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Do cash transfers have the ability to empower women?
A case study on the Child Support Grant
in South Africa

Thea Holmlund and Saga Sohlman

Supervisor
Therese Nilsson

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Saga Sohlman & Thea Holmlund

Abstract

Cash transfer programs have been shown to be a successful tool in reducing poverty by multinational impact analysis. However, if they are able to affect gender dynamics remains a debated topic. Critics claim that the programs may reinforce traditional gender roles whilst others mean that increasing women's income with a cash transfer is empowering. This study investigates the Child Support Grant in South Africa and whether it affects women's intra-household bargaining power and hence women's empowerment. The field method is a survey questionnaire responded by women either receiving the grant (the treatment group) or applying for it for the first time (the control group). The empirical data collected through the questionnaires are analysed econometrically. To receive the Child Support Grant did not show any significant effect on women's bargaining power. However, the number of years a household has received the grant exhibits a small significant positive relationship with women's intra-household bargaining power, implying a long-term impact. The rather small amount of the cash transfer, households with complex family structures and deeply rooted gender roles are believed to explain the lack of a larger effect on women's bargaining power.

Key words: South Africa, cash transfers, intra-household bargaining power, empowerment of women, child support

List of Abbreviations

AIDS	Acquired Immune Deficiency Syndrome
BDH	Cash Transfer Program in Ecuador (<i>Bono de Desarrollo Humano</i>)
CCT	Conditional Cash Transfer
CSG	Child Support Grant
CTP	Cash Transfer Program
EU	European Union
HIV	Human Immunodeficiency Virus
NGO	Non-Governmental Organization
OLS	Ordinary least squares
PCA	Principal Component Analysis
SASSA	South African Social Security Agency
SDG	Sustainable Development Goals
Sida	Swedish International Development Cooperation Agency
UCT	Unconditional Cash Transfer
UN	United Nations
UNDP	United Nations Development Programme
UNICEF	United Nations Children's Emergency Fund
UN Women	United Nations Women

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1. Introduction

Gender equality and women's empowerment is one of United Nations Sustainable Development Goals (SDG) and is seen primarily as a goal in its own right (UN 2016). In addition, empowerment of women is in many development strategies, used by countries and organizations, seen as a vital component of a sustainable development process. There are several ways that women's empowerment also can improve other development outcomes. Enabling women's access to education and economic opportunities can create sizable productivity gains and improving women's social status leads to benefits for their children, such as higher levels of nutrition and increased school participation (World Bank 2012).

Cash transfer programs (CTPs) have been implemented in many developing countries primarily to provide poor households with a regular income and to reduce poverty. Policy interventions in developing countries like social grants with the aim of being in favour of children may be more likely to succeed when received by a woman (Smith et al, 2003). Since case studies show that the gender of the person in charge of household finances affects the way the money is spent (Attanasio & Lechene 2002; Doss 2006; Duflo 2003; Hoddinott & Haddad 1995; Rosero & Schady 2008). Households in which women have more bargaining power and ability to make financial decisions within the household are more likely to spend money on things that benefit their children's needs (Smith et al, 2003).

The increased bargaining power for women, shown in several studies (de Brauw et al. 2014; Rosero & Schady 2008), can also be interpreted as increased social status and empowerment of women within the households. Despite these positive effects, transferring money to women with the aim of increasing the wellbeing of the child has been suggested to reinforce traditional roles and responsibilities and hence only empower women within structures of gender inequality (Bradshaw 2008; Molyneux 2007; Soares & Silva 2010). The cash transfer is suggested to reinforce financial responsibility for the child. The potential impacts of cash transfers are of importance in order to understand the mechanisms behind a successful program design, both in terms of empowerment of women and in terms of benefits for the child. It is important to empirically investigate the effect of child support first since if women are not able to make decisions regarding the money received from the cash transfer due to limited bargaining power, the design of the program might be defective. Furthermore, since some programs have had the ability to empower women without it as the main goal, to have a

cash transfer not empowering women could be considered to be a program design not coming to its full potential. This study aims to examine this topic further by investigating the unconditional cash transfer program the Child Support Grant (CSG) in South Africa in relation to the empowerment of women in terms of intra-household bargaining power. The research question of the thesis is:

Does the Child Support Grant have an impact on the empowerment of women in terms of bargaining power?

The lack of gender perspective in impact evaluations of unconditional cash transfers (UCTs) around the world is the main motivation behind this study. Furthermore, there are two main reasons to why we choose to conduct the research on the CSG in South Africa. First, because policies to eliminate gender inequalities in South Africa have not been prioritized. Since the end of Apartheid, social grants have been an important tool for the South African government to tackle the inherited racial injustices and inequalities. However, the large prioritization of working with racial inequities has to some extent overshadowed gender inequalities (Plagerson & Ulriksen 2015). Therefore we believe that further studies on the gender dimensions of South Africa's social policies are needed. Second, the CSG is part of one of the largest scaled UCT programs in the developing world (Plagerson & Ulriksen 2015). The large scale of the program, with a great majority of women as receivers, makes the CSG a relevant cash transfer to investigate gender dynamics.

The research question is examined through a field study in the area of Cape Town and an economic analysis is performed on the collected data to investigate the potential effects from the CSG on women's bargaining power within the households. The study aims to contribute to previous studies, done on unconditional cash transfers in general and especially on the CSG, with a gender perspective and with its quantitative econometric analysis, which is something that has not been done before in relation to the CSG.

The thesis is structured in the following way: Chapter two presents the background and theoretical framework of cash transfers, bargaining-power and women's empowerment. Chapter three is an overview of South Africa and Cape Town and puts the region into a socioeconomic context. The fourth chapter reviews prior research on unconditional cash transfers and the gender dynamics of the transfers. Chapter five presents the empirical method

used to examine our research questions. Chapter six presents the descriptive statistics. Chapter seven reviews for the findings of the study. Chapter eight discusses the result and provides a final conclusion for the study.

2. Background and theory

2.1 Definition of unconditional cash transfers

Cash transfer programs have been implemented all over the world with the aim of reducing poverty. In general, program types can be discerned into two different groups, conditional (CCT) and unconditional cash transfers (UCT). In contrast to UCTs, CCTs entail criterias to be fulfilled by the receivers in order to continue receiving the grant (World Bank 2016). A majority of the cash transfer programs in the developing world are conditional. UCT programs let the receiver decide where the money is most needed and it has been proved in several cases to have significant welfare improving impacts. Since UCTs do not require monitoring and follow-up from the implementer they are less costly than many other poverty-reduction programs (Innovations for poverty action 2016).

2.2 Women's empowerment

2.2.1 Definition of women's empowerment

There are various ways to define and talk about women's empowerment. It is of great importance to acknowledge that women are not a homogenous group and that women's opportunities vary between contexts. A commonly used definition of women's empowerment is their ability to affect and control their own lives. UN Women defines empowerment as being able to "take control over their lives, set their own agendas, gain skills, increase self-confidence, solve problems and develop self-reliance" (UN Women 2011).

From Kabeer's (2005) point of view, a way of thinking about power is in terms of the ability to make choices. To be disempowered means having been denied the ability to make a choice while empowerment refers to the process, where those who have been denied the ability to make choices, obtain such. Hence to be empowered one has to have been disempowered first. To say that there has been a choice, certain conditions need to be fulfilled. First, there must be alternatives; one must have been able to choose differently.

Poverty and disempowerment are closely linked. Not being able to meet basic needs leads to dependency on others and the ability to choose is gone. Gender related inequalities combined with poverty on women intensify the effect of the inability to make choices and be in control of your own life (UNDP 2013). Second, the alternatives must be visible. Gender inequalities often operate through unquestioned power relations. Dynamics within the household make woman claim less of the household income or make her accept domestic violence. This behaviour can be considered to be a choice but it is rather based on being denied to choose. Thus gender related norms prevalent in a specific context, play a crucial role when determining the level of women's empowerment (Kabeer 2005).

Women's empowerment is usually defined as a process rather than a condition (Malhotra & Schuler 2005). Kabeer states that agency, resources and achievement are closely related to empowerment. Agency represents the process where choice leads to an outcome. Resources are the tools to exercise agency. Achievements refer to the actual result of agency (Kabeer 2005). The concept of agency can be considered to be close to conceptualizing empowerment. Often a distinction between micro and macro level is done when looking at the concept of agency and women's empowerment. At the macro level, the institutional and aggregated level, agency emphasises participation and social inclusion. By contrast the micro level, referring to individuals, households and communities, puts weight on the individual woman's implementation of being an agent for choice and change in her own life (Malhotra & Schuler 2005).

Factors with the possibility of enabling empowerment are not sufficient in themselves. Policies aiming to strengthen gender equality as well as legal and political reforms or interventions giving women greater access to resources, do not necessarily result in empowerment of women. Women's access to resources does not always lead to a greater control over resources. Legal and political changes do not always lead to a difference in practice. Women's ability to utilize resources the way they want is a basis for them to enable empowerment (Malhotra & Schuler 2005).

2.2.2 Empirical measures of women's empowerment

The context is of great importance when measuring women's empowerment. Behaviours and features that define empowerment of women vary between and within different social and

cultural contexts. These variations in empowerment across and within contexts create challenges in consistency and comparability when measuring empowerment (Malhotra & Schuler 2005). All results and conclusions must be put in their context since women in different societies and situations experience different realities and the concept of empowerment cannot be generalised.

A lot of literature emphasizes the importance of resources for women's empowerment. Malhotra & Schuler (2005) suggest that many variables that traditionally have been used to measure for empowerment, such as employment, education and economic resources might be better depicted as catalysts or enabling factors for empowerment.

How to measure empowerment also depends on which definition of empowerment is used and what dimensions of empowerment that are investigated. When measuring women's empowerment Malhotra & Schuler (2005) suggest different dimensions and indicators of women's empowerment. These include economic, social and cultural, legal, political and psychological aspects that can be investigated to get a greater picture of different aspects of women's empowerment (Malhotra & Schuler 2005).

Women's empowerment and the concept of agency is often described as a process and efforts have been made to capture this process with measurements of decision-making, control and choice. A way to measure economic dimensions of women's empowerment within the household is through bargaining power, which is the chosen measurement in this study (Malhotra & Schuler 2005). Even though bargaining power can serve as a way to measure women's empowerment it needs to be highlighted that increased decision-making in some areas, depending on the surrounding context of gender norms, might lead to reinforcing traditional gender roles and therefore cannot necessarily be considered empowering (Molyneux 2007; Soares & Silva 2010).

2.3 Intra-household bargaining power theories

Intra-household bargaining describes negotiations between members of a household, concerning decisions about whether to spend money on something or not. The bargaining power is the relative capability of each person in the negotiation, to get agreements on its own terms (Addison 2014). Many of the models in intra-household bargaining theory are criticized

by feminist economists for lacking a gender perspective (Agarwal 1997). Despite that, one can claim that the models become interesting, from a gender point of view investigating the CSG since it is almost exclusively received by women. It is suggested that women's goal in household bargaining, except for personal survival, comes down to maximizing income to benefit their children (Dwyer & Bruce 1988). Another assumption in theories about bargaining power is that the more resources a member of the household has the more bargaining power the person obtains (Bertocchi, Brunetti & Torricelli 2014).

The standard model for distribution within a marriage in economic theory is Becker's altruist model (Lundberg & Pollak 1994). Becker's model, an unitary model, assumes that a family acts as one single decision-maker with one aggregated utility function and a common budget constraint. A cash transfer shifts out the budget constraint. In this model, the utility for the child is independent of which parent in the household receives the CSG, because the feasible consumption set remains the same irrespective of who gets the grant (Becker 1991). The traditional unitary models, however, ignore the possibility of unequally distributed decision-making power within the household (Lundberg & Pollak 1993). As a result of the criticism, a wide range of non-unitary models has been developed. The non-unitary bargaining power models recognize different members of a household as individual agents with different utility functions. These models view resource allocation as a result of intra-household bargaining among the agents.

