

**THE ROLE OF SOCIAL CASH TRANSFER IN INFLUENCING
EDUCATIONAL AND SEXUAL DECISION MAKING AMONG GIRLS
IN MAZABUKA, MONZE AND PEMBA DISTRICTS, ZAMBIA**

**By
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**A dissertation submitted in partial fulfilment of the requirements for the
degree of Master of Public Health in Health Promotion and Education**

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DECLARATION

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ABSTRACT

The importance of ensuring that girls are educated at the secondary level has been recognized as critical to the national development of any country. Worldwide 62 million adolescents are estimated to have dropped out of school due to poverty. Many unmarried adolescent girls in low income countries engage in sexual relationships for cash and gifts, this has led to an increase in early pregnancy, early marriages and school drop-outs. Social Cash Transfers (SCTs) are the main social assistance intervention used in developing countries to mitigate effects of poverty and are viewed as key to social solidarity and development. Social Cash Transfers have shown effectiveness in improving girls' school participation and help postpone pregnancy and marriage. The purpose of this study was to explore the role of social cash transfers in influencing education and sexual decision making among girls.

The study utilized qualitative case study design. Data was collected from 18 IDIs and 4 FGDs among 48 school-going girls aged 14 to 17 years and in grade 8 receiving SCTs from the Research Initiative to Support Girls' Education (RISE). The participants and schools were selected using purposive sampling and 6 schools participated in the study. Scripts from the field were transcribed manually, thematic method was used to analyse data by identifying major themes and sub-themes.

SCTs impacted on girls' sexual decision making and also led to economic empowerment. The girls had experience in the following five areas; benefits of girls' education; SCTs led to concentration on education and hope for a bright future. On experience with family and community; SCTs increased support for girls from parents and resistance to bad advice. On Sexual decision making; SCTs led to assertiveness, enhanced self-esteem and independent decision making. On economic empowerment; SCTs saved as a source of pocket money, led to reduced chances of early pregnancy and early marriages, improved school attendance and reduced burden of school fees. Experience with community, siblings and friends; SCTs led to supportive and unsupportive atmospheres. The support given to girls by RISE helped to reduce the desire for sexual relationships with boys for cash and gifts hence also contributed to a decrease in early pregnancy, early marriages and school drop outs. Girls were now more focused on their education.

SCTs led to the following benefits for girls; concentration on education and gave hope for a bright future for both the girls and their parents; Increased support for girls from parents, siblings and community; Increased girls' resistance to bad advice; Led to girls' assertiveness, enhanced self-esteem and independent decision making; Source of pocket money for the girls and reduced chances of early pregnancy and early marriages; Improved school attendance and reduced burden of school fees; Created both supportive and unsupportive atmospheres in the community.

The Government, RISE and stakeholders should roll out SCTs to other schools within the country experiencing an increase in the number of early pregnancy; early marriages and school dropout.

Keywords: Early pregnancy, marriage, social cash transfer, sexuality, school drop-outs.

DEDICATION

This study is dedicated to my late parents Mr and Mrs Milimo, my entire family and friends Mirriam Mukonka, Rabecca .M. Makusa, Clara Mulenga and Richard Katongo Mfula for their support and cooperation during my research. I am highly indebted to you. Mum you were my pillar and strength.

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ABBREVIATIONS AND ACRONYMS

ABAD	ApniBetiApnaDhan
CCT	Conditional Cash Transfer
DFID	Department for International Development
RISE	Research Initiative to Support Girls' Education
UCT	Unconditional Cash Transfer
UN	United Nations
UNFPA	United Nations Population Fund
UNICEF	United Nations Children Emergency Funds
WHO	World Health Organisation.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

The Research Initiative to Support the Empowerment of Girls (RISE) is currently implementing a Cluster Randomised Controlled Trial, using Un conditional Cash Transfers (UCT) in Southern and Central Provinces of Zambia, it is spearheaded by the University of Zambia's School of Public Health. The RISE programme's goal is to enhance opportunities for communities to support adolescent girls to continue going to school and to increase girls' possibilities to postpone pregnancy and marriage (Sandøy et al., 2016). The RISE project recruited 4900 girls in grade 8 in 157 schools in 12 Districts in Southern and Central Provinces of Zambia. The trial started in September, 2016 to November, 2018, thereafter, follow up will continue up to 2020.

The trial has three Arms as follows; the first Arm is the control Arm; where the girls are being supported with writing materials only, in the second Arm; the girls are given writing materials, school fees for grade 8 and 9, a monthly grant of K30 (approx. US\$3) and their parents are also given an annual grant of K350. In the third Arm; the girls are given writing materials, school fees for grades 8 and 9, a monthly grant of K30, youth club meetings for girls and boys every fortnight, parents are given an annual grant of K350 and also have community dialogue meetings every two months (Sandøy et al., 2016). The youth club meetings are meant to provide comprehensive sexual and reproductive health education to in and out of school adolescent boys and girls. The Community dialogue consists of meetings with parents and the community in promoting supportive community norms around education for girls and postponement of early pregnancy and marriage (Sandøy et al., 2016). The project uses Unconditional Cash Transfers (UCT).

SCTs have become the main social assistance interventions used in developing countries to mitigate the effects of poverty and are viewed as key to social solidarity and development (UNICEF, 2016). SCTs are mostly used as social protection for rural poor populations and are a form of social protection for vulnerable groups living in poverty, which include women and the girl-children (Matandiko, 2010). Among the design parameters of SCTs is the issue of conditionality: Unconditional cash transfers (UCTs) are regular payments given to poor and

vulnerable people with no restrictions on how the cash is spent, and no requirements beyond meeting the eligibility criteria (for example, being poor, an orphan, or over 60 years of age). The primary objective is to protect current consumption or food security (Matandiko 2010).

Unlike UCTs, Conditional Cash Transfers (CCT) have specific conditions assigned to the receipt of the cash grant. Conditions usually involve the recipient family's participation in education and/or health related initiatives, such as school enrolment for children, especially girls, or regular family health checks (UN Girls Education Initiative, 2014). These programmes aim not only to alleviate current poverty through income transfers, but also to reduce future poverty by encouraging investments in human capital - education, health and nutrition (Matandiko, 2010). Conditional transfer payments seek to constrain the actions undertaken by the beneficiaries, and hence cannot result in more welfare for the society as a whole than unconditional cash transfers in the absence of market failures (Ferreira, 2009). Unconditional transfers, on the other hand, generate a pure income effect, and can be expected to increase schooling either if households are credit constrained in their human capital investment decisions or simply through the concavity of utility in consumption (Baird et al., 2010).

Since their introduction in the 1990s in Latin America (Mexico and Brazil), to their subsequent adaptation in many other countries in the world, cash transfer programs have been used as a strategy for reducing poverty and improving human welfare (UN Girls Education Initiative, 2014). Most of these programs aim at compensating parents, or students, for opportunity costs, so that students remain in school. Some of these programs focus on retaining girls in school to prevent early marriage (UN Girls Education Initiative, 2014).

Today, most countries in Latin America, Asia and Africa have adopted some form of cash transfers in achieving Human Development Goals (UN Girls Education Initiative, 2014). In Zambia, the Ministry of Community Development and Social Services has been implementing the Social Cash Transfer Programme since 2003 with an initial number of 1,200 beneficiary households (UNICEF, 2016). The utilization of conditional cash transfers (CCT) and unconditional cash transfers (UCT), as types of economic programs or policies, has shown to have significant impact on human development, particularly on the health and education achievements of their respective target populations (UNICEF, 2014). For instance, a study conducted by Baird et al., (2013), on the relative effectiveness of CCT and UCT for

schooling outcomes in developing countries, showed that both CCTs and UCTs are effective in improving school participation.

According to UNICEF's United Nations Girls Initiative (UNGEI) Discussion Paper, 2014, the importance of ensuring that girls are educated at the secondary level has been recognized as critical to the national development of any country. A 2015 review of the long term effect of CCTs in Latin America found consistent positive effects on schooling, as well as moderate positive impacts on cognitive skills and learning, (Molina-Millan et al., 2016). Similarly, a study conducted by Baird et al., (2011) in Malawi on CCT targeted at improving the health of adolescent girls found that girls unable to meet the conditions transitioned into marriage and childbearing earlier than comparable samples of girls who received unconditional transfers.

There is evidence that educating girls yields high economic and social returns (UNICEF, 2014). When girls succeed in getting a good secondary education, they develop self-confidence and skills that can have a profound impact on society; hence educating girls transforms countries and generations (Yousafzai and Kim, 2015). Cash transfer strategies may serve as a pathway towards achieving international educational commitments such as the Sustainable Development Goal (SDG) Number 4, which addresses inclusive and equitable quality education and lifelong learning opportunities for all (UN, 2015). In developing countries, the social benefits of women's schooling are significant. These gains are reflected in reduced female fertility rates, improved nutrition for pregnant and lactating mothers and infants, improving infant mortality rates, and containing early marriage and pregnancy, among others (UN Girls Education Initiative, 2014).

While studies have reported educational and sexuality related outcomes arising from SCTs, (for example, Bastagli et al. 2016; Nanda et al. 2014), an in-depth understanding of the role of SCTs in influencing educational and sexual decision making among girls is lacking. However, the first round evaluation of a qualitative study done by Nanda et al. (2014), on the effect of CCT on the educational attainment of beneficiary girls revealed that; a large proportion of beneficiary girls remained in school than non beneficiaries. That is; for the older Cohort (76% beneficiary vs. 63% non-beneficiary) and for the younger Cohort (91% for the beneficiary vs. 87% non-beneficiary). While a qualitative study done by Bastagli et al. (2016) on the impact of SCTs reported that, SCTs given to families can directly lead to reduced child labour with good effect on school attendance and retention. These studies have

not highlighted how SCTs may or may not influence the girls' beliefs, attitudes, norms and behaviour relating to education and sexuality. Hence, this research was aimed at fulfilling the identified knowledge gap by conducting a qualitative case study on the girls receiving the RISE project UCTs in selected schools in Mazabuka, Monze and Pemba districts of Southern Province.

In this study the terms, transfers, cash transfers and Social Cash Transfers were used interchangeably.

1.2 Statement of the Problem

Worldwide 62 million adolescents are estimated to have dropped out of school (UNFPA, 2014). The World Bank report, (2016) revealed that poverty remains the most important factor for determining whether a girl will access an education. Recent research looking at data from 24 low-income countries shows that, on average, only 34 percent of girls in the poorest-quintile households in these countries complete primary school, compared with 72 percent of girls in the richest-quintile households (World Bank, 2016). While poverty remains a major contributing factor to school drop-out, the adolescent engagement in risky behaviours such as sexual relationships at an early stage may also result in unwanted pregnancies and consequent school drop-out (UNFPA, 2014). This will have consequences on their immediate and long-term health and socio-economic lives (UNFPA, 2014).

According to the State of the World Report (2014), adolescent girls in Zambia with no education accounted for 54 per cent of those in the childbearing age, while those with primary education accounted for 33 per cent and those with secondary school education only 21 per cent.

Observational studies from low-income countries indicate that young women who quit school early are more likely to marry and become pregnant earlier than those who stay in school (Central Statistical Office et al., 2009; Kenya National Bureau of Statistics et al., 2010; National Statistical Office et al., 2011; Alan Guttmacher Institute 1998; Lloyd et al., 2008 in Sandøy et al., 2016). Child marriage also stifles girls' educational attainment and makes them less equipped to benefit from employment or economic advancement (Nanda et. al. 2012). Apart from reduced benefits of employment and educational advancement, adolescent girls who quit school due to early pregnancy and early marriages have their health at risk for

maternal complications. Maternal complications are fourth most common cause of death in girls aged 15–19 in Low and Middle Income Countries (Mokdad et al., 2013), and the risks of prematurity and low birth weight are high in adolescent pregnancies (Gibbs et al., 2012; Paranjothy et al., 2009; Sandøy et al., 2016), with consequent higher morbidity and mortality (Paranjothy et al., 2009; Ganchmeg et al., 2014; Ganchmeg et al., 2013; Althabe et al., 2015; March of Dimes, 2012; WHO 2011).

