Giving Cash to Help Women Make Their Own Reproductive Choices in Zambia

Researchers:

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Sector(s): Gender, Health, Labor Markets, Social Protection

Fieldwork: Innovations for Poverty Action (IPA)

Sample: 1,022 women undergraduates

Target group: Students Women and girls Adults

Outcome of interest: Dropout and graduation Enrollment and attendance Sexual and reproductive health Fertility Cognitive development Consumption smoothing Fertility/pregnancy Food security Health outcomes Socio-emotional development

Intervention type: Unconditional cash transfers

AEA RCT registration number: AEARCTR-0014078

Partner organization(s): Ministry of Community Development and Social Services Zambia, Zambia Ministry of Education, University of Zambia (UNZA), Innovations for Poverty Action (IPA), National Science Foundation (NSF)

While giving cash with no strings attached can help people experiencing poverty make their own choices, few studies have examined how financial resources shape sexual activity, partner choice, and condom use among young women at risk of STIs. In partnership with Innovations for Poverty Action Zambia, researchers conducted a randomized evaluation to measure the effects of providing cash to women college students in Zambia on their contraceptive use and future family planning decisions, mental health, and likelihood of engaging in sexual encounters.

Policy issue

Many university students in sub-Saharan Africa, particularly young women, are increasingly experiencing financial hardship. To cover expenses, women may engage in transactional sex, putting them at risk of unintended pregnancy, HIV, and other STIs.[1] This can make it harder to stay healthy, continue their education, and choose if and when to have children. As more students enroll in higher education across the continent, it's important to address their financial vulnerability to reduce harmful effects on their health and academic success.

Over 100 studies have shown that unconditional cash transfers have helped people experiencing poverty improve their food security, psychological well-being, and financial situation by providing the flexibility to meet their needs. Yet little is known about how cash might support women college students facing financial hardship, or how it could affect transactional sex markets, which are thought to contribute to HIV infections in sub-Saharan Africa. In theory, cash could help women have safer sex by improving their say in relationships and giving them freedom to choose their partners for reasons other than money. It could also help women earn a degree, which may give them more financial control and influence their family planning and work decisions later on. This paper asks whether giving cash to women college students in Zambia reduces risky sexual encounters, increases contraceptive use, improves mental health, makes students more likely to graduate college, and helps them retain control over if

and when they have children?

Context of the evaluation

The University of Zambia serves about 25,000[2] students in Lusaka, the country's capital.[3] This study targeted female undergraduates at the university, most of whom rely on parental support or scholarships to cover their expenses. The Zambian government gives many college students a tuition loan and a separate annual housing stipend of ZMK 5,850 (US$224 in 2024). Despite this, 64 percent of study participants reported being behind on housing expenses and 50 percent had taken out a loan to cover basic expenses in the month before the intervention. Ninety percent said they would be unable to come up with ZMK 1,500 (US$57 in 2024) in an emergency.

Sexual partners were also cited as a source of financial support, with 13 percent of participants having received money from a partner two weeks before the intervention and 50 percent having received at least ZMK 1,000 (US$38 in 2024) from their partner before. Among the 13 percent of participants who were sexually active two weeks before the intervention, women reported varying contraceptive use: 8 percent used hormonal contraception,[4] 27 percent had taken emergency contraception, and 39 percent had sex without a condom. Many existing family planning programs in Zambia do not target young women without children, like the women participating in this study.



Students examine a phone together in Lusaka, Zambia.

Photo: Alinaswe, Shutterstock.com

Details of the intervention

Researchers partnered with Innovations for Poverty Action (IPA) Zambia to evaluate the impact of unconditional cash transfers for women undergraduates on their sexual health, reproductive autonomy, mental well-being, and educational attainment. Researchers randomly assigned 1,022 women enrolled as university students at the University of Zambia to one of two groups:

1. *Cash transfer group*: Each student was offered a ZMK 1,000 (US$38 in 2024) monthly stipend via mobile money for two consecutive semesters.
2. *Comparison group*: Students were not offered a monthly stipend.

Participants in both groups were prompted to fill out biweekly digital surveys on their cell phone about their academic progress, financial status, mental health, sexual activity, and contraceptive use.[5] After completing each survey, participants received ZMK 15 (US$0.57 in 2024) in prepaid credits for calls or text messages. Participants also received ZMK 60 (US$2.29 in 2024) each month to buy a data bundle if they had filled out all prior surveys.

The cash transfer program ran from February to October 2025. Researchers will also track longer-term outcomes such as employment and graduation rates using university records and occasional follow-up surveys.

Results and policy lessons

Research ongoing; results forthcoming.

The researchers, in collaboration with IPA Zambia, plan to disseminate findings to the Zambian Ministries of Education and Community Development and Social Services to inform their educational support and cash transfer policies, respectively.

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1. Fourteen percent of adult women in Zambia are HIV positive.

2. Mkandawire, Sitwe Benson, and Lynn Ilon. 2019. “Higher Education Systems and Institutions, Zambia.” In *The International Encyclopedia of Higher Education Systems and Institutions*, edited by Pedro Nuno Teixeira and Jung Cheol Shin. Dordrecht: Springer. https://link.springer.com/rwe/10.1007/978-94-017-8905-9_478.

3. University of Zambia. 2025. “About the University.” University of Zambia. Accessed October 17, 2025. https://www.unza.zm/about

4. Birth control pills, IUD, or implant.

5. Submitting the surveys digitally was designed to encourage participant comfort when sharing sensitive information.