In the South African context, where a mix of nuclear families and other family structures are present, two different theories concerning intra-household bargaining are found particularly relevant for this study and will be presented below. The theories are aiming to describe the bargaining process in the various household types.

A recognized non-unitary model, which can be applied to nuclear families and partly takes gender roles into consideration, is the separate spheres model adapted by Pollak and Lundberg (1993). The model consists of two bargaining agents, a wife and a husband, with separate utility functions. The separate spheres model stresses that the outcome of the bargaining process does not necessarily have to be pareto efficient even though some of the outcomes can. Instead, this is a model with multiple equilibriums which implies that the final distribution of resources within the household will be sensitive to social and cultural factors

such as gender roles. The model also implies that the distribution of the household resources can depend on who is in control of them, the husband or the wife (Lundberg & Pollak 1993).

According to the model, family members only gain bargaining power from their economic resources if they make credible threats to withdraw those resources from the household (Gummerson & Schneider 2013). If the two agents do not reach an agreement in their intra-household bargaining process the model ends up in a so-called internal threat point. The threat point is a non-cooperative equilibrium explained in terms of traditional gender roles and the expectations of them (Lundberg & Pollak 1993). A potential divorce is often described as an external threat point. Lundberg and Pollak point out that divorce threats likely play a small role in everyday negotiations within the marriage/household, whereas threat points as non-cooperation and suffering quality of the relationship are more common in everyday situations (Gummerson & Schneider 2013). If the individuals fail to cooperate they will, according to the model, specialize into traditional gender-specific tasks. Which results in the spouses entering into separate spheres with separate responsibilities (Agarwal 1997).

We find the separate spheres model useful explaining the bargaining process in relation to the CSG, when looking at households consisting of nuclear families. Since this model, in contrast to Becker's model, takes into consideration that resource allocation within the household depends on who controls the resources and that social and cultural gender roles affect the outcome of the bargaining process. A hypothesis drawn for the study with support from the separate spheres model is that with the increased income women get from the CSG their threat point would change which would consequently improve their bargaining power. Since the threat point is the determiner of the bargaining power. By improving one woman's bargaining power women's aggregated bargaining power would be improved. Another hypothesis based on the model is that, as the cash transfer is gender neutral but with most receivers being women, the spouses have already entered into separate spheres determined by traditional gender roles in a majority of the households receiving the grant. In women's sphere, the role of the woman is to care for the children. The cash transfer might deepen the specialization into the spheres since women financially become responsible for the child.

It is important to be aware of the fact that the household models that have been presented make simplified assumptions. Agarwal (1997) stresses in her report "Bargaining and gender relations: within and beyond the household" that the non-unitary models fail to explain the

bargaining process from a gender point of view due to the lack of the role social perceptions and norms play in the bargaining process. Most empirical literature on household bargaining assume that the households consist of a married couple of a man and a woman (so do the models presented above). In many households in the developing world, the household and the family structure are often characterized by more than just two married adults living together, contributing to the household income and taking part in the bargaining over decisions taken within the household (Gummerson & Schneider 2013). For the more common household type in the population group of our study, the non-nuclear one, theories about multi-adult households are better suited.

In the case of multi-adult households some scholars argue that members within the household with similar preferences may form coalitions where they aggregate their resources when bargaining (Gummerson & Schneider 2013). As discussed gender is an important factor when it comes to individuals' preferences within the household and coalitions may be formed gendered (Gummerson & Schneider 2013). Theories about bargain coalitions by gender state that the relative income shares of men and women shape the expenditure patterns. The gender coalitions use their pooled income in the bargaining process. If an agreement cannot be reached within the household between different members the existing threat point is group exit. Whilst group exit is an extreme case the more realistic outcome of non-agreements are unpleasant relations in the group until the negotiation is sorted out (Gummerson & Schneider 2013). The presence of children in the household will possibly decrease women's aggregated bargaining power since exiting the group becomes more costly, assuming that women are primary caregivers of the children. The raised cost of exiting emerges from it being more difficult to form new relationships for women when they bring the children along (England & Farkas 1986). In short, in multi-adult households the income shares and the size of the different coalitions matter a lot for the outcome of the bargaining process. Teams that bargain together against one individual have a lot of advantages and are more likely to win the process. Mixed results are found for whether larger bargaining teams are less efficient than smaller ones due to coordination problems (Polzer 1996). Additional dimensions to the bargaining process in multi-adult households are age-hierarchies. Age-hierarchies are thought to affect the outcome of the bargaining processes, the relationship between relative resources and expenditures and the efficiency in the coalitions (Gummerson & Schneider 2013).

Hypothesis that can be drawn from the theory about multi-adult households presented above is that the CSG increases women's pooled income and therefore would contribute to more bargaining power for women. This would mean that the more CSGs a household receives the more bargaining power for the women. On the other hand, a household that receives a large number of CSGs would also imply more children in the household which would according to multi-adult household theories obstruct a group exit and therefore decrease women's bargaining power.

2.4 The link between cash transfers and women's empowerment

The main purpose of cash transfers is not necessarily to empower women, it is rather the elimination of poverty. However, there is a link between cash transfers and women's empowerment which will be described in the following section.

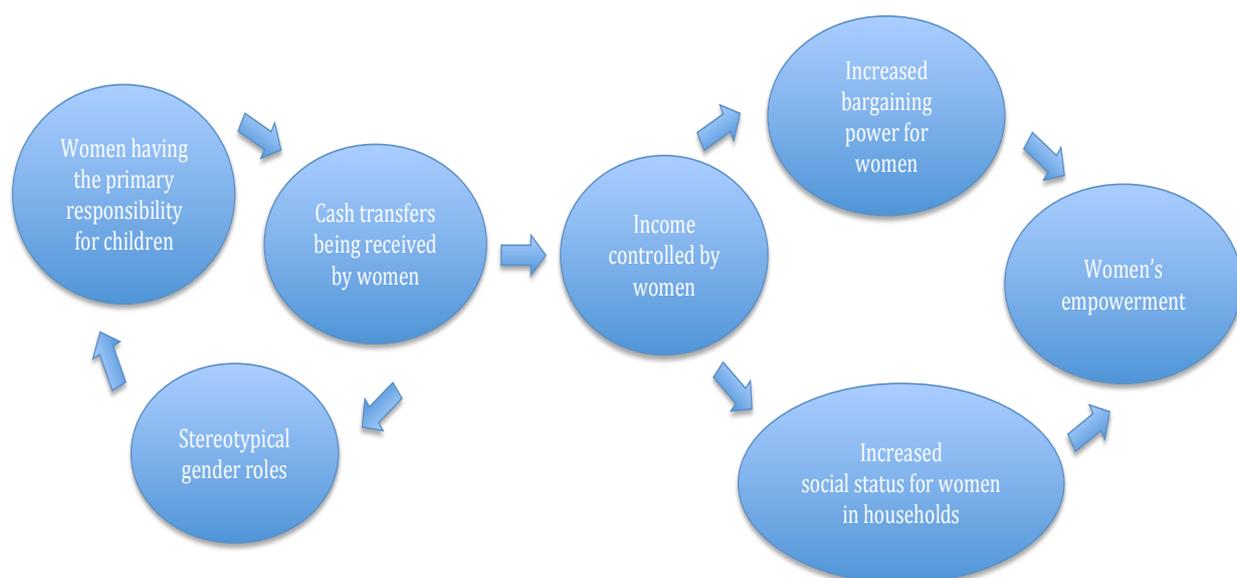
In many societies in the developing world, women are seen as the one having the primary responsibility for obtaining and preparing food for the household and in most cases also the ones having the ultimate responsibility for the needs of the children (Dwyer & Bruce 1988). This is in line with traditional gender roles, stressing the importance of being a good mother. In these ideologies the man has the economic power within the household. Furthermore, they support the man's right to personal spending while women's spending should be for collective purposes (Hoddinott & Haddad 1995). Men's relative power within the family is connected to the economic power of being the breadwinner. Women work long hours in the home but since it is unpaid domestic work, the work is often ignored in the accounting for the man's and the woman's contribution to the household (Sen 2001).

Several studies show that increasing the share of income in the household controlled by women changes the household's expenditure patterns in a way that benefits the children (Attanasio & Lechene 2002; Doss 2006; Duflo 2003; Hoddinott & Haddad 1995; Rosero & Schady 2008). Due to this stereotypical gendered behaviour, women often receive cash transfers, with the aim to benefit children. They are received by women since they either are specifically targeted towards them or since women usually are the primary caregivers of the children and therefore entitled to the cash transfer (World Bank 2012).

A possible side effect of the cash transfers, directed to children, is women’s empowerment in terms of the economic empowerment the cash transfer can bring. Empirical work has shown that women’s well-being and empowerment is strongly related to their ability to earn an independent income, find employment outside the household, have access to ownership and be participants in decisions inside and outside the home (Sen 2001). To have an independent income has shown to have a large impact on the social status of women, both in the household and in society. Improved social status within the household through independent resources has in turn proven to have a great influence on women’s bargaining power and decisions taken within the household (Sen 2001).

However, Molyneux (2007) argues that cash transfers to women, with the aim to benefit their children, do not necessarily have positive impacts on the empowerment of women. Since the cash transfer is suggested to reinforce the financial responsibility for the child. Hence, one could claim that women who receive cash transfers only get empowered within traditional gender structures. Through these structures, which are based on stereotypical roles and responsibilities, gender inequality is reproduced and reinforced. The link between cash transfers and women’s empowerment contains complex dynamics and requires caution when analysing.

Figure 1. The dynamics of cash transfers and empowerment



3. The South African Context

This chapter aims to give a background to the context in which the CSG operates, both to the country as a whole but also to the specific socioeconomic group it targets. It is believed that the environment that surrounds the cash transfer needs to be understood in order to deepen the comprehension for its effects. The chapter is divided into background information concerning: social security, inequality and the situation for women and children, family structures, basic facts about the CSG and lastly the geographical place of the field study.

3.1 Social security

South Africa became independent and a democratic state in 1994, after years of colonization and Apartheid. After the end of Apartheid more than half of the Black African population and almost 40 % of the Coloured population were defined as poor (according to UN standards). Among the Asian and the White population, 5.4 % and 1 % were considered to be poor (Friedman & Bhengu 2008). The poverty rate was and still is high within rural areas and especially for households headed by women (Patel, 2011). South Africa has one of the most progressive constitutions in the world, evidenced by civil and political as well as social and economic rights being protected and promoted. To reinforce the realization of social rights, social security prioritizes the needs of the least advantaged groups in the society (Plageron & Ulriksen 2015).

During Apartheid racial policies and welfare systems favoured the White population. The provision of social services and benefits for a white elite was large and a very limited welfare system was provided for the Black African and the Coloured population. The demand for economic, political and social inclusion as well as equal rights for all South Africans was high when Apartheid ended. This led to a redesign of the welfare system together with the Reconstruction and Development program. There were two main points in the new welfare system. First, social welfare services directed to target groups such as; children, youths, women and families, older persons, people with disabilities as well as those affected by chronic illnesses and, in particular, those infected and affected by HIV and AIDS. And second, social security which includes social insurance and social assistance (Patel 2011).

3.2 Inequality and the situation for women and children

South Africa is a very unequal country in terms of economic resources, the two richest quintiles earn over 60% of the country's total income. In 2012 around 35% of the South African population were children (Statistics South Africa 2012). According to a report done by Statistics South Africa in 2012 a great majority (64.5%) of children in South Africa were living in low-income households. Black African (70.5%) and Coloured (44.3%) children, were more likely to live in low-income households than Indian /Asian (16.6%) and White (4.4%) children (Statistics South Africa 2012). The high rate of poverty in many households is often combined with the chronic disease HIV and unemployment (Unicef 2009). The unemployment rate of the country in June 2016 was 26, 7 % (Statistics South Africa 2016). Despite increased social policies and attempts to improve the welfare, the mortality of children under five years old has stayed almost unchanged the past twenty years. The maternal mortality in South Africa is also, on a global scale, high with one death out of 250 pregnancies. When it comes to education the country has improved a lot and almost as many girls as boys enrol in primary school. In secondary school girls are in majority (Unicef 2009). Women's representation in the national parliament is 42%, which puts the country high on a global scale (Inter-parliamentary Union 2016). Women and children in South Africa suffer from a high rate of violence towards them and the number of rapes of women and children is far above the global average. A vast majority of the women who suffer from violence are victimized in their own homes by their husbands or partners (Unicef 2016).