UNICEF (2014), states that the importance of ensuring that girls are educated at the secondary level has been recognized as critical to the national development of any country. It adds that the utilization of conditional cash transfers (CCT) and unconditional cash transfers (UCT), as types of economic programs or policies, has shown to have significant impact on health and education achievements of girls in developing countries. Although programs directly targeting girls' secondary transition and continued enrolment are few, recent evidence indicates that gains are being made at these levels through thoughtful cash transfer policies (UNICEF, 2014). Bastagli et al. (2016), highlight that there is a clear association between cash transfer receipt and statistical increases in school enrolment, attendance for girls and some improvements in test scores and cognitive development, other benefits include reduced school drop-outs, delayed pregnancy, improved educational attainment and increased value for girls.

Despite these positive achievements of SCTs on girl's education, there currently exists a knowledge gap on the role that cash transfers have played in simultaneously influencing educational and sexual decision making among girls. Information is lacking specifically, on how social cash transfers are shaping girls' attitudes, norms, beliefs and behaviour related to education and sexuality in Zambia. Information is also lacking on how cash transfers are influencing the girls who are currently receiving SCTs from the RISE programme in Southern Province, hence this study sought to explore the role of social cash transfers in influencing educational and sexual decision making among girls.

1.3 Justification of the Study

This study is justified on the following basis:

- i. There is inadequate information related to the role of cash transfers in influencing educational and sexual decision making among girls. This study aims to fill this identified knowledge gap.
- ii. The study findings will significantly inform RISE Project planners and other stakeholders to accurately evaluate project outcomes and effects and make necessary adjustments thereto.
- iii. Study findings will generally inform the Government of Zambia and, specifically, the decision makers and policy makers in the Ministry of Community Development on the role of cash transfers in influencing educational and sexual decision making among girls.

1.4 Research Objectives

1.4.1 General Objective

The general objective of this study was to explore the role of SCTs in influencing educational and sexual decision making among girls.

1.4.2 Specific Objectives

The specific objectives of this study were:

- (i) To determine the role of SCT in shaping girls' attitudes towards education and Sexuality
- (ii) To determine the role of SCT in shaping norms and beliefs about education and Sexuality among the girls
- (iii) To establish the role of SCT in shaping girls' behaviour related to schooling and sexuality.

1.5 Research Question

What is the role of social cash transfer in influencing educational and sexual decision making among girls.

CHAPTER TWO

LITERATURE REVIEW

Introduction

SCTs are mostly used as social protection for rural poor populations and are a form of social protection for vulnerable groups living in poverty, which include women and the girl-children (Matandiko, 2010). SCT programs are now being used in low and middle income countries to help retain girls in school, hence prevent early marriage and school drop-out. However, in this study, the cash transfers given to the girls were unconditional (UCT).

2.1 Educational Decisions and School Attendance

SCTs have also been adopted as a means of promoting girls education in low and middle income countries around the world. SCTs have led to improved girls' education such as; increased enrolment and learning outcomes, increased school attendance, reduced school drop-out rate, reduced absenteeism, reduced rates of early marriages and pregnancy, desired educational-related behaviour change and improvements in test scores in cognitive ability, mathematics and English comprehension (Baird, et. al., 2011). According to a qualitative study done by Nanda et. al. (2014), on the impact of conditional cash transfers on girls education in India, being an ApniBeti ApnaDhan (ABAD) beneficiary (a conditional cash transfer program), increased the probability of being in school after age 15 by 23 per cent. The effect of ABAD on girls' educational status (whether a girl is currently in school) was positively and strongly significant with a P-value less than 0.001, suggesting a positive effect of the program on one of the key study outcomes. This study also showed that the knowledge of rights and gender equitable roles had a positive effect on girls' education. Completion of secondary education brings most of the positive benefits associated with girls' education with dramatically increased lifetime earnings to similarly dramatic decreases in fertility and mortality rates (Nanda et. al. 2014).

Prevailing gender roles and expectations, particularly those that prioritize girls' roles as future wives above all, limit the impact of education on girls' empowerment, suggesting that other interventions are needed to help girls fulfil their potential. Despite the successes with girls education in Turkey, the prevailing cultural views on the primacy of marriage, early motherhood, perceived threats to a family's honour if a girl continues schooling after

maturity, and security concerns due to long distances to school remain serious constraints (UN Girls Education Initiative, 2014).

Further, the findings of the study by Nanda et al. (2014) reported that, parental aspirations and investments in a girl's education were constrained by the notion that girls are "another person's wealth. The study also showed that parents were reluctant to send their daughters outside the village for higher education for fear of girls' sexual violence. Henceforth, this discouraged parents from investing in their daughter's education beyond a certain level. However, the study also revealed that the introduction of cash transfers gave parents economic and social motivation to keep girls in school in order to delay the age of marriage. This is evidenced not only from the results on schooling but also some of the supplementary findings on the time girls get to study at home and the investment in sending them to a private school (Nanda et al. 2014).

School attendance has been defined as the number of learners attending a class in a week or month in proportion to the total enrolment of the week or total working days in that week or month in that class/educational level (Argawar and Thakur, 2013, p.107). Studies show that conditional cash transfers successfully improved school attendance in Brazil, Mexico, Colombia, and Nicaragua (UN Girls Education Initiative, 2014). A study conducted by Moore (2009), on the evaluation of CCTs in Nicaragua, results showed that there was an increase in girls' school attendance by 17 per cent (gains for poor were at 23 per cent, and 33 per cent for extremely poor. In Mexico, secondary schools education transfers raised girls' attendance rates by 5.4 per cent and 6.2 per cent for girls in rural areas (UN Girls Education Initiative, 2014). In Bangladesh, there was an increase in school attendance by 70 per cent (Reimers, et al., 2006).

Bastagli et al. (2016), reveal that cash transfers given to families can lead to changes in labour participation that is, can directly lead to reduced child labour, with improvement on school attendance and retention. Cash transfers have resulted in significant impacts on school attendance and household investment in education: in South Africa school attendance rates are significantly higher in households receiving UCT and pensions (DFID Cash evidence Paper, 2011). In a related study conducted by the UN Girls Education Initiative (2014), on the effects of transfers on education attainment in South Africa on children aged 6-19 years, their findings showed that a pension income has a greater beneficial impact on girls' education

than on boys' education and that positive effects on young girls would result if the pension was paid to a female. Baird et al., (2009), in their study in Malawi showed that both CCTs and UCTs given to girls improved school attendance and decreased early marriage and pregnancy. In Zambia, SCTs have improved nutrition and primary school attendance for beneficiary families (Social Cash Transfer Programme Overview, 2014). CCT Programs in developing countries are more effective at increasing school enrolment and attendance (Saveedra and Garcia, 2013).

However, the increase in school attainment and grade progression for girls on cash transfers in low and middle income countries can be attributed to the fact that girls have become assertive, realised their value and are able to make good decisions concerning their sexuality. Hence the interest of this study was to explore the role of social cash transfers in influencing educational and sexual decision making among girls. This study discovered that girls receiving the social cash transfers appreciated the importance of girls' education, hence improved school attendance and that the pocket money given to them had motivated them to remain focused on their education unlike engaging in sexual relationships for money. The findings of this study also revealed that the girls' families were in support of girls' education as they now believe that when girls get educated they will take care of their siblings and family better than boys.

2.1.1 School Performance

Performance in school is used more generally to describe performance in the subjects of the curriculum. Achievement or performance in school is measured in a standardized series of educational tests to which a learner is subjected (Aggarwal and Thakur, 2013). A study conducted by Bastagli et al. (2016), on the rigorous review of the cash transfer programme impact and implementation reported that; there is evidence that cash transfers increase school enrolment, attendance and retention which effectively lead to learning, cognitive development and improved performance and progression (as measured by test scores and pass rates). The study further states that, the improved educational outcome have also been linked to children's increasing self-acceptance and pride and consequent psychosocial wellbeing which made them better able to concentrate in class and perform in exams. Evidence from Ecuador and Nicaragua shows that conditional cash transfer programmes had significant positive effects on early childhood cognitive development; this suggests that cash transfers can have an effect on learning and skills (Paxon and Schady, 2008). In Bangladesh,

the Female secondary school Assistance Program increased the secondary school certificate pass rate for girls receiving the stipend from 39 percent in 2001 to nearly 63 percent in 2008, (World Bank Assessment; DFID Cash Evidence Paper, 2011). A study by Saveedra and Garcia, (2013), on educational impact of cash transfers found that, imposing conditions in students as in CCT improves effort and school performance. However, a study conducted by Baird et al. (2013), on the relative effectiveness of CCT and UCT for schooling outcomes in developing countries showed that the effectiveness of cash transfer programs on improving test scores is small at best. The author further argues that, it seems likely that without complementing interventions, cash transfers are unlikely to improve learning substantively. According to the UN Girls Education Initiative, (2014), cash transfer programs coordinated with other national programs should also be considered, in addition to context-specific strategies aimed at accelerating girls' secondary education participation.

2.1.2 School Drop-out

According to Aggarwal and Thakur (2013), a dropout is the pupil who leaves school before the completion of a given stage of education or leaving at some intermediate or non-terminal point in a cycle of schooling. The cash transfer programs have reduced school dropout rates and grade repetition (UN Girls Education Initiative, 2014). A randomised controlled trial in Zimbabwe found that a program targeting orphan girls, offering payment of school fees and free uniform, led to an 80 per cent reduction in school dropout (Hallfors et al. 2011 in Sandøy et al. 2016). In Brazil, participants in the Bolsa Familia (Conditional Cash Transfer) programme are 63 percent less likely to drop out of school and 24 percent more likely to advance an additional year in school compared to non beneficiary children (World Bank Assessment; DFID Cash Evidence Paper, 2011).

The Bolsa Escola programme in Brazil had a school drop-out rate of 0.3 per cent for beneficiaries compared to 6.1 per cent for non beneficiaries (Bastagli et al. 2016). In Guatemala, there was a high annual school completion of 90 per cent for girls under conditional cash transfer, in Honduras, the school drop-out rates decreased from 7.0 per cent to 2.4 per cent; in Mexico, girls' school drop-out in grade 3 fell by 17.9 per cent for beneficiaries, while in Nicaragua, school drop-outs fell in grades 1 to 4 (Reimers et al. 2006). The findings of this study stated that the availability of social cash transfers reduced the burden of school fees on families and this led to a reduction in school drop-outs.

2.1.3 School Enrolment

In this study, the definition of school enrolment by Aggarwal and Thakur has been adopted and states that total enrolment in primary education (grades 1 to 7), regardless of age, is expressed as a percentage of the eligible official primary school-age population (6-11 years) in a given school-year. It shows the general level of participation in and capacity of primary education. According to Ribas et al. (2008), the impact of cash transfer programmes on primary and secondary school enrolment are evident. Cash transfers, whether conditional or unconditional, can improve enrolment by helping poor households to overcome the cost barriers to school uniforms, school fees and books (DFID Cash evidence Paper, 2011).

A study conducted by the United Nations Girls Education Initiative (2014), on the effects of conditional cash transfers on girls education in Latin America, showed the following results; in Colombia the cash transfer program Boosted secondary school enrolment rates for 12-17 years children by 5.2 per cent in urban areas and 10.1 per cent in non-urban areas, in Mexico there was a significant increase in enrolment at secondary level by 20 per cent for girls and 10 per cent for boys and in Ecuador there was an increase in school enrolment for girls than boys and there was also a reduction in child labour. In a related study in Turkey, girls aged 14 to 17 years whose families received the education transfers, were significantly more likely to be enrolled in secondary school than those belonging to non-beneficiary applicant families (UN Girls education Initiative, 2014). In Nicaragua, there was a 20 per cent increase in school enrolment (Moore, 2009). Conditional Cash Transfers have consistently been successful in girls' middle school participation and even more successful at the secondary school level, as reflected in increased enrolment and school attendance in Brazil, Mexico, Colombia, and Nicaragua (UN Girls education Initiative, 2014).

In Pakistan, a 2008 World Bank assessment showed that the Punjab Education Sector Reform Program increased enrolment rates for girls aged between 10-14 years by 11 percentage points from a baseline of 29 percent (Chauhury, 2008). In Bangladesh, school enrolment for girls on conditional cash transfers grew from 70 per cent to 73 per cent in 1992 to 1996 (Reimers, et al. 2006). A study conducted by Baird et al. 2013 on the relative effectiveness of CCT and UCT for schooling outcomes in developing countries showed that UCT had 18-25 per cent improvement in odds of being enrolled in school while programs that are explicitly conditional, monitor compliance and penalize non-compliance (CCT) have substantively larger effects (60 per cent improvement in odds of enrolment). In a related study by Handa

and Stewart (2008) in Malawi, SCTs resulted in an increase in school enrolment by 5 percent among children aged 6-17 and an increase of 4.2 percent in households with orphans. The cash transfer education programs for girls have contributed to significant improvement in achieving and establishing overall schooling gains among girls from disadvantaged populations. The findings of this study stated that, the availability of social cash transfers to girls and their families resulted in an improvement in school enrolment as parents were now able to pay school fees for the other siblings not enrolled in the SCT program.

2.1.4 School Progression

School progression relates to the notion of “levels” of education as represented by an ordered set of categories, intended to group educational programmes in relation to gradations of learning experiences and the knowledge, skills and competencies which each programme is designed to impart (Aggarwal and Thakur, 2013). The concept of levels of education reflects the degree of complexity and specialization of the content of an educational programme, from foundational to complex. Levels of education are therefore a construct based on the assumption that educational programmes can be grouped into an ordered series of categories which represent broad steps of educational progression, in terms of the complexity of educational content. In this regard, the more advanced the programme, the higher the level of education. These categories represent broad steps of educational progression from very elementary to more complex experiences with the more complex the programme, the higher the level of education (Aggarwal and Thakur, 2013).

The cash transfer programs have consistently shown grade progression with significant improvement in school attendance (UN Girls Education Initiative, 2014). In Mexico, at the Grade 7 level where the highest dropout rate is expected, progression was seen in addition to significant effects in keeping children in school after the age of 14 years. While similar results of grade progression in the same study were reported in the Bolsa Familia Program in Brazil (UN Girls education Initiative, 2014).

In Mexico, a study by the UN Girls Education Initiative, (2014), reported that the conditional cash transfers increased the school children’s attainment and continuation in school, while repeating grades fell by 8.4 per cent for girls. Similar positive effects on progression rates are found in the evaluation of the conditional cash transfer in Nicaragua, where progression rates

increased on average by 8.5 per cent, from 85 per cent to 93.5 per cent, and more for the poorest households (9.3 per cent) (Reimers et al. 2006).

There is strong evidence from all regions of the world demonstrating that increasing investments in women's human capital, especially education, should be a priority for countries seeking to increase both economic growth and human welfare. Therefore, the literature above suggests that economic empowerment to women or girls in school can influence better decision making, such as continuation with school.

2.2 Sexual Decisions

2.2.1 Early Marriage

Early marriage has been described by Yakubu and Salisu (2018) as a union between two people in which one or both parties are younger than 18 years of age. Marriage before this age truncates important processes of reproductive organs development and affects social functioning of the individuals involved (WHO, 2011). Generally, increased schooling has been associated with better health for women and their children. Many unmarried adolescent girls engage in sexual relationships, even if not socially acceptable, to receive gifts and cash (Stoebenan et al. 2016). In Kenya, girls provided with free school uniforms were less likely to drop out before completing primary school, and proxy reports by classmates indicated reduced risks of early marriage and childbearing (Duflo et al. 2006). A trial in Zimbabwe found that a program targeting orphan girls, offering payment of school fees and free uniform, led to a 60 per cent reduction in marriage rates in the next 2 years (Hallfors et al. 2011). A number of documented trials found that unconditional cash transfers led to reduced marriages and pregnancy rates compared to cash transfers conditional on school attendance (Sandøy et al. 2016).

A trial in Malawi found that unconditional cash transfers led to reduced marriage and pregnancy rates whereas no significant change was seen in these outcomes in the group provided with cash transfers conditional on school attendance (Baird et al. 2010). In another study by Baird et al., 2011 in Malawi on CCT targeted at improving the health of adolescent girls found that, girls unable to meet the conditions transitioned into marriage and childbearing earlier than comparable samples of girls who received unconditional transfers.

Further, the findings of the study by Nanda et al. 2014, also suggested that Girls' aspirations for higher education were significantly higher if mothers' also had higher aspirations and the reverse was true as well. The study also revealed that Education for boys is perceived as essential to enhance their future economic prospects, while girls' education is predominantly linked with enhancing their attributes for marriage. The literature above suggests that the prevailing gender roles can be a hindrance to girls' education, however, the availability of transfers have influenced better decision making in parents to consider and value girls education to early marriage. Cash transfers might reduce female financial dependence on others, meaning marriage choices could be delayed (Bastagli et al. 2016).

Findings of this study showed that families previously were in support of boys' education as education for girls was perceived a share worst of time as girls were expected to get married and start having children as they enter the childbearing age. However, with the availability of social cash transfers, families were now in support of girls' education. The study also revealed that the girls receiving social cash transfers were now focused on their education, the availability of pocket money had given them power to decide on their own on sexual matters. The money had helped reduce the desire for sexual relationships with boys for money and gifts; hence this helped in reducing early pregnancies and early marriages.

2.2.2 Unwanted/early Pregnancy

The Guttmacher Research Institute (2003) explains that an unwanted pregnancy occurs when no children, or no more children, are desired by the parent(s). Early pregnancy concept is based on the WHO (2007) assumption of pregnancy occurring at least one year after marriage, or that early pregnancy occurs in women less than 20 years of age. Due to unprotected sex, girls can have a pregnancy that is early and unwanted or simply, unintended.

A study by Baird et al., (2011) in Malawi reported that, the UCT had a stronger impact in terms of preventing pregnancies among older teenagers; there was no increase in pregnancies among those receiving the UCT. In a summary of evidence for cash transfer empowerment outcomes by Bastagli, et al. (2016), five out of seven studies on the impact of cash transfer on fertility indicated that the transfer decreased the likelihood of pregnancy or giving birth (Ahmed et al., 2007; Alam and Baez, 2011; Todd et al., 2011; Baird et al., 2011; and Baird et al., 2012).

The results of a study by Ahmed et al., (2007) on the Turkish Social Risk Mitigation Project explained the decrease in the likelihood of women of childbearing age in beneficiary households becoming pregnant as a combination of the income effect and exposure to family planning information during the compulsory health check-ups that were a condition of the programme for pregnant women. Alam and Baez (2011) found that the Female School Stipend Program in Pakistan reduces the number of children that a woman had, if she had any during the study period, by 33 percentage points, the author speculated that the cash transfer had an effect on delaying marriage and pregnancy in favour of schooling.

2.2.3 Risk of Infection

Bastagli et al. (2016) revealed that cash transfer recipients can become less dependent on others and reciprocate the support they receive. More generally, cash transfer gives them the means to make decisions about their own lives and plan for the future triggering hopefulness. Cash transfers may play a role in HIV prevention by reducing the factors that place people at risk of infection by reducing school drop-out and girls' social economic inequality (Temin, 2010). A randomised controlled trial in rural Uganda found better HIV treatment adherence scores amongst programme participants for cash transfers than the control group (DFID Cash Evidence Paper, 2011). Adherence to treatment helps to prevent new infections.

A study by Bastagli et al. (2016), established that improvements in school attendance may decrease the likelihood that young people will have sex with partners of older age groups (who are more likely to be HIV infected) and expose young people to knowledge relating to HIV and pregnancy prevention, while also giving them aspirations for the future (less likely to marry early). A trial in Malawi by Baird et al., (2009) found that payment of school fees combined with small cash transfers to adolescent girls and their families resulted in lower prevalence of Human Immunodeficiency Virus (HIV) and Herpes simplex virus type 2 (HSV-2) in the next 18 months among girls enrolled in school at baseline (Sandøy et al. 2016).

2.3 Conceptual Framework: Ajzen's Theory of Planned Behaviour (TPB)

In order to explore the role of social cash transfers in influencing educational and sexual decision making among girls, this study adopted Icek Ajzen's Theory of Planned Behaviour (TPB) (Ajzen, 1991) as its conceptual framework, as illustrated in Figure 1. The theory outlines the factors that determine an individual's decision to behave in a certain way (Fishbein and Ajzen, 1975) and is, therefore, appropriate for this study in trying to find out what girls face as they try to control their sexuality while focusing on their education. This theory has been used in this study to evaluate the decision making process of girls when controlling their fertility as well as pursuing education. It was also used to evaluate their perceived control over these behaviours considering the internal and external factors that the adolescents are exposed to.

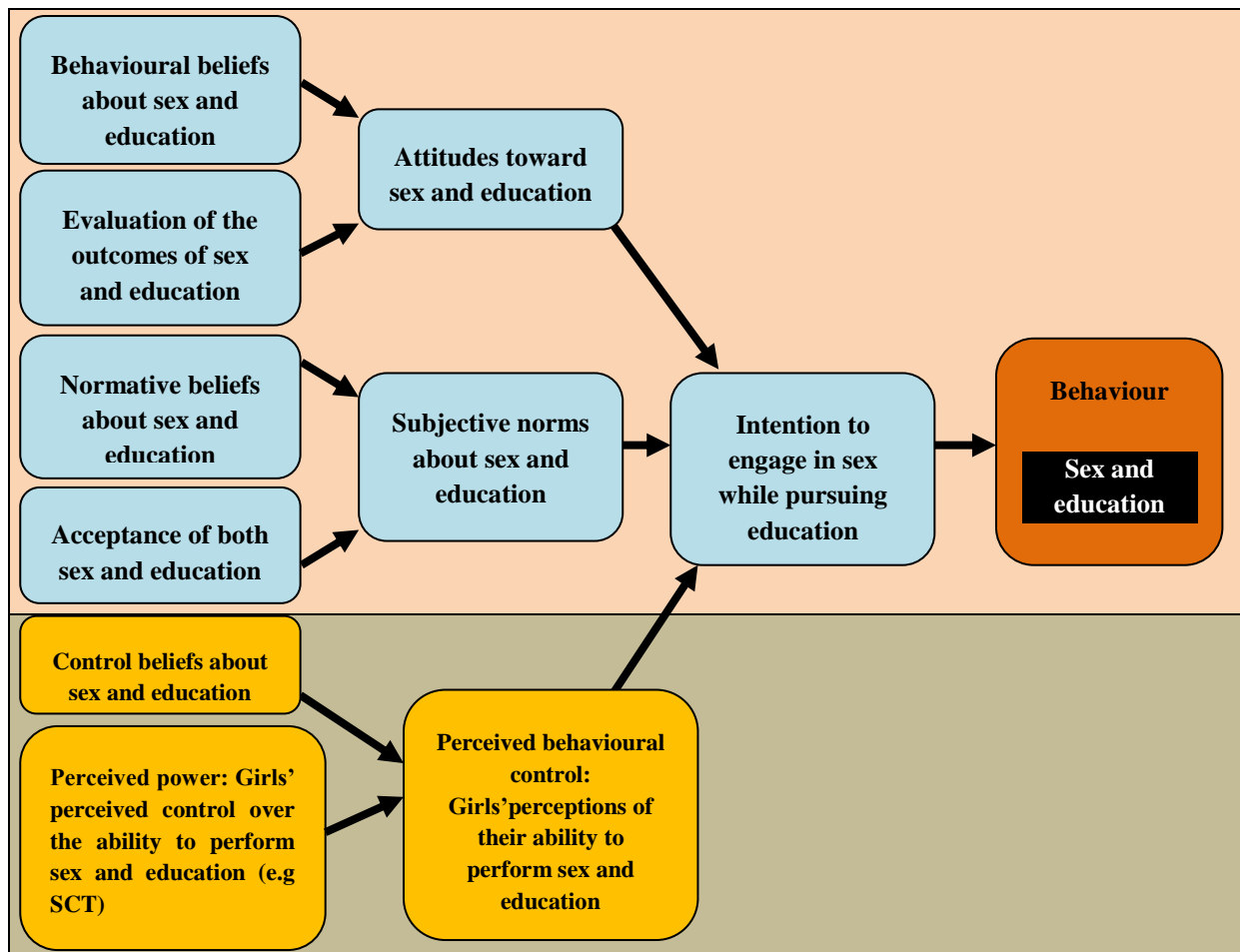


Figure 1: Ajzen's Theory of Planned Behaviour [Source: Ajzen, I. (1991). The Theory of Planned Behaviour. *Organizational Behavior and Human Decision Processes*, 50, 179-211).]