3.3 Family structures

Due to cultural differences among the population in the country, a typical family type does not exist. The most common family structure varies among the different racial groups in the country. In total, the number of nuclear families has decreased the past twenty years. Despite that, the nuclear family is the predominant family type closely followed by single adult households and three-generation households (Department of Social Development South Africa 2012). Whilst these are statistics for the whole country, the shares of family type look different in our sample (the most disadvantaged socioeconomic group) with a lower rate of nuclear families.

3.4 Child Support Grant

The CSG is distributed by the South African Social Security Agency (SASSA) and was first introduced in 1998, replacing the State Maintenance Grant which only lone caregivers were entitled to receive. The changes made in the design of the grant, not only being accessible for lone caregivers, increased the participation rate. When the CSG first was implemented all beneficiaries were required to take part in development programs and have their children immunized. These conditions created barriers for poor households since many families did not have access to the development programs and could not afford the costs of immunization. This prevented the poorest and most marginalized children from accessing the benefits of the grant. These factors led to an elimination of the conditions (UNICEF2 2012).

The grant is today an UCT program, distributed with no strings attached to the receivers, aiming to increase nutrition and human capital for children (Aguero, Carter, & Woolard 2006). Despite the grant being considered an UCT there are two conditions that need to be fulfilled in order to become/continue to be a recipient, which in one way makes the transfer conditional. Requirements to be eligible are determined by the South African government. The receiver needs to be the primary caregiver of a child under eighteen years old, not have a monthly income over 3500 ZAR (220 USD) if single receiver and not more than 7000 ZAR if married and be a south african citizen or have a permanent residence permit. The grant can be given to a caregiver who is not the biological parent of the child, special qualifications are needed to prove the caregiving role in these cases (South African Government 2014). The amount per month is set to 350 ZAR (22 USD) and reaches almost 11.5 million recipients. The amount of the grant in relation to the maximum income a single parent can earn to get the grant makes the grant a ten percent increase to that individual's income. 98 % of the receivers are women (Plagerson, S & Ulriksen, MS 2015).

3.5 Context of the field study

The field study was conducted in Cape Town, located in the province Western Cape, the third most populated area in South Africa (around 3.7 million inhabitants). Around one fourth of the population in the region is under fifteen years old and approximately 960, 000 caregivers received the CSG in February 2016 (SASSA 2016). Cape town is the second largest economic hub in the country and the major economic centre in the province. In 2012 Cape Town had a

Ginikoefficient of 0.67 which shows that the income distribution is unequal (State of Cape Town 2014). Cape Town was chosen as the location for the field study since a majority of the research on the CSG has been performed in the areas around Johannesburg and the area around Cape Town is rather unexplored. The empirical material was gathered at five of SASSAs service points in areas around Bellville and at the local office in Bellville. The area was chosen due to a high take up rate of CSGs. A suburb description done by the City of Cape Town in 2011 stated that Bellville is predominantly populated by whites and has a employment rate of 93%. Nineteen percent of the population has an income of 3200 or less and 77% of those aged twenty and over completed grade twelve. The five different service-points were located in Delft, Belhar, Elsies River, Fisantekraal and Bishop Lavis. Common characteristics of the areas, where the service points are located, are that the population is predominantly Coloured or Black African. Between 59 and 79% of the labour force in these areas is employed. From 17 to 38% of those aged twenty years and older completed grade twelve. Between 35 and 73% of the population in the different areas have an income of 3200 or less (City Of Cape Town 2011).

4. Previous empirical research on cash transfers

Cash transfers are one of the most studied development interventions and the evaluation methodology is usually a randomized control trial (de Mel et al. 2012). Empirical practice of UCTs can be found in countries all over the developing world, for instance in Kenya, Niger, Nicaragua, Indonesia, Zimbabwe and South Africa (Kilburn et al. 2016; Pega et al. 2015; Concern Worldwide & Oxfam GB 2011).

A common critique of UCTs is that they create a dependency for the recipients. Which would lead to preferences for the individual of not working because they receive a grant anyway. Another criticism of UCTs is that they create moral hazard problems and that receivers misuse the grant because it comes without conditions (Junior et al. 2016). However, evidence from a study encompassing several nations suggests that the multinational objections about misuse and staying out of the workforce are unsubstantiated (Evans & Popova, 2014).

If UCTs have an impact on gender dynamics remains a debated topic. However there are findings in several studies, that show a positive relationship between the transfer and women's

bargaining power and psychological well-being, done in the field. It will be reviewed for two studies below, which find a positive relationship between women's decision-power and a cash transfer. Both cash transfer program, in contrast to the CSG, specifically target women. Despite that, we have chosen to review them since they have several similarities with the CSG and due to the lack of research done on how unconditional cash transfers, not specifically targeting women, affect women's decision-making and empowerment. One could assume to find similar patterns of women's decision-power in relation to the CSG, as those found in the two studies.

In 2003 Rosero & Schady (2008) found a positive impact of the UCT program *Bono de Desarrollo Humano (BDH)* in Ecuador on women's bargaining power. As the CSG, the program aims to benefit the child, has women as receivers and has the means-test of income as the only condition for the transfers. Almost 80% of the women participating in study of the BDH program were married (compared to the 55% of CSG-receivers in our study who has a partner). The result of the study showed that BDH receiving mixed-adults households, where bargaining between men and women take place, had a higher share of food expenditures than non-receiving mixed-adult households. The same finding was not found among female-only households, where bargaining between men and women is not an issue. The result of the research that shows that the UCT increases the share spent on food in mixed-adult households suggests that the cash transfer increases the bargaining power for women.

In 2014 a study was done on the Bolsa Familia program, a large scaled conditional cash transfer program in Brazil with female beneficiaries. The cash transfer program consists of an unconditional payment to extremely poor households, below a certain income and a conditional (with certain conditions to fulfil) per child aged 0-15 years to poor households but with a higher allowed income compared to the unconditional payment. The study that investigated the program focused on eight areas of women's decision making in the household: food purchases, clothes for self, clothes for children, children's school attendance, children's health expenses, durable goods, own labour supply and contraception. The results showed that the program had a positive impact on women's decision-making concerning contraceptives as well as consumer durables and children's health. The study suggests that the findings can be understood as empowerment of women's social status within the households since an increase of women's decision-making occurred in domains related to child rearing as

well as domains related to women's own well-being (de Brauw et al. 2014).

However, there are also studies implying that cash transfer do not have an effect on women's bargaining-power. An impact evaluation done on the Zambian cash transfer the Child Grant Programme, directed to women, evaluated its effect on women's intra-household bargaining power and found that it did not have an impact. The bargaining power was measured in nine different household domains by to which extent the women were the sole decision-makers. The aim of the program is to reduce extreme poverty and the transfer of intergenerational poverty and not to increase women's bargaining power, although as reviewed for above, there are programs not created to increase women's bargaining power but still do (Seidenfeld et al. 2013). Furthermore, Handa et al. (2009) note, when examining the Progresa Oportunidades (now called Prospera) program, that targeting transfers to women does not necessarily result in them given control over income by their partners. The program is a conditional cash transfer in Mexico, targeting mothers, designed to ease short-term poverty and to increase long-term human capital among the extreme poor. The evaluation done on the cash transfer did not find any estimable increases of the overall decision-making power for women.

The CSG is a relatively well-investigated cash transfer. The most rigorous evaluation of the grant has been conducted by Patel et al. (2012). The aim of their study "The gender dynamics and impact of child support grant in Doornkop, Soweto" was to evaluate the CSG in relation to the demographic and social characteristics of the household, the use of the grant and its impact on children and women- partner relations with respect to intra-household decisions and empowerment of women. The authors suggest that the findings of the study possibly could be generalized to other poor urban areas in South Africa, which makes the report highly relevant for our study. The report's results regarding the intra-household decisions-making and women's empowerment indicates that women were the prime decision-makers in some particular categories of household spending: clothes for children, food, school related costs, transport and medical costs. When it comes to the effect of the CSG on women's empowerment the report states that it has a positive impact and increases women's power and control over general financial decisions as well as decisions in relation to child well-being.

Evidence for positive impacts from cash transfers on women's empowerment mostly comes from evaluations on Latin American CCTs and the effects of UCTs on women's empowerment in Africa is rather unexplored (Bonilla et al. 2016). There is no consensus on

UCTs impact on women's empowerment or intra-household bargaining power in the prior research. Peterman et al. (2015) observe that small differences in how indicators of women's decision-making are constructed when using questions may result in extensively different ratings of the level of women's bargaining power. Thus, mixed patterns on the impact of different cash transfer programs are found, depending on how the decision-making indicators are constructed.

Since the impacts of UCTs on women's empowerment are rather unexplored we find it highly relevant to further look into the field. Additionally, the CSG being a grant not only targeting women (even though most recipients are women), makes it differ from the programs reviewed for above. We believe that further examinations are required and we hope to be able to contribute to the gap in prior research.

Table 1. Summary of previous empirical research on cash transfers

Cash transfer program	Impact evaluation on women's bargaining power
Bono de Desarrollo Humano, Ecuador	The results show that the UCT increases the share spent on food in mixed-adult households and suggests that the cash transfer increases bargaining power for women (Rosero & Schady 2008).
Bolsa Familia, Brazil	The results show that the program had a positive impact on women's decision-making concerning contraceptives as well as consumer durables and children's health (de Brauw et al. 2014).
Child Grant Programme, Zambia	Found no impact on women's intra-household bargaining power (Seidenfeld et al. 2013).
Progresa Oportunidades (now called Prospera), Mexico	The evaluation did not find any to estimable increases of the overall decision-making power for women (Handa et al. 2009).
Child Support Grant, Doorknop, South Africa	Increases of women's power and control over financial and general decisions in the household in relation to child well-being were found (Patel et al. 2012).

5. Method

The chosen way to measure women's empowerment is at micro level, conceptualized as agency, through the bargaining process in the households. The result of the process is interpreted by looking at women's decision-making concerning household expenditures and the ability to express opinions in the household. The study looks at the CSG as a resource for women to exercise bargaining power within the household. A lot of literature sees resources as a factor of great importance for women's empowerment, however we, like Malhotra & Schuler (2005), look at it as a potential catalyser for the empowerment process.

The bargaining process is examined by looking at intra-household decision-making. Since the women in our study are experiencing poverty and vulnerability with limited opportunities to set their own agendas and make choices, their control over resources within the households is an important component in the analysis of their empowerment. It is one of few things they have the ability to affect. The bargaining process and their control over resources are furthermore areas where they potentially could get empowered by receiving a cash transfer.

Due to different family structures in the context of the study we measure women's aggregated bargaining power instead of the individual's in the household. This is because, the study aims to investigate bargaining power between men and women and not among women. In the context of many non-nuclear families and households consisting of extended family the structures of decision-making includes more factors than gender. Bargaining also occurs among women, which would have been misleading for the empowerment dynamics if we would have studied women's individual bargaining power. Aggregated bargaining power is, in this study, defined as each woman's individual bargaining power added together.

In addition to the quantitative method, four interviews with SASSA employees on different staff levels (supervisor, team-leader, manager) were done to gain a greater understanding of the situational context. The interviews were semi-structured, with some common themes for all interviews. They were open for changes and follow up questions. The semi-structured design of the interviews is believed to be the most appropriate since they allow new discoveries of problems (Bless & Higson-Smith 1995).

5.1 Field method

5.1.1 Survey and data collection

The quantitative study was performed by collecting empirical data on two different household groups through questionnaires done as interviews. The two different groups were households that currently receive the CSG and those who do not yet receive it. The research was limited to households where at least one man is present and where grant receivers or first time applicants were women.

To facilitate the process and avoid miscomprehension, the empirical material was gathered through questionnaires where the questions were read to the respondents and their answers were written down. The questionnaire is based on questions used in other studies to measure bargaining power, such as Swain's (2007). The questionnaire included questions regarding decision-making in each household with special regard to household expenditures and expenditures benefitting the children. The questions can be divided into three types of household decisions. First, *general household decisions*, consisting of questions about the ability to express opinions and make overall household decisions. Second, *general household expenditure decisions*, like household food security, asset building, debt payments and savings. Third, *child specific expenditure decisions*, expenditures that would not have been made unless there is a child in the household, such as expenditures related to the health, nutrition, education, and leisure activities for the child (and the caregiver).

The answers to the questions on decision-making in the household concerning expenditure, ability to express opinions and make general decisions are weighed and used to construct an intra-household bargaining power index, our baseline index, thereby aiming to replicate the aggregated bargaining power for women. The index is built on indicators derived from answers of twelve different questions.

The questionnaire also aims to provide background information on the structure of the household, their economic situation and social background, to complement the questions regarding intra-household bargaining power and to give a broader picture of the households. Sheyvens and Storey (2003) stress the importance of the questions being unbiased as the respondents often look for what kind of answer we want to have. Furthermore, using close-ended questions might not capture everything a person would like to express. To deal with

this problem the questions regarding decision-making were phrased in an open ended way, and then transformed to a close ended answer. The section for background information consists of questions where the answer should be a number (age, number of children, income, etc.).

Women's bargaining power within the households is measured with an index, which has been used in previous studies to measure empowerment and bargaining power (Chakrabarti & Biswas 2012). The index is created by weighting and summing answers to different questions, which results in a latent variable (Chakrabarti & Biswas 2012). To be able to construct a single measurement for women's bargaining power (an index), the answering alternatives require rankings and the questions require weights. A limitation, important to be aware of, is that the weights and rankings could be chosen arbitrarily (Chakrabarti & Biswas 2012). One can argue that the size of distance between the three different answering alternatives should be different to each other. For instance, the distance between shared decision-making and decision-making by women should maybe be less than the distance between shared decision-making and decision-making by men and, thus is something that should be taken into consideration when constructing the index.

However, there is no possibility to, through theoretical or empirical frameworks, find a correct answer to the true distances between the different rankings of the answering alternatives. Therefore the distances between the alternatives have been assigned to be the same. In the transformation of the answers in the questionnaires to the index, an answer where a woman decides is transformed to a 1, an answer where a man decides is transformed to a 0 and an answer where the answer is that the decision-making is shared is transformed to 0.5. The transformation of the answers of ability to express opinions is done in a similar way, but with the answer alternatives "Yes", "No" or "Sometimes". The value for each question is then summed up and divided by the number of answered question which creates an index that aims to show the aggregated bargaining power.

As for how the rankings of the answering alternatives are chosen, it needs to be underlined that the weights of each question that creates the index also could be arbitrarily decided. Since some areas of decision-making might be stronger indicators of women's bargaining power than others. Making decisions concerning major expenditures, stereotypically done by men, (UNICEF 2006) will probably be a stronger indicator on women's bargaining power than

making ordinary household decisions, normally done by women. On the other hand, assigning different weights to the questions could also increase the risk of an arbitrarily weighted index. The possibility of an arbitrarily weighted index will instead be dealt with by using an index where a Principal Component Analysis (PCA) derives the weight of each question. PCA has been used to construct the weights of an index in other studies, such as by the European Commission to create an index in its report on socioeconomic dimension in EU fisheries (European Commission 2013). The robustness of the index will be checked in the sensitivity analysis.

5.1.2 Limitations to survey methodology

One of the possible problems with the questionnaire methodology is comprehension problems. Most of the respondents were English speaking but had Afrikaans or Xhosa as their first language. There is a risk that, English not being their first language, created a language barrier between the respondents and us. To deal with this problem and assure the relevance, accuracy and comprehensiveness, the questionnaires were proof-read by local people several times.

Another limitation to the questionnaire methodology is the environment of where the questionnaires were conducted in this study. Sheyvens & Storey (2003) point out that an environment with other people around, during an interview, can affect the answers of the person interviewed. As mentioned, the questionnaires for the field study were conducted at SASSA's local office and service points. There might be a risk with the interviews held at venues where employees of SASSA were present, it could have had an impact on how the respondents answered the questions. For instance, respondents might not answer questions concerning income accurately since the income is a condition for being eligible to the CSG. If there is a fear of the grant to be taken away if declaring the correct income, the respondent might not answer the question honestly. By having our table, where the interviews were held, located on the opposite side to where the employees of SASSA were placed, this problem is dealt with partly.

Furthermore, a possible limitation to the field study is that the sample size is rather small and only conducted in six different suburbs around Cape Town. The sample might not be

representative of all women receiving the CSG in South Africa. The size of the sample, 151 participants, is however sufficient to do analysis of according to Sheyvens and Storey (2011).

Another limitation with a quantitative survey is if people who chose not to participate in the survey have different characteristics compared to the ones participating. This may lead to false conclusions about the population (Japac 1997). There are no known differences in the characteristics of the people who chose not to take part in the survey. The rate of response for this study is estimated to be around 80%. The believed reason for people not wanting to participate is suspicion towards the project or lack of interest.

5.2 Econometric analysis

5.2.1 Empirical strategy

The method of ordinary least squares (OLS) is used to analyse the collected data. First the bargaining power index is constructed. The weights obtained by PCA are multiplied with the numerically transcribed answer to each question. To get the index as a percentage of the maximum index, each individual's index is divided by the maximum value its index could have taken (if answering 1 on all questions that have been answered). The values of the index are between 0 and 1. A high index value is considered to be a household where women have more bargaining power than in a household with a low index value.

To analyze the impact of the CSG on women's aggregated bargaining power and hence women's empowerment two regression models are used. The basic form of our OLS-models contain the Bargaining power-index as the dependent variable and Receiving CSG as the independent variable (model A) or Years with CSG and Number of CSGs (model B). The control variables are then added gradually one by one. In total there are nine independent control variables. The study will also investigate the impact of receiving CSG (model A) or Years with CSG and Number of CSGs on each of the aggregated bargaining power indicators by which the index is built of. The dependent variable will then be each bargaining power indicator, one at a time. These OLS models are done the same way as with the bargaining power-index, the effect of receiving CSG or Years with CSG and Number of CSGs will be tested first and then the nine controls will be added gradually. Thus there are two baseline models, A and B, with ten for each model. The three CSG related variables are divided

between model A and B since our primary question of interest is to investigate if to receive the CSG has an effect on the index or not. Furthermore, we want to examine if there is an additional effect by the quantity of CSGs a household receives, the number of years with CSG and the number of CSGs. By isolating Receiving CSG from Years with CSG and Number of CSG different effects, if there is a long-term effect for example, will be able to get detected. Another reason for using two different models is to avoid multicollinearity.

The effect of receiving the CSG will be shown through the β -coefficient. The null hypothesis is that the variable has no effect on women's bargaining power within the household. If the β -coefficient obtains a significant positive or negative value, it means that the null hypothesis can be rejected and that the variable has a positive or negative effect on women's bargaining power within the household. Similar null hypotheses can be set up for the other independent variables.

Each regression has ten forms where the most comprehensive form includes all nine independent control variables. The equations below are the most extensive ones.

Model A:

$$\begin{aligned}
 & \text{Bargaining power index}_i \\
 = & \beta_1 + \beta_2 \text{Receiving CSG}_i + \beta_3 \text{Share of women}_i + \beta_4 \text{Share of children}_i \\
 & + \beta_5 \text{Number of adults}_i + \beta_6 \text{Age difference}_i \\
 & + \beta_7 \text{Share of men working}_i + \beta_8 \text{Share of women working}_i \\
 & + \beta_9 \text{Women's education}_i + \beta_{10} \text{Share of women's income}_i \\
 & + \beta_{11} \text{LnTotal income}_i + \varepsilon_i
 \end{aligned}$$

Model B:

$$\begin{aligned}
 & \text{Bargaining power index}_i \\
 = & \beta_1 + \beta_2 \text{Number of CSG}_i + \beta_3 \text{Years with CSG}_i + \beta_4 \text{Share of women}_i \\
 & + \beta_5 \text{Share of children}_i + \beta_6 \text{Number of adults}_i + \beta_7 \text{Age difference}_i \\
 & + \beta_8 \text{Share of men working}_i + \beta_9 \text{Share of women working}_i \\
 & + \beta_{10} \text{Women's education}_i + \beta_{11} \text{Share of women's income}_i \\
 & + \beta_{12} \text{LnTotal income}_i + \varepsilon_i
 \end{aligned}$$

Table 2: Variable descriptions

VARIABLE	DESCRIPTION
Receiving CSG	Receiving CSG in household
Number of CSG	Number of CSG in household
Years with CSG	Years with CSG in household
Share of women	Share of women of adult population in household
Share of children	Share of children of total population in household
Number of adults	Total number of adults in household
Age difference	Age difference between the oldest woman and the oldest man in the household (years)
Share of men working	Share of men working of adult population in household
Share of women working	Share of women working of adult population in household
Women's education	Women's average education (years)
Share of women's income	Share of women's income of total income in household (monthly)
Total income	Total income in household (monthly)

5.2.2 Limitations to Control group methodology

To use a method with a treatment group and a control group, as in this study, faces two potential limitations. Selection bias is one of the limitations and refers to the potential difference when it comes to characteristics between the control and the treatment group (Thyer 2001). The treatment group (households with women already receiving the CSG) and the control group (households with women applying for the first time) are believed to share the same characteristics when it comes to income, education, household composition etc. One risk could be that some of the women who apply for the first time do not meet the conditions for receiving the CSG. Another difference could be that the women already receiving the CSG are better informed and older than the ones applying for the CSG for the first time. These factors might affect the decision-making within the households.

5.2.3 Predictions

In accordance with the theoretical framework presented above, the hypothesis for the study is that receiving the CSG in the household will have positive impact on women's aggregated bargaining power. The other two CSG-related variables (years with CSG, number of CSG) are also believed to have positive impact on the bargaining power of the women in the household. The positive impact would then be shown in positive coefficients. An increase in women's income share is believed to increase their control over income as well as their bargaining power. Increased access to and control over economic resources, will according to theories earlier presented, result in increased bargaining-power.

There may be various other factors that play a role when it comes to the aggregated bargaining power of women in the household. There is a need to control for the effect of these variables on the bargaining power index. The variables, which we are controlling for, will be presented below.

The variable Share of women of adult population in household could either have a positive or a negative impact on women's aggregated bargaining power. Since there is no consensus on whether larger coalitions are more or less efficient when bargaining.

The variable Share of children of total population in household is likely to have a negative effect on the bargaining power index this due to, as earlier explained in the theoretical part, children making it harder for women to exit from the group/family if disagreeing since it is more difficult to form a new relationship when the children have to come along. Indirectly, share of children of total population in household could have a positive effect on the bargaining power since more children means an opportunity for more CSG and hence increased income. For this argument to hold the statement that a higher number of CSG increases bargaining power has to be correct. On the other hand more children in the household could mean more work in the household and would then make it less likely that the women will generate their own income through laboured work.

The variable Number of adults in household is not believed to have a specific sign of the coefficient. A large number of adults could make the bargaining process more complex though and thus have a negative or positive impact on the bargaining power of women, depending on which gendered coalition that becomes less efficient in the bargaining process due to the number of members in the coalition. However, as mentioned earlier, studies show mixed results on whether larger bargaining teams are less efficient than smaller due to coordination problems.