The Theory of Planned Behaviour (TPB) is widely used by social psychologists when trying to understand human behaviours. The TPB proposes that the proximate determinants of

behaviour are the intention to behave a certain way and the perceived control over that behaviour. The intention aspect is the persons' motivation that leads to planning to engage into that behaviour or not. The perception of control is when the person believes that successfully engaging in the behaviour is within their control. Control varies from easy tasks to highly complex tasks.

The TPB uses attitudes, subjective norms and perceived behavioural control to predict "intention". The individual's attitude, or personal opinion, is whether a specific behaviour is good or bad, positive or negative, favorable or otherwise. The attitude must be specific, since this specificity will allow the prediction in the resulting behaviour. The theory assumes that a person's intention, when combined with perceived behavioural control, will help predict behaviour (Ajzen, 1991). Behavioural intention is an indication of a person's readiness to perform a given behaviour or action. Behavioural intention is considered to be the immediate antecedent of behaviour. This intention is based on attitude toward the behaviour, subjective norm, and perceived behavioural control, with each predictor weighted for its importance in relation to the behaviour and population of interest (Ajzen, 2006). Ajzen's behavioural model requires the target behaviour to be as specific as possible, including the time and, if appropriate, the context. As applied in this study, behavioural intention is a girls' intent to continue with education. It is also the girls' intent to have sex while she is still continuing with education. The context in this study is understood to encompass the community in which the girl lives and the school at which the girl is learning from.

Behavioural beliefs link the behaviour of interest to expected outcomes (Ajzen, 2006). A behavioural belief is the subjective probability that the behaviour will produce a given outcome. Behavioural beliefs are based on personal experience, information sources and inferences. These salient beliefs must be easily accessible in memory. We assume that girls receiving SCTs may have beliefs that education is a key determinant of success in future. This, they have internalized from personal experience with successful educated people such as teachers, the literature they read about education and the conclusions they have drawn about education (see Ajzen, 1991).

Behavioural beliefs increase when individuals perceive that they have more resources and confidence. Attitudes are the beliefs of the perceived consequences of the behaviour based on the likelihood of the outcome happening because of the behaviour and an evaluation of that

outcome. The girls' beliefs after evaluating the consequences of sex and the consequences of not continuing with education will determine their behaviour. According to Ajzen (1988), the subjective norms constitute the normative beliefs, perceptions of significant others' preferences on whether the girls should engage in the sex while in school or not. The beliefs of parents, relatives, teachers (significant others) about sex and education and how the girls perceive these will also influence the girls' behaviour. These are the people the girls look up to and whose opinion on engaging in sex and education dwells upon as well as the girls' motivation to comply with these influencers. Perceived control is based on beliefs concerning access to the needed resources and opportunities to perform the behaviour successfully. These are both internal and external:

Internal control: This is basically how the individual perceives his own control to be like. It focuses on how the individual sees himself as being in control when it comes to performing the specific behavior in question, and this mostly has a lot to do with the sufficiency of his knowledge, skills and abilities, and the amount of discipline he wields while performing the behavior. For instance, how much knowledge do the girls have about the complications associated with early pregnancy, STI/HIV infection, child care, etc. (Orzanna, 2008).

External control: Other external factors also have a way of shaping how an individual behaves. For example, the acceptance or approval of family, friends, and peers (the relevant others) is likely to influence a person into developing a positive attitude toward a behavior, bolstering his intention to see the specific action to the end. External control for the girls implies how the relevant others approve of or accept education in relation to adolescent sexuality (Ajzen, and Fishbein, 1975). In this study, these will constitute girls' access to rooms or places conducive to performing sex, condoms and contraceptives. They also constitute SCTs, school fees and relatives' support towards education. For instance, the fact that a girl receives cash transfers can control the girl's sexual behaviour for fear of losing out on the economic benefits associated with cash transfer such as pocket money, soaps, sweets, and so forth.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Study Site

This study was conducted at Silwiili and Demu Primary schools in Pemba district, Gonhwe and Malundu Primary schools in Monze district while in Mazabuka district the study was conducted at Kaleya East and Kabanje Primary schools. The three districts were chosen because they have the highest number of schools in Southern Province in the community component (2 schools in each district). One school with the highest number of participants and another with the lowest number of participants were chosen from each of the three districts giving a total of six schools. The 3 districts were also selected because the researcher's native language, which is Chitonga, is the local language for the study sites. This enabled the researcher to translate the interview questions and to effectively communicate with the participants in their native language during the focus group discussions.

3.2 Study Design

This was a qualitative case study which focused on understanding the role of social cash transfers in influencing educational and sexual decision making among girls. It emphasized on describing the meaning of several individual's experiences and perceptions (Cresswell, 2007).

A case study design was used to explore and describe the state of affairs as it existed through direct interaction with the participants (Cresswell, 2007). This method allowed the respondents to express themselves and used their local language comfortably without any restrictions. Qualitative method uncovered diverse opinions, perceptions, and unexpected results in order to understand the role of social cash transfers in influencing educational and sexual decision making as experienced and perceived by the girls.

3.3 Study Population

The study population comprised all the girls in grade 8 receiving social cash transfers and enrolled under the RISE Project in Southern Province of Zambia. Grade 8 pupils were chosen because school drop outs due to adolescent marriage and child bearing are common from grade 7 going upwards in the selected schools.

3.4 Sample and Sampling Procedures

The sampling approach which was used to select the sample of the study was purposive and convenient sampling. Purposive sampling was used in order to enable the researcher select participants meeting the characteristics for the study, that is, girls in grade 8 with knowledge of the RISE project, registered and receiving the intervention under the RISE Project. Convenient sampling was used to select participants for the in-depth interviews from the sampling frame, that is, the Register of girls registered under RISE. All participants were purposively selected because they belong to RISE.

The sample size of forty-eight (48) was available for the interview, 18 participants were subjected to in-depth interviews while 30 participants participated in the focus group discussions. The sample size of 18 participants for the in-depth interviews was arrived at by conveniently selecting 5 participants from each of the three (3) schools; Malundu, Gonhwe and Demu primary schools, while three (3) participants were selected for the in-depth interviews at Silwiili primary school. The thirty (30) participants for the focus group discussion were arrived at by selecting seven (7) participants from each of the two (2) schools; Silwiili and Kaleya East Basic Schools and eight (8) participants from each of the two (2) schools; Kabanje and Demu primary schools. The study population was drawn from grade 8 pupils receiving the intervention under the RISE project from the six (6) schools in three (3) districts; Mazabuka, Monze and Pemba.

3.5 Data Collection

Data was collected using in-depth interviews and focus group discussions. An interview allowed for greater scope of asking questions and using probing questions in order to get clarifications on ambiguous answers or for seeking more elaborations of incomplete answers (Neuman, 2006). It was the researchers' responsibility to minimize misunderstandings on the part of both the interviewers and interviewees. We opted for semi-structured interviews for they enable a face to face interaction between the researcher and the respondents so as to facilitate access to the participants (Cohen, et al, 2002). The use of interview guide helped the researcher to explore and collect contextual and in-depth information from the girls receiving the SCT (Bertram, 2011).

The Head teachers from each of the study schools were informed in advance about the interviews. At each school the researcher requested for a Register of girls registered under RISE to be used as a sampling frame. The researcher conveniently selected the first 5 names from each of the registers at Malundu, Ganhwe and Demu primary schools and subjected the participants to in-depth interviews, while at Silwiili primary school only 3 participants were selected and subjected to in-depth interviews. The remaining participants in the register were subjected to focus group discussions; seven (7) from each of the two (2) schools; Silwiili and Kaleya East Basic schools, and eight (8) from each of the two (2) schools; Kabanje and Demu primary schools. Only focus group discussions were conducted at Kabanje and Kaleya East Basic schools with no in-depth interviews. The in-depth interviews were conducted in a quiet room provided by the head teachers at each of the participating schools, while a separate classroom was provided for focus group discussions at each of the participating schools.

A voice recorder was used during the collection of data to ensure that data collected was accurate. It also enabled the researcher to participate fully in the research process. The participants were informed about the use of the voice recorder and the researcher had to seek verbal permission from the participants. During the interviews, field notes were taken down as a back up to the voice recorder. In addition, a pilot study was conducted prior to the study in order to test the research instruments and methods so far adopted. The pilot study was conducted at Kayosha Combined School in Chibombo district on girls in grade 8 registered under RISE project, three (3) in-depth interviews were conducted and 13 girls participated in the focus group discussion.

3.6 Data Management/Analysis

Data was analysed using thematic method. From the information recorded in each discussion, major themes and sub-themes were identified and analysed various expressions with subject matter. The recorded data was transcribed manually into verbatim. Data was analysed through; familiarization with data, generating the initial codes, searching for themes among codes, reviewing themes, defining and naming theme and finally producing the final report. Themes were identified by counting how frequently each theme had occurred.

Familiarization of data: the researcher became familiar with the data that was collected on the role of SCT in influencing educational and sexual decision making among girls. This was achieved by reading and re-reading the same data while noting down initial ideas for analysis.

Generating the initial codes: Generation of initial codes was done by documented information on the role of SCTs in influencing educational and sexual decision making among girls. This was achieved by reducing data into labels in order to create categories for more efficient analysis. Here inferences on the meaning of the generated codes were done.

Searching for themes among codes: In this phase, the researcher combined codes into similar ideas that accurately depicts the data. It was important to state the exact meaning of the themes being identified.

Reviewing themes: In this phase, the researcher critically looked at how the themes supported the collected data. If the analysis seemed incomplete it was best to review the previous phases to identify the gap.

Defining and naming themes: The themes were defined and named.

Producing the final report: The report was written based on the data and the related themes.

Credibility: Credibility determines whether the researcher has established confidence in the reliability of the findings of the research. Factors taken into consideration are the confidence of the researcher regarding the truth of the findings based on the research design and informants. In this study, the participants were given an opportunity to refuse to participate in the study so as to ensure that the data collection interviews involve only those who are genuinely willing to take part and prepared to offer data freely. The participants were also encouraged to be frank from the onset of each interview. The researcher recorded every interview and played the recording at the end of the interview for the participants to confirm if the recording is a true reflection of what they said. The researcher also ensured credibility by ensuring that the participants used were enrolled under RISE and had the knowledge of the RISE project.

Triangulation: Triangulation refers to the use of different data collection methods within one study in order to ensure that the data tells you what you think it is telling you (Wisker, 2001). In this study, data source triangulation was done by reviewing the RISE project protocol as a

source of information for the study. Site triangulation was done by interviewing participants from six (6) different schools in three (3) districts. Similar results emerged at different sites of which findings may have greater credibility in the eyes of the reader. The researcher conducted in-depth and focus group discussions to collect data from the participants

Dependability: Dependability refers to establish consistency throughout the research process. Consistency determines whether the findings would be consistent if the enquiry were simulated with the same subject in similar context. In this context the finding of the study was consistent with the findings of other researchers with reference to different literature reviewed.

Validity: Validity was attained by asking the participants to listen to the voice recorder after data collection to verify what they said during the interview process. The researcher also ensured validity by not fabricating responses. Concerning reliability, the researcher compared the findings with those of other researchers (Macleod 1999, Beesham, 2000; Chigona & Chetty, 2008; Molapo, 2012) and others.

3.7 Ethical Considerations

Ethical clearance to conduct the study was obtained from the University of Zambia Biomedical Research Ethics Committee (IRB 0001131 of IORG 0000774, reference number 040-06-17). Written permission was gotten from the Ministry of Education at the inception of the main RISE study. Written consent was also gotten from the parents/guardians of the girls at the inception of the main RISE study. However, for this study, communication was done well in advance to the RISE project coordinators for each of the six (6) schools to inform the girls under RISE and their guardians about the in-depth interviews and focus group discussions with the girls. The RISE coordinators informed the parents to the girls about the upcoming in-depth interviews and focus group discussions with the girls, and the need for signing the consent forms on behalf of the girls prior to the study as they may not be available on the data collection day. The RISE Coordinators read the information sheets to them and clarified all queries; the parents thereafter, agreed on behalf of the girls and signed the consent forms.