The variable Age difference between oldest woman and oldest man in household is believed to have a positive impact on women's aggregated bargaining power in the household. Since age-hierarchies are believed to have an impact on the outcome of the bargaining power. In the context of poor households in South Africa, where non-nuclear families are frequent, age-hierarchies between genders is believed to have an impact on the bargaining process.

The variable Share of men working of adult population in household is likely to have a negative effect on women's bargaining power, this since a higher portion of men being the breadwinners could reinforce traditional gender roles and in matters of conflict, different genders could separate into different spheres determined by these gender roles, where women have less decision-power. The argument that increased income leads to increased bargaining power on a household level (this time for men) could also explain the expected negative effect. According to the same argument share of women working of adult population is believed to have a positive impact.

Women's average education in years is believed to have a positive impact on their bargaining power, since women's access to education has shown evidence in previous studies to be an enabling factor of empowerment in general.

Women's income as a share of total income in household is with the same reasoning as for the CSG believed to have a positive impact on the bargaining power of women in the household. The variable Total income in household is believed to have a positive effect on women's bargaining power, since you need to at least have a minimum income (all of the households in the study are low-income households) to be able to for example search for work otherwise members of the household's time will be consumed by surviving the day which is likely to create a pattern of more traditional gender roles.

The same predictions are believed to be found in the regressions with each dependent variable which the aggregated index is constructed of. However there might be some differences between the relationship between the independent and the dependent variables, depending on whether the independent variable is representing a question concerning an area of decision-making that is stereotypically decided by women or by men. A summary of the predictions of each variable's impact on the bargaining power index is presented below.

Table 3: Summary of predictions

VARIABLE	EXPECTED IMPACT
Receiving CSG in household	+
Number of CSG in household	+
Years with CSG in household	+
Share of women of adult population in household	+/-
Share of children of total population in household	+
Number of adults in household	+/-
Age difference between oldest woman and oldest man in household	+
Share of women working of adult population in household	+
Share of men working of adult population in household	-
Women's average education (years)	+
Share of women's income of total income in household (monthly)	+
Total income in household (monthly)	+/-

6. Descriptive statistics

In total 205 interviews with women were conducted. Around 26 % of those women were living in households without any male adult members, which made them excluded from the study. Of the women that were included in the study, in total 151, around 55 % lived with a male partner. Of the women who did not live with the father of their child/children approximately eighteen percent received any kind of support from the fathers. Findings showed that it was more likely that women received the grant for a biological child than to be considered the primary caregiver of someone else's child. When it comes to usage of the grant a majority of the recipients used it to pay for food and children's clothes as well as to pay tuition fees and for school uniforms.

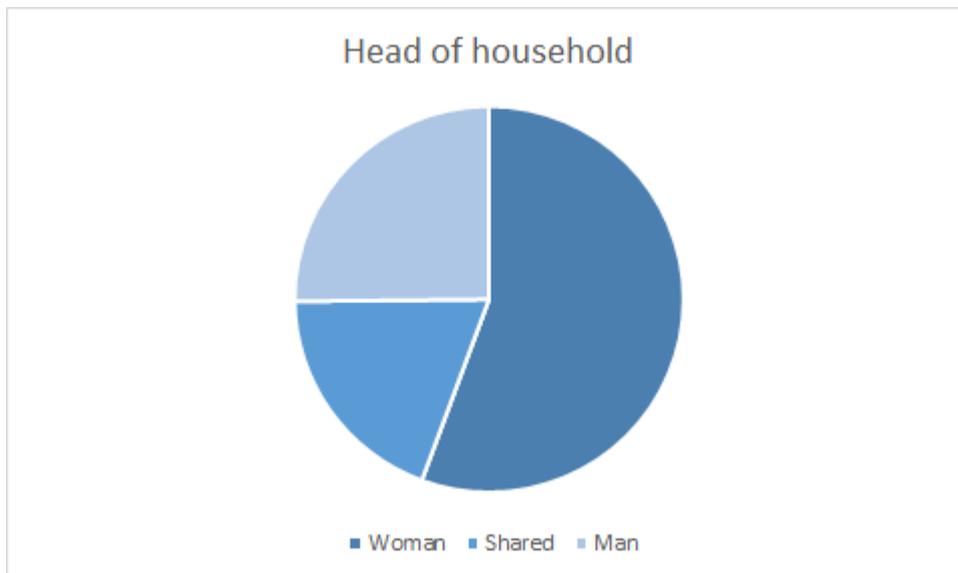
Table 4: Demographics of the households

VARIABLES	OBS. CSG RECEIVER	MEAN CSG RECEIVER	STD. DEV. CSG RECEIVER	OBS. FIRST TIME APPLICANT	MEAN FIRST TIME APPLICANT	STD. DEV. FIRST TIME APPLICANT	OBS. TOTAL SAMPLE	MEAN TOTAL SAMPLE	STD. DEV. TOTAL SAMPLE
Number of CSG	100	2.22	1.49	46	0	0	146	1.52	1.61
Years with CSG	98	5.56	4.46	40	0	0	138	3.95	4.51
Share of children	100	0.47	0.14	51	0.39	0.15	151	0.44	0.15
Share of women	100	0.6	0.13	51	0.57	0.11	151	0.59	0.12
Number of adults	100	3.68	1.62	51	3.18	1.24	151	3.51	1.52
Men working	98	0.26	0.21	51	0.26	0.20	151	0.26	0.21
Women working	100	0.15	0.20	51	0.17	0.21	151	0.16	0.20
Women's education	99	10.13	2.03	50	10.89	2.47	149	10.38	2.03
Women's income	98	0.51	0.32	48	0.36	0.38	146	0.46	0.35
Total income	98	5806	5818	49	5574	7717	147	5729	6487

When it comes to characteristics of the households for the control and treatment group, findings show that they in general were similar and did not differ much from each other (see Table 2). Women’s income as a share of total income was higher for the CSG receivers than for the first time applicants. For first time applicants women stood for 36% of whole household’s income and households already receiving the CSG women stood for 51%. This can probably be explained by the fact that the women are the ones receiving the CSG in this study. The total income was also higher for the CSG receiving households, both of these findings indicate that the income increase is explained by the CSG money. The average number of adults in CSG-receiving households is 0.5 greater compared to households applying for the first time. Since the share of women in the two groups is almost the same, this implies that there are more men in the households already receiving the CSG. Share of children of total population was slightly higher for CSG receivers.

The figure below shows the shares of men, women and shared head of household’s in our sample.

Figure 2. Head of household



The means of the bargaining power index and the answers to the questions used to derive the index are presented in Table 5 above. The mean of the index is relatively high. The reason for this could be how the bargaining power is measured and interpreted in this study, it could imply that the questions about decision-making concerning expenditure areas, used to construct the index, are areas which usually fall within the domain of

women. According to our findings, the areas where the field study takes place, are characterized by stereotypical gendered behaviours within the household, where women carry the responsibility for decisions concerning children which in this study contributes to a higher index value.

The table below shows the descriptive statistics for the bargaining power indicators.

Table 5: Bargaining power indicators

VARIABLES	OBS.	MEAN	STD. DEV.
Index	151	0.71	0.2
Head of household	151	0.65	0.42
Decision-making concerning expenditure for children's clothes	151	0.9	0.23
Decision-making concerning expenditure for food and groceries	151	0.82	0.31
Decision-making concerning medical costs for women and children	150	0.76	0.38
Decision-making concerning cost for children's education	151	0.75	0.37
Decision-making concerning expenditure for major goods	151	0.57	0.40
Decision-making concerning expenditure for airtime	144	0.85	0.30
Decision-making concerning debts and loans	146	0.55	0.40
Decision-making concerning expenditure for family events	151	0.64	0.32
Decision-making concerning savings	151	0.66	0.34
Ability to express opinions and ideas in household	151	0.91	0.27
Decision-making concerning whether women should work outside the household or not	148	0.85	0.28

7. Regression results

In the first part of this chapter, under main results, the results for the two baseline models (A and B) with the Bargaining power index as dependent variable are presented. In the second part, results are presented for the regression models where each question, which together build up the index (the bargaining power indicators), is the dependent variable ran together with CSG related variables and the control variables (different for model A and model B) are presented. The bargaining power indicators are one by one the dependent variable in both model A and B. The second part divides questions related to general household decisions, general household expenditure decisions and child specific expenditure decisions into three groups.

Due to heteroscedasticity in the dataset robust standard errors are used in all regressions. The R^2 for the most comprehensive form with the Bargaining power index as the dependent variable shows that the joint degree of explanation of the variance by all independent variables is 0.294 for model A and 0.291 for model B. The adjusted R^2 for model A is 0.237 and 0.209 for model B. This implies that the models are relatively good fits for the data set, although it is apparent that there are factors affecting the bargaining power for women which are not included in the models.

7.1 Main results

The results show that women who receive the grant do not have more bargaining power compared to women who do not receive it. On the other hand, it displays that women who have received the grant longer have more bargaining power than those who have received it for a shorter time period (Table 6A & Table 6B). According to the results, one more year with the CSG increases the bargaining power index with almost one percent for all forms of the model, which is in line with the predictions for the variable. The relationship is significant on a five percent level in the most comprehensive form of the model. The two other CSG-related variables do not show any significant results. That years with CSG show a positive relationship with the index and not receiving CSG would imply that an increase in women's bargaining power is a slow process. This suggests that the grant has a long-term impact on women's bargaining power but no short term.

There are three independent variables which show significant results with the baseline index as dependent variable: share of men working of adult population, age difference between the oldest woman and oldest man and average of women's education. Share of men working of adult population has a negative impact on the bargaining power index, significant in all forms of both model A and B. The significance diminishes when adding more controls. The results show that an increase of 100% of the share of men working of adult population decreases the index value with around 35% for the most basic forms of the both models to gradually diminishing numbers of around twenty-five percent for the most comprehensive forms. This implies that a higher proportion of men working in relation to adult population in the household diminishes women's bargaining power. Men being the breadwinners of the household and not women are in line with theories concerning men's relative power within the family being connected to the economic power of being the breadwinner.

In both baseline models the age difference between the oldest woman and man in the household have a positive relationship of four percent with women's bargaining power. The positive relationship could be explained by age-hierarchies, such as for example between mother and son, which in the South African household context is of importance to how decisions are made within the homes.

The average number of years of women's education shows a small negative impact around one and a half percent on the index in both baseline models. The negative is surprising and according to theories about bargaining power one would have assumed a positive relationship between bargaining power and education. The absence of a positive impact from women's average years of education could be derived from the way bargaining power is measured and interpreted in this study. Since access to education is available to both women and men in South Africa, it is possible that education is not a factor which has an impact for bargaining process between men and women within the household. However this does not explain the negative relationship which is found in the regression results. Why there is a negative impact could possibly be explained by women who are more educated possibly having contributed with less income to the household due to studies generating income losses (in younger years), the correlation between income contribution and decision-power could therefore possibly explain the negative effect.

Table 6A: OLS Results – dependent variable: Bargaining power index (model A)

VARIABLES	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Receiving CSG	0.0112 (0.0340)	0.00756 (0.0344)	0.0207 (0.0349)	0.0115 (0.0362)	0.0138 (0.0349)	0.0227 (0.0315)	0.0218 (0.0316)	0.0186 (0.0325)	-0.0161 (0.0325)	-0.0173 (0.0333)
Share of women		0.156 (0.138)	0.132 (0.141)	0.0949 (0.148)	-0.0667 (0.145)	-0.223 (0.142)	-0.217 (0.143)	-0.168 (0.145)	-0.121 (0.142)	-0.125 (0.143)
Share of children			-0.162 (0.106)	-0.112 (0.124)	-0.0887 (0.112)	-0.0817 (0.105)	-0.0799 (0.105)	-0.0794 (0.110)	-0.131 (0.107)	-0.137 (0.114)
Number of adults				0,0123 (0,0135)	0,0139 (0,0124)	-0,00187 (0,0120)	-0,00199 (0,0121)	-0,00447 (0,0122)	-0,00453 (0,0120)	-0,00631 (0,0137)
Age difference					0.00499*** (0.000931)	0.00432*** (0.000832)	0.00434*** (0.000846)	0.00450*** (0.000860)	0.00404*** (0.000929)	0.00404*** (0.000915)
Share of men working						-0.355*** (0.0933)	-0.359*** (0.0931)	-0.358*** (0.0935)	-0.215* (0.117)	-0.232* (0.135)
Share of women working							-0.0305 (0.0704)	-0.00970 (0.0705)	-0.0559 (0.0826)	-0.0603 (0.0994)
Average of women's education (years)								-0.0115 (0.00850)	-0.0158* (0.00822)	-0.0163* (0.00854)
Share of women's income									0.130* (0.0675)	0.125 (0.0804)
Log total income										0.00295 (0.0257)
Constant	0.701*** (0.0268)	0.612*** (0.0797)	0.689*** (0.100)	0.652*** (0.105)	0.718*** (0.0946)	0.950*** (0.111)	0.952*** (0.111)	1.050*** (0.137)	1.028*** (0.141)	1.029*** (0.239)
Observations	151	151	151	151	151	151	151	149	144	142
R-squared	0.001	0.010	0.023	0.029	0.150	0.246	0.247	0.264	0.293	0.294

Robust standard errors in parentheses
*** p<0.01, ** p<0.05, * p<0.1

Table 6B: OLS Results – dependent variable: Bargaining power index (model B)

VARIABLES	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Number of CSG	-0.0121 (0.0132)	-0.0138 (0.0135)	-0.00609 (0.0154)	-0.0126 (0.0169)	-0.00913 (0.0164)	-0.0110 (0.0147)	-0.0112 (0.0148)	-0.0130 (0.0154)	-0.0163 (0.0156)	-0.0166 (0.0158)
Years with CSG	0.0101** (0.00438)	0.0105** (0.00444)	0.0104** (0.00453)	0.0103** (0.00457)	0.00818* (0.00434)	0.0102*** (0.00378)	0.0102*** (0.00381)	0.00947** (0.00374)	0.00894** (0.00374)	0.00897** (0.00379)
Share of women		0.107 (0.149)	0.0648 (0.155)	0.0335 (0.158)	-0.0959 (0.154)	-0.233 (0.149)	-0.239 (0.151)	-0.180 (0.155)	-0.173 (0.158)	-0.179 (0.159)
Share of children			-0.182 (0.127)	-0.103 (0.159)	-0.0888 (0.145)	-0.0860 (0.130)	-0.0855 (0.131)	-0.0791 (0.132)	-0.0919 (0.135)	-0.0969 (0.138)
Number of adults				0.0132 (0.0154)	0.0142 (0.0143)	-0.00141 (0.0131)	-0.000985 (0.0132)	-0.00335 (0.0133)	-0.00233 (0.0138)	-0.00379 (0.0152)
Age difference					0.00431*** (0.000989)	0.00364*** (0.000865)	0.00361*** (0.000871)	0.00381*** (0.000926)	0.00348*** (0.000926)	0.00348*** (0.000909)
Share of men working						-0.354*** (0.0930)	-0.350*** (0.0925)	-0.347*** (0.0926)	-0.236* (0.129)	-0.252* (0.142)
Share of women working							0.0258 (0.0759)	0.0479 (0.0750)	-1.45e-05 (0.0935)	-0.00466 (0.105)
Average of women's education (years)								-0.0129* (0.00706)	-0.0141* (0.00751)	-0.0144* (0.00767)
Share of women's income									0.102 (0.0793)	0.0975 (0.0865)
Log total income										0.00330 (0.0253)
Constant	0.677*** (0.0243)	0.616*** (0.0880)	0.711*** (0.119)	0.658*** (0.134)	0.719*** (0.119)	0.944*** (0.132)	0.942*** (0.132)	1.047*** (0.147)	0.999*** (0.161)	0.993*** (0.246)
Observations	138	138	138	138	138	138	138	136	132	131
R-squared	0.041	0.045	0.059	0.065	0.159	0.259	0.260	0.278	0.290	0.291

Robust standard errors in parentheses
*** p<0.01, ** p<0.05, * p<0.1

7.2 Results for the bargaining power indicators

7.2.1 General household decisions

This section reviews for results of regressions with bargaining power indicators concerning how much women decide on general household decisions as the dependent variable. The section contains of the following indicators: head of household, ability to express opinions and ideas in household and decision-making on whether women should work outside the household or not (Appendix Table 7A & Table 7B).

When we first look at the CSG-related variables it becomes clear that the only significant results of the regressions on general household decisions are for the indicator ability to express opinions and ideas. Receiving CSG has, for this variable, a small significant negative effect of almost one percent (Table 7A). This result is contradictory to the theories about increased income (CSG) leading to more bargaining power. This could be explained by assuming that the women, when receiving the CSG, fear that the men will claim the right to control the money if they express opinions and ideas in the household.

The independent variables show no pattern of relationship with the indicators concerning general household decisions. However, there are three independent control variables that have an impact on these indicators. Decision-making concerning whether women should work outside the household or not does not show significant relationships with any of the independent variables (Table 7A & 7B).

The share of women of adult population also shows a significant impact on the ability to express opinions and ideas. The impact is large, negative and around 55%, which means that if the share of women increases with 100% the index decreases with 55% (Table 7B). A possible explanation could be that a larger coalition of women is less efficient in the bargaining process.

Two independent variables were significant for the indicator head of households in both baseline models: average of women's education (years) and share of women's income (Table 7A & 7B). Women's education has a small negative impact between three and four

on the dependent variable head of household. The share of women's income has a great positive impact well over 30%. This shows that if women are the breadwinners, a woman is more likely to be the head of that household. The results of model A show that the share of women increases the chance of a woman being the head of household with 54% when the share increases with 100%. This is logic since the more women there are in a household the more likely it is that a woman will be the head of household.

7.2.2 Decisions on general household expenditure

This section reviews for results of regressions with bargaining power indicators concerning decisions on general household expenditure as the dependent variable. The section includes six different indicators; decision-making concerning expenditure for groceries and food, concerning expenditure for major goods, concerning expenditure for airtime, concerning debts and loans, concerning expenditure for family events and concerning savings (Appendix Table 8A & 8B).

When it comes to the effect of the CSG-related variables on the six different dependent variables for this decision type, significant results were shown for decision-making concerning expenditure for food and groceries and debts and loans. For decision-making concerning expenditure for food and groceries number of CSG shows a small negative relationship of three percent in the most comprehensive form (Table 8B). This result is contradictory to theories about increased income (CSG) resulting in more bargaining power. A possible explanation for the negative relationship is that the higher number of grants the more children, which according to bargaining power theories concerning multi-adult households, complicates a woman's exit from the group/household if disagreeing and hence decreases her bargaining power. Although, the variable years with CSG shows a small positive impact of almost one percent in the most comprehensive form (Table 8B). This implies that the impact from the grant on bargaining power starts to show when the household has received CSG for a longer period and is a long-term effect rather than a short term. For the indicator decision-making concerning debts and loans years with CSG has a small positive impact around two percent (Table 8B). Reasons for other areas of decision-making concerning expenditures not showing significant effects could be that

traditional gender roles of who decides over what are well established and do not change when receiving CSG.

There are a couple of independent variables that show a relationship with more than one bargaining power indicator for decisions on general household expenditure. The independent variable age difference has a significant impact on a majority of the indicators. The relationship is positive and around one percent. A possible explanation for that age difference show a pattern to have an impact on general household decisions could be that these decisions, in general, requires more responsibility than decisions other indicators represent. Due to age-hierarchies older individuals would normally take these decisions. The share of men working of adult population has a great negative impact of 50 to 60% on women's decisions-power concerning expenditure for major goods and for family events. The variable average of women's education has a small negative impact of almost three percent on women's decision-making concerning major goods, family events and saving.

There are other variables that show significant relationships, but with no greater patterns to be found on the indicators concerning decisions on general household expenditure. One additional variable shows a significant relationship with decision-making concerning debts and loans in both baseline models: share of women's income of total income (Table 8A & 8B). Share of women's income has a relatively strong positive relationship of 40% (when the share increases with 100%) with decision-making concerning debts and loans in the most comprehensive form of both models. This goes well in line with theories stating that women's bargaining power increases with increased income. It also implies that women's decisions power concerning debts and loan is a decision area which depends a lot on women's income. Share of women of adult population has a significant large negative relationship with decision-making concerning expenditure for family events. Women's decision-power decreases with 50% in model A and almost in 70 % in model B when the share of women increases with 100%, in the most comprehensive forms of both models (Table 8A & 8B).

No independent variables show significant results for decision-making concerning expenditure for airtime for any forms of the two models (Table 8A & 8B). This suggests

that there is no relationship between decision-making concerning expenditure for airtime and the independent variable.

7.2.3 Decisions on child specific expenditure

This section reviews for results of regressions with bargaining power indicators concerning decisions on child specific expenditure as the dependent variable. Three different indicators are included in the group: decision-making concerning expenditure for children's clothes, concerning expenditure medical costs for women and children and concerning costs for children's education (Appendix Table 9A & Table 9B).

The significant results for child specific expenditures when it comes to the CSG-related variables are for the indicators: decision-making concerning expenditure for children's clothes and decision-making concerning costs for children's education. In the model with decision-making concerning expenditure for children's clothes as the dependent variable number of CSG shows a significant result. The effect on the dependent variable is negative and between three and four percent (Table 9B). The number of years with CSG has a small positive relationship of one percent with decision-making concerning costs for children's education in the most comprehensive form of the model (Table 9B). A possible explanation for number of CSG having a negative impact on decision-making concerning expenditure for children's clothes could be that the more CSGs a household receives, the more children live in the household, a larger number of children means larger expenses for children's clothes which might lead to men making the decisions about clothes consumption due to it being a greater amount.

Age difference and share of women of adult population show a significant positive relationship of four percent on decision-making concerning expenditure on children's clothes in model B in its most comprehensive form. Share of women has a great negative impact of five percent.

The total income has a negative impact on decision-making concerning expenditure for children's clothes of almost six percent in the most comprehensive form of model A. This

implies that an increase in income with ten percent decreases women's decision-power over expenditure for children's clothes with almost six percent. A possible explanation is that a household with more money have more room for bargaining since a poorer household, where the child specific expenditures are likely to fall within women's domain, only have financial room for meeting the most basic needs hence little bargaining.

Decision-making concerning medical costs for women and children does not show a significant relationship with any of the bargaining power indicators. A possible explanation to the lack of relationship is that healthcare is accessible for free in South Africa (South Africa.info 2016). The medical costs therefor become rather small and only concerns medication and not hospital or doctor visits. Hence, the households do not need to bargain concerning medical costs.

7.3 Summary of results

To summarize the results of the regression analysis, to receive the CSG has a small negative impact on the ability to express opinions and ideas in the household. The number of years with CSG has a small positive relationship with the bargaining power index and four of the indicators (decision-making concerning expenditure for groceries and food, costs for children's education, expenditure for children's clothes and debts and loans), of which the index is built of. The three first indicators are all areas of decision-making where the women, according to our field study, in general decide. Debts and loans on the other hand is an area of decision-making where the women in our study in general did not have as much decision-making power. The number of CSGs has an impact on two indicators (Decision-making concerning expenditure for groceries and food and for children's clothes), the impact is negative and slightly larger than the impact of receiving the CSG. Furthermore, there are two other variables which show positive relationships with either the index or the different indicators. Those are: the age difference between the oldest woman and man which shows a small impact and women's income as a share of total income that shows a greater relationship. There are four independent variables that show a negative impact on either the index or the different indicators. Those are: the share of men working of the adult population, the average years of women's education, the

household's total income and share of women of adult population. The impacts from the share of men working and share of women of adults are large. The impacts from women's education and total household income are small.