The girls' parents were also informed that the girls would be required to sign the assent form before participating in the interview or discussion. The signing of consent forms by parents was done at one of the Bi-monthly meetings for parents prior to data collection. Verbal

permission was gotten from the Head teachers of the six schools where data was collected. Verbal consent was also sought from all study participants before conducting interviews or discussions. The signing of assent forms was only done after all questions and doubts from participants had been cleared. A detailed explanation of the research objectives was given to the participants and they were informed that they were free to withdraw from the interview at any point.

3.7.1 Confidentiality and Anonymity

The study participants were assured of confidentiality during and after the study. Their personal details were withheld in order to make it impossible for any reader to attribute views to specific individuals in the study. Each participant and participating school was allocated a code to ensure anonymity. The participants were assured that the information would be used only for the improvement and promotion of girls' education in the country.

3.7.2 Benefits

The benefits and likely risks were communicated being that; the research findings would not benefit the participants immediately but was to be used by policy makers to improve and promote girls' education in the country. The participants were also assured that no physical harm was anticipated in the study.

3.7.3 Autonomy

The participants were informed that they had the right to decline participation in the study from the beginning or withdraw their participation at any time during the interview. The participants were also informed that they were free to respond to questions in any way they feel like as no answer was wrong, and that the responses will not be used against them at any time.

3.7.4 Justice and Fairness

All girls in grade 8 enrolled in the RISE project and receiving the intervention was given an equal chance to participate in the study or decline. The first five (5) girls from the sampling frame (RISE Register) were conveniently subjected to in-depth interviews and the remaining ones were subjected to focus group discussions to ensure that all of them participated in the interviews.

3.8 Plan for Disposal of Research Materials

All research materials that contained participants' responses will be destroyed after seven years in line with the ethical approval standards. All voice recordings were deleted immediately after completion of transcription.

3.9 Limitations of the Study

The conclusions of this study have to be viewed in terms of a caveat. The conclusions are based on an extensive review of related literature and results of this study, which means that the conclusions are linked to these two sources only. One is not generalizing that what was concluded in this research automatically applies to all other settings. Instead this research is appealing to the concept of *relatability*: that what was researched in this study will be of interest to other researchers and institutions interested in SCTs and that it will add, incrementally, to the patchwork of research on SCTs.

Another limitation is that boys' perspectives on SCTs have not been explored. Such empirical data would have added further richness to the study, but this would have compromised the focus of the research which was primarily, girls.

CHAPTER FOUR

STUDY FINDINGS

4.1 Demographic Characteristics of the Participants

The details below are the demographic descriptions of the eighteen (18) participants only, who participated in the in-depth interviews in all the six (6) schools. Demographic data was not collected for those who participated in the focus group discussions. For those in the Focus group discussion, questions were starting from number 2 in the interview guide. The girls were described in terms of age, marital status, number of children if any, if pregnant, employment status of parents and the family they were coming from. The participants were aged between 14 and 17 years. Statistical description of participants showed that 22 per cent were 14 years of age, 50 per cent were aged 15, 17 per cent were aged 16 while 11 per cent were 17 years of age.

All the respondents (100 per cent) were in grade 8, not married, not pregnant and none of them had children. However, 55.5 per cent of the respondents reported that some of the girls under RISE stopped school and got married, while 33 per cent of the respondents also reported that some girls under RISE became pregnant stopped school and have children. The study found that 55.5 per cent of the participants lived with both parents, 17 per cent were living with their grandparents, 11 per cent were living with their uncle and aunty, 17 per cent were living with their mother as single parents while 94 per cent of the respondents were also living with their siblings and only 5.5 per cent were not living with their siblings. The study found that 61 per cent of the participants had parents who were farmers while 39 per cent of the respondents had parents who were dependant on casual jobs.

Eighteen (18) in-depth interviews (IDIs) and thirty (30) focus group discussions (FGDs) were conducted on 48 girls. From these IDIs and FGDs, themes emerged which were guided by the research question. The emerging themes and sub-themes are listed below in Table 1:

Table 1: Major Themes, Sub-themes and Codes

Major Themes	Sub-Themes	Codes
Girls' attitude towards education	Benefits of girls' education	<ul style="list-style-type: none"> • Concentration on education • Hope for a bright future
Norms and beliefs about education	Experience with family and community	<ul style="list-style-type: none"> • Increased support for girls from parents • Resistance to bad advice
Girls behaviour related to schooling and sexuality	Sexual decision making	<ul style="list-style-type: none"> • Assertiveness/enhanced self-esteem • Independent decision making
Positive effects of social cash transfers	Economic empowerment	<ul style="list-style-type: none"> • Source of pocket money • Reduced chances of early pregnancy and early marriages • Improved school attendance • Reduced burden of school fees
Social cash transfers and social dynamics	Experience with community, siblings and friends	<ul style="list-style-type: none"> • Supportive atmosphere • Unsupportive atmosphere

4.2 GIRLS' ATTITUDES TOWARD EDUCATION

4.2.1 Benefits of girls' education

4.2.1.1 SCTs help Girls Concentrate on Education

One of the major issues that emerged during the interviews was concentration on education as a benefit for girls from SCTs. Girls reported that it was important for girls to get educated as girls are kind therefore, would help the parents, siblings and the community in future when they start working. It is believed that when boys start working, they would only be helping relatives to their wives; hence parents have now realized the importance of girls' education. After receiving cash transfers, girls are now focusing on extending their education beyond primary and secondary levels to college so that they would help their families in future when they start working. One of the participants had this to say:

"...For now I want to concentrate on my education so that I go to college and start working in future. I want to help my family when I start working..." IDI 2, (SBS).

4.2.1.2 Hope for a Bright Future

Another emergent issue was that education triggers hope for a bright future. The girls reported that if they do not get educated, they would get married early and suffer physical abuse from their husbands, hence the need for them to concentrate on education and later start working.

After witnessing the benefits of SCTs for the girls, the girls reported that their parents now believed that investing in girls' education would prevent poverty because many girls were poor due to lack of education hence were more dependent on their partners. According to the girls, most parents hoped that education with some kind of skills would enable girls to run some business to sustain their lives and that of their families. One of the participants had this to say:

"..... It is good for a girl child to learn so that she does not suffer in future, especially with so many problems nowadays were parents cannot even manage well to provide for their families; it is easy when the girl child is working as she can take care of her parents as well as her own children...." FGD R5, (KBS).

Another of the participants narrated this:

“...it is good for girls to learn so that they have a bright future; some women do suffer a lot in marriage. For example, my auntie is always abused physically by my uncle for no reasons or over useless things. It is good for girls to be educated and later start working.....” IDI 3, (MPS).

Hope for a bright future for the girls has extended to parents. Most of the girls reported that many parents now believed that education was the best for girls for a bright future. Many girls that are married without good education are prone to suffering as they are dependent on their partners for all the support. This makes women vulnerable and at risk of abuse by their partners. Good education would help girls earn a better living and a bright future. One of the girls had this to say:

“...education is good; I want to learn first for a bright future...” IDI 1, (SBS).

4.3 NORMS AND BELIEFS ABOUT EDUCATION

4.3.1 Experience with Family and Community

4.3.1.1 Increased Support for Girls from Parents

Previously, parents were only in support of boys' education as girls were perceived to be people who would get married at any time; hence girls were engaging in early marriages and school drop-outs. However, majority of participants said that their parents' attitude towards girls' education had changed for the better, as they have now realised that girls are kind and capable of taking good care of them in future. Many parents were happy with the support given to the girls by RISE and were now encouraging girls to learn and focus on their education. In relation to this, one participant said the following:

*“... Previously our parents were only concerned with our brothers' education, but now my parents are concerned with my education. My mum is always checking what I have learnt at school every day, and may even bit me if I haven't done my homework.....”*FGD R2, (KBS).

With regard to SCTs triggering increased support for girls' education, the study established that not only the parents alone were in support, but also other family members including grandparents. In addition, family members were happy that the girls were in school and not only discouraged girls from sexual relationships but also helped them, where possible, to read as another participant narrated:

“... My family is happy with girls’ education, at night my grandmother gives me a torch to help me with my studies, she encourages me to abstain from sexual relationships with boys and instead to concentrate on my education.....” IDI 1, (DPS).

4.3.1.2 Resistance to Bad Advice

Some community members were encouraging girls to stop school and get married in order to have children at an early age. Most of the participants indicated that some people encouraged them to stop school and get married out of jealousy for the support they were receiving from RISE. It is common in villages to influence bad advice in young people if they are focused with their education in order to disturb them hence rob them of a bright future. Despite such bad advice, the girls have continued with school, which further shows that SCTs have made girls assertive. On bad advice, one of the participants had this to say:

“...As for me my neighbors usually tell me that it is good to stop school and have children, nowadays I avoid meeting them because they have bad advice”...FGD R8, (KBS).

4.4 GIRLS BEHAVIOUR RELATED TO SCHOOLING AND SEXUALITY

4.4.1 Sexual decision making

4.4.1.1 Assertiveness/ enhanced Girls’ Self-esteem

The pocket money given to girls monthly had made them assertive and empowered them to reject sexual relationships from boys. This had helped to reduce the desire for sexual relationships between boys and girls for cash and gifts hence motivating the girls to remain focused on their education. The reduction in sexual relationships between girls and boys also led to a reduction in early pregnancy and early marriages. Because of SCTs, all the girls cited a few courses which they would like to study after school hence were assertive to focus on their education for a bright future. One of the participants revealed that:

“.....when we get this money, we do not even think about boys and we do not even trouble our parents for money. We remain focused on our schoolit is easy to think about getting married when you are not in school...” FGD R6, (KEBS).

All the participants appreciated the pocket money for reducing the desire to engage in sexual relationships for money, the girls expressed happiness for being in school. The pocket money

had given them power to reject sexual relationships from boys for cash and gifts. This signifies enhanced self esteem on the part of the girls. One of the participants narrated this:

“...I have money; I don't need a man for what? I told off one man who was proposing love to me; I told him I don't need a man; I have money already. This money has given us power to reject sexual proposals from men...” IDI 2, (MPS).

4.4.1.2 Independent Decision Making

The pocket money given to girls had empowered them to make independent sexual decisions over their life. Previously, girls used to engage in sexual relationships with boys for money and due to peer influence. Most of the participants indicated that the pocket money given to them was enough and had therefore, decided to prioritise education instead of sexual relationships as they already had money to cater for their needs. The girls have realised the benefits of education and are determined to learn. One of the participants narrated that:

“...I now have the power to reject sexual proposals on my own without even refusing through someone else. I decide on my own because I want to learn, I already have money. I don't want to die while giving birth or due to pregnancy related complications since am still young to fall pregnant...” IDI 3, (GPS).

The pocket money had further empowered the girls to make independent sexual decisions. The girls were not only rejecting sexual proposals but were also quitting sexual relationships with boys due to availability of pocket money; the girls used the pocket money to buy whatever they needed. The pocket money was even more than what the boys used to give them, hence the availability of more money reduced the desire for sexual relationships with boys; this helped the girls to focus on their education, as one of the participants remarked:

“...my boyfriend used to give me money. When RISE came in I had to quit the relationship because I had money from RISE, although my boyfriend still wanted us to continue with the relationship. I never loved him I just wanted his money, he used to give me K20.00 (approximately US\$2) so I compared with what I was receiving from RISE then I thought of quitting the relationship so that I now concentrate on school...” IDI 3, (MPS).

Although the pocket money had helped the girls to stop engaging in sexual relationships with boys, there were still girls under RISE who were influenced by fellow peers to engage in sexual relationships with boys for more money and gifts. One of the participants had this to say:

“... Some girls even under RISE still have boyfriends; they are just influenced by their friends to fall in love with some boys in order to be given more money.....” FGD R4, (KBS).

4.5 POSITIVE EFFECTS OF SOCIAL CASH TRANSFERS

4.5.1 Economic Empowerment

4.5.1.1 Source of Pocket Money

Adolescent girls are easily influenced by fellow peers to engage in sexual relationships for money. Some girls used to access pocket money from boys, although many of them said that they used to request for pocket money from their parents. It is common for adolescent girls in the rural set ups to engage in sexual relationships at an early stage in order to access money and gifts from boys, and such behaviour is what leads to early pregnancy and early marriages. Many girls have appreciated the pocket money given to them by RISE as more than what their boyfriends were giving them. The following quotation was justified:

“...This money is good for girls because we do not waste time looking for money from boys, we use our own money to buy what we want...” FGD R4, (KEBS).