7.4 Sensitivity analysis

This section reviews the robustness of the baseline results. Shapiro-Wilks test showed that the sample comes from a normally distributed population. Tests for multicollinearity on the empirical datasets used in model A respectively B are acceptable. White's test showed heteroscedasticity in the dataset which has been dealt with by using robust standard errors.

To test the robustness of the index used to create the dependent bargaining power-variable three alternative indexes are created and compared with the baseline index. To check whether the answering alternatives and weights of the questions have been ranked arbitrarily. First, the baseline index but without the PCA weights. Next, two indexes derived from different rankings of the answering alternatives to the questions. One where the answering alternatives "shared decision-making" and "sometimes" are transformed to a value of 1 instead of 0.5 and one where they are transformed to a value of 0. For both indexes, a PCA is used to derive the weights of each question.

Two different indexes with different ranking to the answering alternatives "shared decision-making" and "sometimes" are derived since it is hard to give the answering alternatives a correct value. In some cases women's decision-making concerning certain areas of expenditure might not be because of high bargaining power for women, instead it may be due to stereotypical gender roles within the household. Additionally, "shared decision-making" over an area of expenditure, between men and women within the household, may be an indicator of a more gender equal household and not necessarily an indicator of lower bargaining power. On the other hand shared decision-making over an expenditure area can also be an indicator of an household where men do not let women decide alone over certain areas of expenditure. The meaning of answers can vary with different questions and households.

The results derived from the regression with the index constructed without weights created with PCA show no major differences from the baseline results. However, there are some differences. Differences between the baseline index and the index created without PCA weights are found in model B: the average years of women's education is no longer significant and the share of women of adult population shows a significant impact on the index in one form of the model.

When substituting the baseline index with the alternatively constructed indexes, one by one, there are no large differences in the results observed. The new regression results still show no indication of either a positive or negative relationship between being a household where someone is receiving the CSG and women's bargaining power in that specific household. The number of years with CSG still shows a significant impact on the index when using the alternatively constructed indexes. Although, years with CSG is only significant in three forms of the model for the index where 0,5 is transformed to 1.

Some differences between the alternatively ranked indexes can be displayed and will be presented below.

A difference in the result from the index where the answers "shared decision-making" and "sometimes" are transformed to a value of 1 instead of 0.5, is that the share of women of adult population shows a significant negative impact in some forms of model A. Share of women's income no longer show a significant impact on the index, in model A. Share of men working still shows a significant negative impact on the index although slightly smaller. The result for the index where the answers shared decision-making and sometimes are transformed to a value of 0 instead 0.5, share of children has a negative impact on the index, between 23 and 35 percent in model A, which differs from the baseline index. Average of women's education is no longer significant in any of the models. The negative impact from share of men working of adult population on women's bargaining power is still displayed although the impact is slightly larger.

These results imply that the ranking and the weighting of the index have been done rather appropriately, since the comparison of results show no major differences. The impact of

the number of years with the CSG differs in the results of the index where 0,5 is transformed to 1. The difference suggests, as Peterman et al. (2015), that how the indexes are constructed can result in different ratings of the level of women's bargaining power and so the impact of a cash transfer program. That the number of years with the CSG does not show a significant result for all forms of the model weakens the robustness of our main result.

8. Discussion and conclusion

This study aims to investigate the relationship between the unconditional cash transfer *Child Support Grant* and women's empowerment in terms of bargaining power within their households in communities in the area around Cape Town, South Africa. The topic for the study is important since women's bargaining power and their control over and access to economic resources is crucial for women's empowerment and hence for a sustainable development process. UCT:s are used all over the developing world and are seen as a key element of development processes.

To investigate this matter further a quantitative analysis has been performed using data collected in the areas around Cape Town. Since gender perspectives in relation to UCTs is a rather unexplored area, especially when it comes to cash transfers that not particularly target women, this report hopes to contribute to current literature on UCT:s and aspects of women's bargaining power. The econometric regression analysis adds to previous studies done on the specific grant, the CSG.

The study shows that the CSG does not have a great impact on women's aggregated bargaining power within the household, though the number of years a household has received the grant has a small positive impact on women's bargaining power. This would indicate that there is a long-term impact rather than a short-term. The effect from years with CSG could imply that women's bargaining power is a process, which takes a long time to change. In order to capture the long-term effects from the CSG one may need to evaluate it years after the recipient has started to receive the grant. In addition to the impact on women's overall bargaining-power, the results suggest that the number of years with the CSG has a positive impact primarily on areas of decision making that are usually

within the domain of women. However, a positive relationship was also shown on decision-making concerning debts and loans, which usually falls under the domain of men.

Interviews with employees at SASSAs Bellville office were held to give us a broader understanding of the impact of the cash transfer. The general picture provided by the employees was that the grant is succeeding in meeting basic needs. However, the employees at the SASSA office also state that the grant does not have a great impact on the gender dynamics of the bargaining process within the households. The general understanding of the interviewed staff is in line with the quantitative findings of the study.

The low amount of the grant is brought forward during the interviews as an explanation to its lack of larger impact on intra-household decision-making. Due to the high rate of poverty in the eligible households the money received often has to cover for the most basic needs and leave little room for bargaining, hence no greater possibility for the CSG to change the bargaining process. In relation to the maximum income allowed to be eligible the grant, the CSG is rather large. Renowned models state that the more resources a household member possesses, the more bargaining power the individual also gets. Although the models do not specify a minimum amount for increased resources to have an effect on bargaining power, but with regards to the proportion of money to the individual's total income one would assume that it, in theory, would have an effect.

A possible explanation to no greater impact from the CSG, could be provided by Pollak and Lundbergs separate spheres model where women and men enter into separate spheres determined by gender if agreement cannot be reached in the bargaining process. In the spheres each spouse is already the primary decision maker over his/her gendered area of decision-making. This theory support the idea that deeply rooted gender roles in these societies prevent the CSG from having a larger effect since traditional areas of decision-making is hard to change.

The result that the CSG did not have any impact on women's bargaining power is in contrast to some of the previous studies done on cash transfers. For example the study performed on

Bono de Desarrollo Humano program found a pattern of increased bargaining power for women in mixed-adult households. Worth mentioning is that the family structures between the two programs looked a bit different. The CSG receivers are, to a larger extent, living together with men who are not their partner, for example a brother, father or cousin. One could believe that a grown-up woman is more likely to bargain about expenses with her partner compared to other male relatives, whom she does not have as many common expenses with. Therefore a cash transfer might have a greater impact on the bargaining power of women living in a partner relationship compared to other types of household structures. The result is to some extent in line with the results of Patel et al. which showed that the CSG leads to an increase in women's power and control over decision-making concerning financial matters, general household expenditures and in relation to child-wellbeing. Although, our result only concerned the number of years with CSG and not solely an impact of receiving it.

Reality is hard to capture with quantitative numbers, hence there are some caveats that we would like to bring forward. The high mean value of the index could imply that the index describes women's bargaining power in areas of decision-making which in general fall within the domain of women. This would make the index somewhat misleading when talking about bargaining power, since women already make the decisions in these areas, consequently some dimensions of bargaining power are not captured through the index. It does not make our index useless but the results need to be interpreted with caution. Furthermore, the higher proportion of men in the treatment group compared to the control group could also pose a caveat and be a reason to why we do not find a greater impact of the CSG on women's bargaining power. Last, since the quantitative sample size was rather small, the interpretation of the results needs to be done without any wider generalizations to other areas in South Africa.

With that said the thesis concludes, with support from the results of the study, that the CSG has a small positive long-term impact on women's bargaining power in poor households around Cape Town. Whether, increased decision-power in areas that are typically in the domain of women can be seen as a contribution to women's empowerment as Patel et al (2012) argues or if it is a sign of reinforcements of traditional gender roles as Molyneux states is difficult to answer. To not undermine our result, we want to highlight that the long-term impact from the CSG was also shown in a decision-

making area typically in men's domain. The impact shows that, even though the grant was not developed to promote gender equality, its potential to do so should not be disregarded. Further studies on the long-term impacts on women's bargaining power are, to fully understand the complex dynamics, needed.

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Appendix

Questionnaire: Child Support Grant 2016

General information

1. Age:
2. South African citizen (Yes/No)
3. How many children live in your house?
4. How many adults live in your house?
5. How many women (adults) live in your house?
6. How old is the oldest woman in your house?
7. How old is the oldest man in your house?
8. For how many children does your house receive the child support grant?
9. For how many years has your house been receiving the child support grant?
10. Do you live with a male partner?
11. Do you live with the father of your children?
12. If no, do you receive any support for your children from the father of you children?
13. If no, did you receive it before?
14. If yes, why did you stop receiving it?
15. Does anyone in your house have a job, which brings in money?
16. If yes, who?
17. How many years of education do you and the women in your household have?
18. What is your, your mother's, your sister's etc individual income per month? (average)
19. What is the man/men's total income per month? (average)
20. What sources of income does your household have?
21. What do you use the CSG for?

Decision-making concerning expenditure:

1. Who do you consider to be the prime decision-maker within your house?
2. In your house, who decides over the money received from the CSG?
3. In your house, who decides if you should buy children's clothes?
4. Who decides how you should buy food and groceries for your household?
5. In your house, who decides about medical costs for you and your children?

6. In your house, who decides about costs for your children's education?
7. In your house, who decides if you should buy a major good such as a TV or a car?
8. In your house, who decides if you should buy airtime?
9. In your house, who decides about debts or loans?
10. In your house, who decides if you should spend money on family events?
11. In your house, who decides if you should save money?

Voice indicators

1. Do women in your house feel comfortable to express opinions and ideas within the home?
2. In your house, who decides whether the women should get a job or not?

Table 7A: OLS Results – General household decisions (model A)						
Bargaining power indicator	Head of household		Ability to express opinions and ideas in household		Decision-making on decision-making whether women should work outside the household or not	
	(1)	(11)	(1)	(11)	(1)	(11)
Receiving CSG	0.0524 (0.0735)	-0.0114 (0.0837)	-0.0906** (0.0373)	-0.0906** (0.0400)	0.00155 (0.0503)	-0.0345 (0.0630)
Share of women		0.544* (0.318)		-0.348 (0.248)		-0.0210 (0.242)
Share of children		-0.380 (0.266)		-0.0301 (0.174)		0.00201 (0.205)
Number of adults		0.00948 (0.0282)		-0.0272 (0.0172)		0.0156 (0.0148)
Age difference		0.00456** (0.00221)		0.00167 (0.00138)		0.00141 (0.00135)
Share of men working		0.239 (0.278)		-0.0160 (0.126)		-0.145 (0.187)
Share of women working		-0.0351 (0.199)		-0.134 (0.126)		-0.107 (0.134)
Average of women's education (years)		-0.0344* (0.0182)		-0.00747 (0.0113)		-0.000185 (0.0119)
Share of women's income		0.329** (0.163)		0.135 (0.0993)		0.0275 (0.108)
Log total income		0.0193 (0.0501)		0.0491 (0.0443)		0.00213 (0.0354)
Constant	0.618*** (0.0602)	0.467 (0.462)	0.971*** (0.0217)	0.917*** (0.271)	0.847*** (0.0416)	0.854*** (0.317)
Observations	151	142	151	142	148	139
R-squared	0.003	0.157	0.026	0.093	0.000	0.040