4.5.1.2 Reduced Chances of Early Pregnancy and Early Marriages

The pocket money given to the girls monthly helped them to buy groceries and snacks at school. The availability of pocket money helped to reduce the desire for engaging in sexual relationships with boys for money and gifts. The pocket money given to girls was even more than what boys were giving them. Therefore, the girls found it necessary to stop engaging in sexual relationships with boys but to instead continue with school and remain focused on their education. This attitude by the girls contributed to a reduction in early pregnancy and early marriages. One of the participants had this to say:

“...Girls are no longer interested in sexual relationships with boys because we now have money. The money has motivated us to focus on school hence reduced early pregnancies, early marriages and school drop outs...” IDI 5, (MPS).

4.5.1.3 Improved School Attendance

The support given to the girls by RISE had helped a lot of girls remain in school. Lack of school fees due to poverty had led a lot of girls dropping out of school and engaging in early marriages. Today many families and the community at large are happy with the support given to girls by RISE. Many girls felt that there was no reason for dropping out of school when RISE was giving them the necessary support needed. Previously, girls used to engage in sexual relationships with boys for money and gifts; hence this resulted in early pregnancy, early marriages and school drop outs. The support from RISE had motivated the girls to avoid sexual relationships but to continue with school hence this led to improved school attendance. One of the participants made these confessional remarks:

“...The money has helped girls to avoid sexual relationships with boys for money; girls have now started concentrating on school. Even school dropouts due to lack of school fees have reduced...” IDI 4, (GPS).

With regard to how SCTs have improved girls’ school attendance, another participant narrated this:

*“... For example when someone wants to stop school they will think about the money that we do receive and then gets discouraged from stopping. So I can say that this money has helped to reduce school drop outs.....”*FGD R5, (KBS).

4.5.1.4 Reduced Burden of School Fees

Many girls came from poor families where parents had difficulties paying school fees for all their children at once. The coming of RISE had lessened the burden of school fees on some parents as they were able to pay for the other children. The girls felt excited about the support given to them by RISE and were more focused on their education. Previously, lack of school fees led to school drop outs and early marriages. Some girls narrated how some of their friends were orphans who had difficulties with school fees, hence ended up dropping out of school and forced into early marriages. The support from RISE had relieved a lot of poor

families of the burden of school fees and saved as a motivation for girls' education. The following remarks are worthy quoting at length:

"...The issue of school fees was really a problem to some parents such that, they would want a girl child getting married than go to school. The coming of RISE has helped our parents so much with the issue of school fees, and the pocket money that we receive has helped us stop engaging in sexual relationships..." FGD R5, (KBS).

Regarding the relief that the girls' families were enjoying, another participant had this to say:

"... If we were not receiving this money, we would have not been in school due to lack of school fees and then we would have just thought of getting married. This money has helped to keep us in school....." FGD R5, (KEBS).

4.6 SOCIAL CASH TRANSFERS AND SOCIAL DYNAMICS

4.6.1 Experience with the Community, Siblings and Friends

4.6.1.1 Supportive Atmosphere

Some of the supportive developments arising from SCTs were that most of the participants said that their siblings and friends were happy about the support given to girls by RISE. The girls felt excited about the pocket money given to them, they were free to use their money in any way they wanted. According to the girls, some of their friends were happy with the money while others felt that the girls needed to share with them all the time. In the same way, the girls revealed that some siblings were happy while others expected the girls to share the money or snacks with them. However, the girls reported that most of their friends congratulated them for the support and encouraged them to work hard in school as they were assured of support from RISE. According to the girls, their friends were highly expectant of being recruited by RISE in the near future. One of the participants revealed this:

"...Others do appreciate the help that we receive. My friends tell me that at least RISE is helping me and has even taught me good morals it will help me not to drop out of school..." FGD R2, (KBS).

The girls reported that majority of community members were happy with the economic support given to the girls and were now encouraging them to concentrate on their education

for a bright future instead of engaging in sexual relationships with boys. One of the participants narrated this:

*“...In the community they are saying that RISE did well to come because they are helping us pay school fees, so let RISE pay even for the other children so that they start concentrating on their studies.....”*FGD R3, (KEBS).

4.6.1.2 Unsupportive Atmosphere

According to the girls, SCTs also generated an unsupportive social atmosphere for them; most of their friends of the opposite sex ridiculed the girls when they received their money. The girls revealed that boys were offering to give them more money than what they were receiving from RISE. The girls also reported that boys were jealousy of them for rejecting their sexual proposals due to the pocket money the girls were receiving from RISE, they accused them of being proud and accepting evil money from RISE. One of the participants reported:

“... Some boys even say that you are receiving money from people you don't know the money you are not even sweating for, we shall see you. When your money will stop that is when ours will start coming....” FGD R5, (SBS).

The unsupportive social atmosphere extended to some of the people in the community who according to the girls spoke ill about the pocket money girls were receiving from RISE. They associated the money to Satanism. It has become common for people in the community to associate every monetary gift to Satanism, especially for the non-beneficiaries of the SCTs. One of the participants said:

*“... Some parents normally tell us to be careful with this money that we are receiving because we don't know where it is coming from. So many people tend to isolate us....”*FGD R4, (KEBS).

Due to high prevalence of poverty in the community, there was some expression of negative emotions and jealousy-talk from some of the girls' siblings, friends and community members each time girls received their pocket money. This made the girls feel uncomfortable even if they used to share the little snacks they bought with their money. They wished RISE could enrol the other friends in the intervention in future. One of the participants narrated this:

“...One of my uncles passed his exams going to grade 10 but our parents have no money to send him to school. So as he sees me going to school every day, he feels jealousy, he says that my parents are just favouring me to be in school alone.....I feel bad because it normally brings a lot of talking at home. I usually tell him that it is not our parents that pay for my school fees its RISE.....” FGD R1, (DPS)

According to the girls, some community members felt so jealousy that they even shunned away from the RISE meetings. They felt jealousy because their children were not beneficiaries of the RISE project SCTs. One of the participants narrated this:

*“... When I told some of the parents that there is a meeting on Monday, they told me that they are not benefiting from RISE; RISE cannot even give them bicycles. So I told them that it is okay because RISE is able to pay for my school fees.....”*FGD R2, (KEBS).

As reported by the girls, some community members also accused them of being prostitutes and wished them pregnant so that they stop school. They also accused the girls of receiving satanic money from RISE. One of the participants had this to say:

*“... Some villagers say it is satanic money, but we usually tell them that it is not satanic money; it is money from University of Zambia to help girls learn. Others say the money is just influencing the girls into prostitution because they are given money by boys and they cheat that it is from RISE.....”*IDI 3, (GPS).

CHAPTER FIVE

DISCUSSION OF FINDINGS

Introduction

This chapter discusses the key findings from the study whose aim was to explore the role of SCTs in influencing educational and sexual decision making among girls. In discussing the findings, reference will be made to Ajzen's Theory of Planned Behaviour (TPB), which is the study's conceptual framework and to the reviewed literature.

5.1 Girls' attitudes towards education

5.1.1 SCTs help Girls Concentrate on Education

This study established that the girls concentrated on education after receiving SCTs and that the girls believed that employment is a major benefit for their education. The girls and their parents also believe that it was important for them to get educated as girls are generally kind and, therefore, would help the parents, siblings and the community in future when they get employed. This resonates with reviewed literature by Nanda et al. (2014) which found that girls' aspirations for higher education were significantly higher if mothers also had higher aspirations and the reverse was true as well. This belief by parents and girls in the educational aspirations of the girls links with Ajzen's Theory of Planned Behaviour in the study's conceptual framework which states that a behavioural belief is the subjective probability that the behaviour will produce a given outcome (Ajzen, 2006). In this respect, parents and girls believe in education and behave positively toward it. In turn, the behavioural beliefs would enable girls have a good education and a job.

5.1.2 Hope for a Bright Future

This research found that SCTs enhanced the girls hope for a bright future. The study also found that many parents now believed that investing in girls' education would prevent poverty because many girls were poor due to lack of education and dependence on their partners. This is supported by reviewed literature by UNICEF (2014) that educating girls resulted in reduced female fertility rates, improved nutrition for pregnant and lactating mothers and infants, improving infant mortality rates, and containing early marriage and pregnancy, among others. UNICEF argues further that completion of secondary education

brings most of the positive benefits associated with girls' education from dramatically increased lifetime earnings to similarly dramatic decreases in fertility and mortality rates.

5.2 Norms and Beliefs about Education

5.2.1 Increased Support for Girls from Parents

This study revealed that previously, parents were only in support of boys' education as girls were perceived to be people who would get married at any time. Study results show that with SCTs, parents' attitudes toward girls' education had changed for the better: they have now realised that girls are kind and capable of taking good care of them in future. The study results also show that due to this belief, girls were engaging in early marriages and could drop out of school whenever it was opportune for them to do so. Reviewed literature confirms these findings by stating that parental aspirations and investments in a girl's education were constrained by the notion that girls are "another person's wealth"; that parents were reluctant to send their daughters outside the village for higher education for fear of girls' sexual violence. This discouraged parents from investing in their daughter's education beyond a certain level (Nanda et al., 2014).

This study's results attest, however, that with the support given to the girls by RISE (SCTs), many parents were happy and were now encouraging girls to learn and focus on their education. This finding is supported by Nanda et al., (2014) whose study also revealed that the introduction of cash transfers gave parents economic and social motivation to keep girls in school in order to delay the age of marriage. Nanda et al. (2014) observed that Girls' aspirations for higher education were significantly higher if mothers' also had higher aspirations and the reverse was true as well. The study also revealed that education for boys is perceived as essential to enhance their future economic prospects, while girls' education is predominantly linked with enhancing their attributes for marriage.

5.2.2 Resistance to Bad Advice

This study revealed that some community members were encouraging girls to stop school and get married in order to have children at an early age. It also revealed that such bad advice was due to jealousy for the support the girls were receiving from RISE. This study found that despite such bad advice, girls on SCTs still continued with their education. The girls' persistence toward education, according to this study's conceptual framework, is a reflection of intention which is shaped by attitudes, subjective norms and behavioural control toward

education. This is also supported by reviewed literature by Temin (2010) who argued that more generally, cash transfer gives girls the means to make decisions about their own lives and plan for the future, thereby triggering hopefulness. The implication of this finding is that SCTs have made girls assertive and focused.

5.3 Girls behaviour related to schooling and Sexuality

5.3.1 Assertiveness

This study revealed that the pocket money given to girls monthly had made them assertive and empowered them to reject sexual relationships from boys. This had, in turn, helped to reduce the desire for sexual relationships between boys and girls for cash and gifts hence motivating the girls to remain focused on their education. The reduction in sexual relationships between girls and boys also led to a reduction in early pregnancy and early marriages. Reimers et al. (2006) support these findings and state that economic empowerment to women or girls in school can influence better decision making, such as continuation with school and delaying the age of marriage. The implication, for policy, is that increasing investments in girl's human capital, especially education, should be a priority for countries seeking to increase both economic growth and human welfare.

5.3.2 SCTs enhanced Girls' Self-esteem and Independent Decision Making

This study's results indicate that all the girls that participated in this study appreciated the SCT money for reducing their desire to engage in sexual relationships for money. SCTs enhanced the girls' self-esteem as they expressed happiness for being in school. The pocket money had given the girls power to reject sexual relationships from boys for cash and gifts. One of the participants narrated this:

"...I have money; I don't need a man, for what? I told off one man who was proposing love to me; I told him I don't need a man; I have money already. This money has given us power to reject sexual proposals from men..." (IDI 2, MPS).

This study also established that the pocket money had further empowered the girls to make independent sexual decisions. It further established that the girls were not only rejecting sexual proposals but were also quitting sexual relationships with boys due to availability of pocket money. These findings rhyme with Bastagli et al. (2016) who observed that cash transfers might reduce female financial dependence on others, meaning marriage choices

could be delayed. The girls' assertiveness also produce other positive outcomes. For instance, this study found that cash transfers play a role in HIV prevention by reducing the factors that place girls at risk of infection thus reducing school drop-out and girls' social economic inequality (Temin, 2010). This implies that indeed, SCTs play a significant role in influencing girls' decisions about sex and education.

5.4 Positive Effects of Social Cash Transfers

5.4.1 Economic Empowerment: Source of Pocket Money for Girls

This study found that adolescent girls are easily influenced by fellow peers to engage in sexual relationships for money. It also found that before SCTs, some girls used to access pocket money and gifts from boys and such behaviour led to early pregnancy and early marriages. With SCTs, the study found that, many girls have appreciated the pocket money given to them by RISE as it was more than what their boyfriends were giving them. This is in line with reviewed literature by Bastagli et al. (2016) that with the availability of social cash transfers; families were now in support of girls' education. Bastagli et al. also revealed that the girls receiving social cash transfers felt economically empowered and were now focused on their education. The implication of this finding, in line with this study's conceptual framework (see Ajzen's TPB above), is that SCT money decreases the girls' intention to engage in sexual behaviour. At the same time, it increases the girls' intention to engage in education.

5.4.2 Reduced Chances of Early Pregnancy and Early Marriages

Results from this study indicate that the pocket money given to the girls monthly helped them to buy groceries and snacks at school. This study's results indicate also that the availability of pocket money helped to reduce the desire for engaging in sexual relationships with boys for money and gifts, thereby reducing the chances of early pregnancy and early marriages among girls. Evidence from reviewed literature also supports these findings. For instance, Stoebenan et al. (2016) found that many unmarried adolescent girls engage in sexual relationships, even if not socially acceptable, to receive gifts and cash; Duflo et al. (2006) found that in Kenya, girls provided with free school uniforms were less likely to drop out before completing primary school, and proxy reports by classmates indicated reduced risks of early marriage and childbearing and; a trial in Zimbabwe found that a program targeting orphan girls,

offering payment of school fees and free uniform, led to a 60 per cent reduction in marriage rates in the next 2 years (Hallfors et al. 2011).

In addition, other studies reviewed in literature agree with this study's findings that SCTs led to reduced chances of early pregnancy and early marriages (Ahmed et al., 2007; Baird et al. 2010; Baird et al., 2011; UN Girls Education Initiative, 2014; Sandøy et al. 2016 and; Bastagli et al., 2016). This study's results and reviewed literature on SCTs' impact on reduced chances of early pregnancy and early marriages, both agree with the concept of attitudes in this study's conceptual framework (Ajzen, 1991). That is, SCTs have the ability to influence the girls' personal opinions (attitude) before they desire (intention) to engage in sex. Similarly, SCTs can influence the girls' attitudes or opinions before their intention to engage in educational activities. The implication of this is that when planning SCT interventions, deliberate efforts should be devoted to understanding the importance of how positive attitudes can be generated among girls and how attitudes can lead to desire or intention. According to Ajzen's TPB (1991), it is intention that leads to behaviour such as sex or learning (education).

5.4.3 Improved School Attendance

This study established that SCTs led to improved school attendance as the support given to the girls by RISE had helped a lot of girls remain in school. The study established also that lack of school fees due to poverty had led a lot of girls dropping out of school and engaging in early marriages. These findings are supported by reviewed literature by UN Girls Education Initiative, (2014) that cash transfers successfully improved school attendance in Brazil, Mexico, Colombia, and Nicaragua; similar results were obtained in a study by Moore (2006) in Nicaragua and; in Zambia, SCTs have improved nutrition and primary school attendance for beneficiary families (Social Cash Transfer Programme Overview, 2014). Other studies reviewed in study also support this study's findings (for instance, Reimers, et al., 2006; Baird et al., 2009; DFID, 2011; Saveedra and Garcia, 2013 and; Bastagli et al., 2016).

School attendance among learners is generally negatively affected in poor communities. Using this study's conceptual framework, as a result of SCTs, the girls' perceived power is enhanced. This, in turn, enhances the girls' behavioural control to refrain from the intention to engage in sex and concentrate on the intention to learn. This intention to learn, results into behaviour – improved school attendance. The implication of this finding is that owing to

psycho-sexual forces impacting the adolescent girls, if the girls' perceived power is not channelled towards learning, it will be diverted to other risky intentions like the motivation to having sex.

5.4.4 Reduced Burden of School Fees

This study revealed that most girls came from poor families where parents had difficulties paying school fees for all their children at once. The study also revealed that the SCTs the girls received from RISE had lessened the burden of school fees on some parents as they were able to pay for the other children. In supporting this finding, reviewed literature by UN Girls Educational Initiative, (2014) suggests that most of these programs (SCTs) aim at compensating parents, or students, for opportunity costs, so that students remain in school. The implication of reducing burden of school fees for poor households is that the resources are committed to other equally important areas of household expenditure such as investing in agricultural activities so as to enhance food security. The amounts so saved can also be used for clothing, groceries, educating siblings, etc. Hence, most countries in Latin America, Asia and Africa have adopted some form of cash transfers in achieving human development goals (UN Girls Educational Initiative, 2014).

5.5 Social Cash Transfers and Social Dynamics

5.5.1 Supportive and Unsupportive Atmosphere

This study revealed that SCTs generate both supportive and unsupportive conditions for girls. For instance, some of the supportive developments arising from SCTs were that most of the participants' siblings and friends were happy about the support given to girls by RISE; this study revealed also that some friends were highly expectant of being recruited by RISE in the near future. These sentiments were expressed by majority of community members. At the same time, SCTs also generated an unsupportive social atmosphere for the girls, such as ridicule from boys, jealous, labelling SCT money as "Satanic" and that the girls had become pompous due to SCTs. Some community members even shunned away from the RISE meetings because their children were not beneficiaries. This made the girls feel uncomfortable even if they used to share the little snacks they bought with their money.

Bastagli et al., (2016) agree with these findings. They argue that while SCTs have several positive outcomes, there is a risk that cash transfers can invoke negative feelings in

community. They observe that the extent to which such effects are triggered may be strongly linked to cash transfer design and implementation features. To avoid such community feelings and make SCTs more acceptable, SCT interventions should have a deliberate and effective communication strategy such as formulation of local committees for the purpose. At policy level, negativity can also be mitigated through making SCTs universal in identified poor communities so that all vulnerable children can access SCTs.

5.6 Summary

In summary, this discussion has revealed that there is strong evidence from all regions of the world demonstrating that increasing investments in girls through SCTs enhances their human capital, especially through education. SCTs, therefore, should be a priority for countries seeking to increase both economic growth and human welfare. This discussion suggests that economic empowerment to girls in school can influence better decision making, such as continuation with school and delaying the age of marriage.

CHAPTER SIX

CONCLUSION AND RECOMMENDATIONS

6.1 Conclusion

Findings from this study indicate that SCTs may play a significant role in influencing both educational and sexual decision making among girls. The participants perceived that SCTs had an impact on multiple outcomes not only for the girls but also for parents, siblings and the community. They reported that SCTs significantly influenced attitudes, norms, beliefs, behaviour, education, reproductive health, HIV/AIDS, adolescent wellbeing, productive impacts and social cohesion. In addition, SCTs were described as enhancing the girls' and parents' hope for a bright future, while they reduced school dropouts and, improved school attendance for girls. The findings further indicate that not only did the SCTs enhance the girls' assertiveness but also they significantly reduced girls' dependency on boys for gifts and money. Finally, SCTs were believed to help girls to focus more on education than on sex even though they generated some jealousy among some community members.

6.2 Recommendations

As a follow-up to this study's results, the following recommendations have been made:

- i. Due to the viability SCTs, national governments, cooperating partners, development NGOs should explore means of domesticating the intervention especially making the programme universal for all children, not just for the girls.
- ii. Change efforts should target the laggards as well because their behaviour affects their own girl children as they remain out of school for lack of support.
- iii. SCTs for the poor families must be strengthened and be made universal unlike the current situation where it is residual or selective, being offered to a few girls and families using means-tested criteria. This will enable most school girls to be dissuaded from sex-for-gifts and concentrate on education.
- iv. The uniting role of SCTs among household members and among friends needs further exploration as these may assist SCT design and implementation. At the same time, even the factors that lead to disunity need to be studied so that measures to mitigate such are identified and integrated in SCT programming.
- v. A few girls engaged in sex-for-gifts because their partners gave them more than the K30 they received from RISE. However, this dichotomy needs further research to

ascertain the factors that actually influence the girls to engage in paid-for sex despite receiving SCTs.

- vi. GRZ should collaborate girls' SCT activities with other stakeholders so as to roll out the programme to all vulnerable groups countrywide
- vii. RISE programme, GRZ and stakeholders should roll out SCTs to all provinces.
- viii. More research needed on the attitudes, beliefs, and behaviour of girls on SCTs.

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APPENDICES

Appendix 1: Information Sheet for Focus Group Discussion

Role of SCTs in influencing Educational and Sexual decision-making among Girls

Introduction:

Good morning /Afternoon, my name is Joyce Milimo. I am a student at University of Zambia School of Public Health in Lusaka. I am conducting a study on the role of SCTs in influencing Education and Sexual Decision making among Girls. I am now inviting you to be part of the focus group discussion to discuss the experiences you have had being part of the programme. The information am collecting will help come up with evidence based education and health promotion programmes to improve the education and health outcomes for girls.

Before you decide on participating, you should first of all understand why this study is being done and what is involved. Kindly take time to listen as I read the following information. Feel free to ask me where you are not clear or if you need more information. When all of your questions have been answered and you feel that you understand this study, you will be asked if you wish to participate in the discussion. If you would like to participate in the focus group discussion you will be given the assent form to sign to show that you have accepted to participate in the study. You will also be given a signed copy of the information sheet to keep.

Purpose of the study: the purpose of this discussion is to find out the Role of SCTs in influencing education and Sexual decision making among Girls in Monze and Choma districts. We are gathering your views to help us identify ways of improving girls' education.

Procedures

If you allow us to talk to you, we will ask you to take part in a discussion that will take about 1 hour. We will tape record the discussion to help us write down exactly what you will say. If there is some information you feel should not be recorded, feel free to say so. If you allow us to record, the information from the tape or notes will be typed in full to help us fully understand what you have said. No name will be included in the tape recording and the typed documents.

Potential Risk: there are no potential risks associated with this focus group discussion. You may however; feel uncomfortable with certain questions and you may also feel stressed with having to sit for the duration of the discussion to respond to the questions.

Benefits: there may be no direct benefits for your participation in this focus group discussion. However, you may find an indirect benefit knowing that you have participated in an important study that could benefit others in the future. Particularly, the information in this discussion will help to design and implement evidence-based health and education programmes which can help to improve girls' education outcome in this country.

Alternative: the alternative to participating in this discussion is not to participate.

Confidentiality: the information that will be collected during this focus group discussion will be kept private. The study will make every effort to protect your privacy and maintain the confidentiality of all the information that you provide. Your name or other identifiers will not be included on the information or reports from this discussion. Data will be stored in a computer in a lockable room dedicated to this study that only the study team can access. Thirdly, we will destroy all tapes within 3 years after typing the information. We do not expect you to have any problems because of your participation in this focus group discussion.

The University of Zambia Biomedical Research Ethics Committee (UNZABREC), the RISE Project or the school of public health may review your records but this will be done with confidentiality.

Rights: your participation in this discussion is completely voluntary. If you decide not to participate, you will not lose any existing benefits to which you are entitled. If you agree to participate in this discussion, you may end your participation at any time if you so wish without penalty or loss of existing benefits to which you are entitled. If you decide to take part, you are free to skip any questions.

Cost of Participating: you will not be charged and you will not receive any payments or any form of compensation for participating in this focus group discussion. However, a transport refund will be given to you after the interview.

Voluntary: You are free to decide whether you want to take part in this focus group discussion, and you are free to leave at any point during the discussion. You are also free not to answer any questions that you are not comfortable with and this will not bring any problem to you.

Use of Findings: the results of study will be discussed to improve the design and implementation of cash transfers in order to improve girls' education in the country. As i mentioned before, the results will not bear your names or anything to identify you personally.