Robust standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Table 7B: OLS Results – General household decisions (model B)						
Bargaining power indicator	Head of household		Ability to express opinions and ideas in household		Decision-making on whether women should work outside the household or not	
	(1)	(10)	(1)	(10)	(1)	(10)
VARIABLES	(1)	(10)	(1)	(10)	(1)	(10)
Number of CSG	-0.00617 (0.0275)	-0.0174 (0.0353)	-0.0278 (0.0230)	-0.0397 (0.0289)	-0.0105 (0.0170)	-0.0283 (0.0256)
Years with CSG	0.0104 (0.00874)	0.00509 (0.00953)	0.00791 (0.00568)	0.00914 (0.00685)	0.00637 (0.00610)	0.00699 (0.00630)
Share of women		0.531 (0.369)		-0.543* (0.286)		-0.149 (0.246)
Share of children		-0.293 (0.335)		0.0414 (0.192)		0.0840 (0.243)
Number of adults		0.0171 (0.0323)		-0.0190 (0.0184)		0.0243 (0.0182)
Age difference		0.00399 (0.00244)		0.00118 (0.00149)		0.00108 (0.00141)
Share of men working		0.313 (0.306)		-0.131 (0.141)		-0.247 (0.190)
Share of women working		0.00923 (0.228)		-0.0727 (0.137)		-0.0737 (0.146)
Average of women's education (years)		-0.0376** (0.0188)		-0.00200 (0.0102)		0.00217 (0.0120)
Share of women's income		0.362** (0.181)		0.0704 (0.118)		-0.0226 (0.116)
Log total income		0.00954 (0.0574)		0.0758* (0.0427)		0.0243 (0.0400)
Constant	0.606*** (0.0564)	0.472 (0.539)	0.919*** (0.0315)	0.705** (0.273)	0.835*** (0.0371)	0.688* (0.394)
Observations	138	131	138	131	137	130
R-squared	0.010	0.148	0.024	0.125	-0.0105	0.056

Robust standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Table 8A: OLS Results: Decisions on general household expenditure (model A)

Bargaining power indicator	Decision-making concerning expenditure for groceries and food		Decision-making concerning expenditure for major goods		Decision-making concerning expenditure for airtime		Decision-making concerning debts and loans		Decision-making concerning expenditure for family events		Decision-making concerning savings	
	(1)	(10)	(1)	(10)	(1)	(10)	(1)	(10)	(1)	(10)	(1)	(10)
VARIABLES												
Receiving CSG	-0.0331 (0.0547)	-0.0359 (0.0543)	0.0172 (0.0681)	-0.00147 (0.0752)	-0.0338 (0.0548)	-0.0821 (0.0517)	0.0773 (0.0704)	0.0149 (0.0756)	-0.0467 (0.0539)	-0.0688 (0.0573)	-0.0167 (0.0596)	-0.0193 (0.0652)
Share of women		-0.358 (0.241)		-0.250 (0.295)		0.107 (0.206)		-0.270 (0.311)		-0.494** (0.228)		0.00542 (0.251)
Share of children		-0.260 (0.202)		-0.154 (0.252)		0.0537 (0.192)		-0.0286 (0.263)		-0.159 (0.196)		-0.205 (0.211)
Number of adults		0.0111 (0.0190)		-0.0347 (0.0296)		0.0306 (0.0228)		-0.0327 (0.0294)		-0.0125 (0.0198)		-0.0292 (0.0244)
Age difference		0.00417*** (0.00159)		0.00628*** (0.00228)		0.00204 (0.00175)		0.00757*** (0.00193)		0.00579*** (0.00166)		0.00421** (0.00206)
Share of men working		-0.107 (0.182)		-0.495** (0.230)		-0.150 (0.205)		-0.151 (0.280)		-0.596*** (0.201)		-0.305 (0.205)
Share of women working		-0.186 (0.171)		-0.0712 (0.173)		-0.0974 (0.168)		-0.0938 (0.232)		-0.155 (0.146)		0.196 (0.154)
Average of women's education (years)		-0.000608 (0.0141)		-0.0275* (0.0146)		-0.00908 (0.0109)		-0.0237 (0.0180)		-0.0315** (0.0131)		-0.0248* (0.0132)
Share of women's income		0.126 (0.128)		0.0458 (0.147)		-0.0476 (0.105)		0.383** (0.171)		0.0366 (0.121)		0.0996 (0.122)
Log total income		0.0140 (0.0482)		-0.00775 (0.0455)		-0.0573 (0.0394)		0.0629 (0.0513)		0.0169 (0.0320)		-0.0520 (0.0387)
Constant	0.843*** (0.0452)	1.012** (0.405)	0.559*** (0.0552)	1.375*** (0.402)	0.873*** (0.0460)	1.363*** (0.399)	0.500*** (0.0581)	0.415 (0.485)	0.667*** (0.0434)	1.424*** (0.351)	0.667*** (0.0497)	1.541*** (0.364)
Observations	151	142	151	142	144	135	146	139	151	142	151	142
R-squared	0.003	0.112	0.000	0.156	0.003	0.102	0.009	0.243	0.005	0.271	0.001	0.198

Robust standard errors in parentheses
*** p<0.01, ** p<0.05, * p<0.1

Table 8B: OLS Results: Decisions on general household expenditure (model B)

Bargaining power indicator	Decision-making concerning expenditure for groceries and food		Decision-making concerning concerning expenditure for major goods		Decision-making concerning concerning expenditure for airtime		Decision-making concerning concerning debts and loans		Decision-making concerning concerning expenditure for family events		Decision-making concerning concerning savings	
	(1)	(10)	(1)	(10)	(1)	(10)	(1)	(10)	(1)	(10)	(1)	(10)
VARIABLES												
Number of CSG	-0.0173 (0.0182)	-0.0323* (0.0176)	-0.0141 (0.0242)	0.000126 (0.0294)	-0.00253 (0.0167)	-0.0126 (0.0222)	-0.0277 (0.0204)	-0.0472 (0.0288)	-0.0153 (0.0177)	-0.0159 (0.0233)	-0.0182 (0.0202)	-0.00177 (0.0258)
Years with CSG	0.00391 (0.00629)	0.00818** (0.00408)	0.0103 (0.00839)	0.00841 (0.00741)	0.00328 (0.00603)	0.000309 (0.00633)	0.0246*** (0.00717)	0.0193*** (0.00728)	0.00890 (0.00653)	0.00734 (0.00674)	0.0113 (0.00699)	0.00992 (0.00687)
Share of women		-0.0578 (0.161)		-0.289 (0.342)		0.127 (0.226)		-0.297 (0.354)		-0.668*** (0.243)		-0.0964 (0.276)
Share of children		0.0824 (0.138)		-0.153 (0.300)		0.0797 (0.268)		0.0332 (0.303)		-0.121 (0.231)		-0.242 (0.270)
Number of adults		0.0201 (0.0201)		-0.0378 (0.0314)		0.0301 (0.0265)		-0.0245 (0.0321)		-0.00949 (0.0223)		-0.0328 (0.0253)
Age difference		0.000622 (0.000905)		0.00599** (0.00237)		0.00198 (0.00197)		0.00623*** (0.00204)		0.00526*** (0.00180)		0.00358 (0.00219)
Share of men working		-0.134 (0.124)		-0.534** (0.252)		-0.167 (0.222)		-0.0743 (0.270)		-0.658*** (0.216)		-0.361 (0.223)
Share of women working		0.0223 (0.135)		0.0514 (0.192)		-0.116 (0.192)		-0.0557 (0.228)		-0.0556 (0.160)		0.248 (0.176)
Average of women's education (years)		0.000201 (0.0115)		-0.0251 (0.0158)		-0.00819 (0.0115)		-0.0224 (0.0167)		-0.0259* (0.0143)		-0.0201 (0.0133)
Share of women's income		-0.0609 (0.0862)		-0.0344 (0.160)		-0.0565 (0.111)		0.425** (0.171)		-0.0362 (0.129)		0.0489 (0.133)
Log total income		-0.0446 (0.0291)		-0.0188 (0.0493)		-0.0604 (0.0420)		0.0673 (0.0493)		0.0226 (0.0340)		-0.0548 (0.0422)
Constant	0.907*** (0.0298)	1.282*** (0.291)	0.541*** (0.0513)	1.461*** (0.430)	0.827*** (0.0440)	1.325*** (0.430)	0.500*** (0.0528)	0.294 (0.487)	0.609*** (0.0409)	1.365*** (0.396)	0.615*** (0.0449)	1.569*** (0.404)
Observations	138	131	138	131	131	124	134	129	138	131	138	131
R-squared	0.011	0.103	0.011	0.147	0.002	0.088	0.060	0.275	0.013	0.254	0.018	0.187

Robust standard errors in parentheses
 *** p<0.01, ** p<0.05, * p<0.1

Table 9A: OLS Results – Decisions on child specific expenditure (model A)						
Bargaining power indicator	Decision-making concerning expenditure for children's clothes		Decision-making concerning expenditure medical costs for women and children		Decision-making concerning costs for children's education	
VARIABLES	(1)	(10)	(1)	(10)	(1)	(10)
Receiving CSG	-0.00196 (0.0410)	0.00355 (0.0353)	0.0374 (0.0667)	-0.0399 (0.0732)	0.0889 (0.0671)	0.0917 (0.0663)
Share of women		-0.112 (0.162)		-0.301 (0.288)		0.000403 (0.244)
Share of children		-0.0718 (0.111)		0.117 (0.236)		-0.253 (0.226)
Number of adults		0.0122 (0.0163)		0.0106 (0.0315)		0.0163 (0.0254)
Age difference		0.00107 (0.000917)		0.00140 (0.00224)		0.00194 (0.00177)
Share of men working		-0.128 (0.118)		-0.226 (0.228)		-0.366 (0.256)
Share of women working		0.0291 (0.130)		-0.179 (0.189)		-0.0200 (0.190)
Average of women's education (years)		0.00100 (0.0110)		-0.0242 (0.0163)		0.0214 (0.0188)
Share of women's income		-0.0675 (0.0892)		0.181 (0.129)		0.0967 (0.145)
Log total income		-0.0562* (0.0331)		2.45e-05 (0.0464)		0.0170 (0.0468)
Constant	0.902*** (0.0342)	1.477*** (0.334)	0.735*** (0.0547)	1.128*** (0.395)	0.696*** (0.0577)	0.443 (0.474)
Observations	151	142	150	141	151	142
R-squared	0.000	0.076	0.002	0.087	0.013	0.166

Robust standard errors in parentheses
*** p<0.01, ** p<0.05, * p<0.1

Table 9B: OLS Results – Decisions on child specific expenditure (model B)						
Bargaining power indicator	Decision-making concerning expenditure for children's clothes		Decision-making concerning expenditure medical costs for women and children		Decision-making concerning costs for children's education	
	(1)	(10)	(1)	(10)	(1)	(10)
VARIABLES	(1)	(10)	(1)	(10)	(1)	(10)
Number of CSG	-0.0441** (0.0178)	-0.0470** (0.0223)	0.0225 (0.0179)	0.0163 (0.0291)	0.00563 (0.0270)	-0.0147 (0.0293)
Years with CSG	0.0122** (0.00579)	0.00963 (0.00601)	0.00641 (0.00745)	0.00311 (0.00847)	0.00729 (0.00869)	0.0150* (0.00837)
Share of women		-0.490* (0.256)		-0.296 (0.317)		0.0856 (0.280)
Share of children		-0.120 (0.234)		-0.0146 (0.272)		-0.138 (0.283)
Number of adults		0.0268 (0.0214)		-0.00260 (0.0364)		0.0189 (0.0314)
Age difference		0.00357** (0.00160)		0.00119 (0.00233)		0.00114 (0.00193)
Share of men working		-0.121 (0.186)		-0.267 (0.254)		-0.353 (0.286)
Share of women working		-0.132 (0.166)		-0.164 (0.207)		0.00338 (0.210)
Average of women's education (years)		-0.00105 (0.0134)		-0.0215 (0.0169)		0.0223 (0.0179)
Share of women's income		0.130 (0.129)		0.135 (0.142)		0.0980 (0.155)
Log total income		0.0318 (0.0471)		-0.0165 (0.0536)		0.0197 (0.0467)
Constant	0.841*** (0.0413)	0.833** (0.375)	0.687*** (0.0522)	1.289*** (0.454)	0.712*** (0.0503)	0.319 (0.479)
Observations	138	131	137	130	138	131
R-squared	0.045	0.140	0.021	0.092	0.011	0.162

Robust standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1