Appendix 2: Assent Form for Focus Group Discussion

I confirm that I have read/or the study information has been read to me and I understood the information sheet for the above study. I have had the opportunity to consider the information; I asked questions and have had these answered satisfactorily. I understand that my participation is voluntary and that i am free to withdraw at any time if I so wish without giving a reason. I have voluntarily agreed to take part in the focus group discussion.

.....

Name of participant

Date

Signature/thumb print

.....

Name of Student/Interviewer

Date

Signature

Appendix 3: Agreement to Recording of Focus Group Discussion

_____ (*participant initials*) I agree to allow the focus group i participate in to be recorded.

_____ (*participant initials*) I do not agree to allow the focus group i participate in to be recorded.

Signature of participant

Date

Appendix 4: Information Sheet for In-Depth Interview

Role of SCTs in influencing Educational and Sexual decision-making among Girls

Introduction:

Good morning /Afternoon, my name is Joyce Milimo. I am a student at University of Zambia School of Public Health in Lusaka. I am conducting a study on the role of SCTs in influencing Education and Sexual Decision making among Girls. The information am collecting will help come up with evidence based education and health promotion programmes to improve the education and health outcomes for girls. I am now inviting you to this interview to discuss the experiences you have had being part of the programme.

Before you decide on participating, you should first of all understand why this study is being done and what is involved. Kindly take time to listen as I read the following information. Feel free to ask me where you are not clear or if you need more information. When all of your questions have been answered and you feel that you understand this study, you will be asked if you wish to participate in the interview. If you would like to participate in the in-depth interview, you will be given the assent form to sign to show that you have accepted to participate in the study. You will also be given a signed copy of the information sheet to keep.

Purpose of the interview: the purpose of this interview is to find out the Role of SCTs in influencing education and Sexual decision making among Girls in Monze and Choma districts. We are gathering your views to help us identify ways of improving girls' education.

Procedures

If you allow me to talk to you, I will ask you to take part in an interview that will take about 1-2 hours. I will tape record the discussion to help me write down exactly what you will say. If there is some information you feel should not be recorded, feel free to say so. If you allow me to record, the information from the tape or notes will be typed in full to help me fully understand what you have said. No name will be included in the tape recording and the typed documents.

Potential Risk: there are no potential risks associated with this interview. You may however; feel uncomfortable with certain questions and you may also feel stressed with having to sit for the duration of the interview to respond to the questions.

Benefits: there may be no direct benefits for your participation in this interview. However, you may find an indirect benefit knowing that you have participated in an important study that could benefit others in the future. Particularly, the information in this interview will help to design and implement evidence-based health and education programmes which can help to improve girls' education outcome in this country.

Alternative: the alternative to participating in this interview is not to participate.

Confidentiality: the information that will be collected during this interview will be kept private. The study will make every effort to protect your privacy and maintain the confidentiality of all the information that you provide. Your name or other identifiers will not be included on the information or reports from this interview. Data will be stored in a computer in a lockable room dedicated to this study that only the study team can access. Thirdly, we will destroy all tapes within 3 years after typing the information. We do not expect you to have any problems because of your participation in this interview.

The University of Zambia Biomedical Research Ethics Committee (UNZABREC), the RISE Project or the school of public health may review your records but this will be done with confidentiality.

Rights: your participation in this interview is completely voluntary. If you decide not to participate, you will not lose any existing benefits to which you are entitled. If you agree to participate in this interview, you may end your participation at any time if you so wish without penalty or loss of existing benefits to which you are entitled. If you decide to take part, you are free to skip any questions.

Cost of Participating: you will not be charged and you will not receive any payments or any form of compensation for participating in this interview. However, a transport refund will be given to you.

Voluntary: You are free to decide whether you want to take part in this interview, and you are free to leave at any point during the interview. You are also free not to answer any questions that you are not comfortable with and this will not bring any problem to you.

Use of Findings: the results of the study will be discussed to improve the design and implementation of cash transfers in order to improve girls' education in this country. As I mentioned before, the results will not bear your names or anything to identify you personally

Appendix 5: Assent Form for In-Depth Interviews

I confirm that I have read/or the study information has been read to me and I understood the information sheet for the above study. I have had the opportunity to consider the information; I asked questions and have had these answered satisfactorily. I understand that my participation is voluntary and that I am free to withdraw at any time if I so wish without giving a reason. I have voluntarily agreed to take part in this interview.

.....

Name of participant	Date	Signature/thumb print
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.....

Name of Student/Interviewer	Date	Signature
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Appendix 6: Agreement to Recording of the In-Depth Interview

_____ (*participant initials*) I agree to allow the interview I participate in to be recorded.

_____ (*participant initials*) I do not agree to allow the interview I participate in to be recorded.

Signature of participant

Date

Appendix 7: Interview Guide for Girls on Social Cash Transfer

Introduction:

Good morning/afternoon, my name is Joyce Milimo. I am a student in the school of public health at University of Zambia in Lusaka. I am conducting a study on the Role of Social Cash Transfer in influencing Educational and Sexual decision-making among Girls in Monze and Choma districts. The information i will collect will help us come up with programmes aimed at improving girls' education in this country. I am therefore, inviting you to participate in this study.

Demographic characteristics

1. Briefly tell me about yourself

Find out about

- a) Age
- b) Marital status
- c) Number of children if any
- d) If pregnant
- e) Guardian

Attitudes towards education and sexuality

2. What do you understand about education

Find out about;

- a. What do you think has been most effective in the interventions given to prevent early pregnancies among girls in your community?
- b. What do you think has been most helpful in the intervention given to prevent early marriages among girls in your community?
- c. Could you tell me the strategies that you think have been the most effective in encouraging girls to remain in school till completion?

- d. Let us now discuss how the interventions being used in this intervention have helped girls achieve their educational goals, while at the same time meeting their community expectations (marriage and childbearing?)

Norms and beliefs about education and sexuality

Find out about;

- a. Why do you think education for girls is as important as educating boys?
- b. Do you think education has given you confidence or power to contribute to decision making in your family or community?
- c. Do you think education has empowered you to make independent decisions over your future?
- d. Do you think it is important for both girls and boys to be given equal time to study or do their home work at home?
- e. Generally speaking, how do you think continuing with education can benefit girls than early marriage?

Behaviour related to Schooling and Sexuality

Find out about;

- a. Would you tell me what you think about the economic help that you have been receiving in paying your school fees?
- b. You have received some pocket money. How do you consider the importance of the money for your upkeep, and has the money given you power to decide for yourself in sexual matters?
- c. Generally speaking, what would you say has been the impact of the money that has been given to girls for upkeep on reducing unwanted pregnancies and early marriages among girls in this community?
- d. What challenges, if any, have you faced when using the money you have been receiving for upkeep?
- e. Generally speaking, in your own view, what has been the community reaction towards the economic help being given to families for the education of their children?

Introduction:

Your daughter is a participant in the RISE programme. You have previously consented to her participating in that programme. We want to understand the experiences the girls who have had being part of the programme. Your daughter has been asked to participate because we think she will provide us with useful insights about how the support packages are experienced. Thus we would like her to participate in a group discussion. Both you and your daughter need to agree and sign a form in order for her to join group discussion. You will be given a copy of this information sheet to keep.

Procedures

If you allow you daughter to participate in a focus group discussion, we will ask her to take part in a discussion that will take about 1-2 hours. We will tape record the discussion to help us write down exactly what the participants say. The information from the tape or notes will be typed in full to help us fully understand what is said. No name will be included in the tape recording and the typed documents.

Confidentiality

We would like to assure you that the information we will get from her will not be shared with anyone outside the research team, and all the focus group discussion participants will be asked to keep whatever is said in the group confidential. We will not put names on any information collected from her. Instead, we will use numbers for identification. Thirdly, we will destroy all tapes within 3 years after typing the information.

We do not expect your daughter to have any problems because of her participation in this focus group discussion.

Benefits

There are no direct benefits to your daughter, but what we will learn from her in this focus group discussion will help us understand how the RISE programme affects the participants, and this will provide us with information about how programme must be adapted to improve the well-being of young women. If she participates in this discussion, this will benefit society

since we will gain new knowledge which will help shape future programmes for adolescent girls.

Payment

If your daughter agrees to participate in this focus group, we will pay her a sum of K 30 to cover the cost of her transport and the time she will spend.

Voluntary

Your daughter is free to decide whether she wants to take part in this focus group discussion, and she is free to leave at any point during the discussion. She is also free not to answer any questions that she is not comfortable with and this will not bring any problem to her. Whether she decides to leave early, we will still pay her for her time and transport.

Who to call for questions or problems?

- You can call the principal investigator Patrick Musonda on +260963256318 if you have questions or complaints about the focus group discussion.
- You can also call or contact the UNZABREC office of the School of Medicine, University of Zambia, if there are questions about your daughter's rights or you have other concerns. The UNZABREC contact information is +260-211-250-753-:

Appendix 8: Parental Consent Form for Focus Group Discussion

AGREEMENT FOR MINOR TO TAKE PART IN FOCUS GROUP DISCUSSION

I voluntarily agree to allow my daughter/the girl to whom I am legal guardian to participate in this focus group discussion.

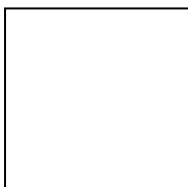
(participant initials)

Signature of Parent/Legal Guardian

Date

Printed Name of Parent/Legal Guardian

NB! THE PART BELOW ONLY APPLIES IF THE PARENT/GUARDIAN IS ILLITERATE



Ask the parent/guardian to mark a “left thumb impression” in this box if he/she is unable to provide a signature above.

Signature of facilitator

Date

Printed Name of facilitator

Signature / thumb print of Witness (if Parent/Legal Guardian is illiterate) Date

Printed Name of Witness

Appendix 9: Parental Agreement to Recording of Focus Group Discussion

_____ (*participant initials*) I agree to allow any focus groups the young woman may participate in to be recorded.

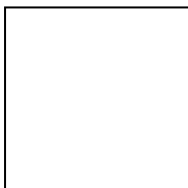
_____ (*participant initials*) I do not agree to allow any focus groups the young woman may participate in to be recorded.

Signature of Parent/Legal Guardian

Date

Printed Name of Parent/Legal Guardian

NB! THE PART BELOW ONLY APPLIES IF THE PARENT/GUARDIAN IS ILLITERATE



Ask the parent/guardian to mark a “left thumb impression” in this box if he/she is unable to provide a signature above.

Signature of facilitator

Date

Printed Name of facilitator

Signature / thumb print of Witness (if Parent/Legal Guardian is illiterate) Date

Printed Name of Witness

Appendix 10: Parental Consent Form for In-depth Interview

AGREEMENT FOR MINOR TO TAKE PART IN IN-DEPTH INTERVIEW

I voluntarily agree to allow my daughter/the girl to whom I am legal guardian to participate in this in-depth interview.

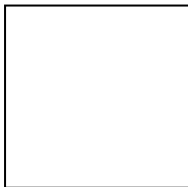
_____ (*participant initials*)

Signature of Parent/Legal Guardian

Date

Printed Name of Parent/Legal Guardian

NB! THE PART BELOW ONLY APPLIES IF THE PARENT/GUARDIAN IS ILLITERATE



Ask the parent/guardian to mark a “left thumb impression” in this box if he/she is unable to provide a signature above.

Signature of facilitator

Date

Printed Name of facilitator

Signature / thumb print of Witness (if Parent/Legal Guardian is illiterate) Date

Printed Name of Witness

Appendix 11: Parental Agreement to Recording of In-depth Interview

_____ (*participant initials*) I agree to allow any in-depth interview the young woman may participate in to be recorded.

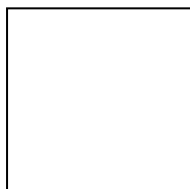
_____ (*participant initials*) I do not agree to allow any focus groups the young woman may participate in to be recorded.

Signature of Parent/Legal Guardian

Date

Printed Name of Parent/Legal Guardian

NB! THE PART BELOW ONLY APPLIES IF THE PARENT/GUARDIAN IS ILLITERATE



Ask the parent/guardian to mark a “left thumb impression” in this box if he/she is unable to provide a signature above.

Signature of facilitator

Date

Printed Name of facilitator

Signature / thumb print of Witness (if Parent/Legal Guardian is illiterate) Date

Printed Name of Witness