



**Food and Agriculture Organization
of the United Nations**

Qualitative research on the impacts of social protection on rural women's economic empowerment

**The Malawi Social Cash Transfer
Programme**

Country Case Study Report

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The Malawi Social Cash Transfer Programme

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Food and Agriculture Organization of the United Nations (FAO)

FOOD AND AGRICULTURE ORGANIZATION OF THE UNITED NATIONS

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Abbreviations

CBO	Community-based organization
CSR	Centre for Social Research
CSSC	Community Social Support Committee
CT	Cash transfer
CWA	Community well-being analysis
DCDO	District Community Development Officer
DRE	Decent rural employment
DSSC	District Social Support Committee
EU	European Union
FAO	Food and Agriculture Organization of the United Nations
FISP	Farm Input Subsidy Programme
FGD	Focus group discussion
FHH	Female Headed Household
GEWE	Gender equality and women empowerment
GoM	Government of Malawi
GVH	Group Village Headman
HH	Household
HIV	Human Immunodeficiency Virus
IDI	In-depth interview
IGA	Income generating activities
IHS	Integrated Households Survey
KII	Key informant interview
MFI	Micro-finance institution
MWK	Malawian Kwacha
NGO	Non-governmental organization
NSSP	Malawi Government's National Social Support Policy
OIBM	Opportunity International Bank of Malawi
OPM	Oxford Policy Management
OVC	Orphans and vulnerable children
OVOP	One Village One Product
PTA	Parent-teacher association
PtoP	From Protection to Production project
RWEE	Rural women's economic empowerment
SACCO	Savings and Credit Cooperatives
SCTP	Social cash transfer programme
SCT	Social cash transfer
SEP	Socio-economic profile
TA	Traditional Authority
UNCTAD	United Nations Conference on Trade and Development
UNICEF	United Nations Children's Fund
USD	United States Dollar
VDC	Village Development Community
VC	Village Cluster
VSLAs	Village savings and loans associations

Executive summary

Background

This report presents the findings from a qualitative research study, conducted in September 2015, on Malawi's Social Cash Transfer Programme (SCTP) and its impacts on rural women's economic empowerment (RWEE). The study is part of the Food and Agriculture Organization of the United Nations (FAO) research on the impact of social protection programmes on RWEE, led by the Social Policies and Institutions Division (ESP) through the From Protection to Production (PtoP) project of FAO, in collaboration with the Transfer Project.

In 2006, the Government of Malawi initiated a Social Cash Transfer Programme (SCTP), which it called *Mtukula Pakhomo* ('Lifting up Families'). Malawi's SCTP is an unconditional cash transfer programme designed to reduce poverty and hunger, increase school enrolment and attendance and improve the health, nutrition, protection and well-being of children by delivering regular and reliable cash transfers to ten percent of ultra-poor and labour-constrained households with high dependency rates.

At the time of this research, 18 districts and 138 traditional authorities (TAs) had implemented the programme, 84 percent of which were fully covered. Furthermore, as of September 2015, the programme had 706 086 beneficiaries from 159 804 beneficiary households, as shown in Table 3 below. A final evaluation of the impact of the programme in the Salima and Mangochi districts (not assessed in this study) confirm that the social cash transfer (SCT) had positive impacts on economic productivity, even if more than half of the beneficiary households continue to be labour-constrained. In addition to the SCT's positive outcomes in regard to food security, child education and consumption, households also increased their asset stock and production (Handa *et al.*, 2016). Economic productivity impacts have also been documented from the SCT pilot in Mchinji district (Covarrubias *et al.*, 2012; Boone *et al.*, 2013).

Research and scope

The research analyses the impact of the SCTP on rural women's economic empowerment in two domains: (i) economic advancement and (ii) power and agency. The case study assesses the impact of programme design on these two domains, as well as the degree to which gender equality and women's economic empowerment were mainstreamed in programme design and implementation. Finally, to a lesser extent, the study examines the synergies that the SCTP has with rural services and other livelihoods interventions. Emphasis is also placed on existing or potential systematic linkages between the SCTP and other services and interventions that aim to maximize women's empowerment.

The qualitative research was implemented in two districts in Malawi: Machinga in the Southern District and Chitipa in the Northern District. The research sampled SCTP villages in four village clusters (VCs): Nkuna and Ngongondo in Machinga, and Chendo and Lufita in Chitipa, and a non-SCTP village in each sector: Ntcheu in Machinga and Chilanga in Chitipa. The assessment undertook a total of 34 focus groups discussions (FGD), 17 key informant interviews (KII), as

well as three household case studies covering both male and female beneficiaries and non-beneficiaries, as well as key informants.

Key findings of the study

1. Impacts on economic advancement

The SCTP has only partly promoted the economic advancement of women and men:

- As a result of the cash transfer (CT), beneficiary households have changed their main sources of income, shifting from mainly engaging in *ganyu* (informal, off-farm) labour to undertaking some *ganyu*, but mostly selling cash crops (e.g. soya and sunflower) grown on their own land. Many beneficiaries are also using a portion of SCT to invest in agricultural inputs for increasing the productivity of their land.
- Several beneficiary households are now engaging in income-generating activities (IGAs) such as setting up small businesses to sell *mandasi* – a fried cake or doughnut – and vegetables, although elderly and chronically-ill beneficiaries, who make up 65 percent (2 436) and 60 percent (2 258) respectively of the 3 765 beneficiary households in Chitipa District, and 42 percent (5 934) and 52 percent (7 365) respectively of the 14 145 beneficiary households in the Machinga district, report either being too old or too weak to engage in IGAs.
- The SCTP facilitated the participation of female beneficiaries in village savings and loan associations (VSLAs), which also increased their access to credit and saving facilities where they can use their SCT as collateral. This, in turn, led to the initiation of the small businesses, such as for selling *mandasi* as noted above.
- The programme enabled beneficiaries to manage their risks and shocks more ably and quickly by providing them with income to purchase food during lean periods, buy material for houses damaged by heavy rains and floods and employ outside *ganyu* labour for farming, an important step, given that the majority of beneficiaries are labour-constrained.
- Beneficiaries – mostly female - bought small livestock, mainly goats, mainly with the intention of having an asset to sell off in case of risks and shocks. The ability to sell livestock during times of need is viewed by beneficiary households as an improvement in status and a form of empowerment.
- While more female beneficiaries are working outside the home than prior to the SCT, there has been very little change in the division of productive and reproductive work. Men are engaging (albeit minimally) in a few domestic tasks (mainly cooking and child care), but social norms still largely dictate responsibility for domestic tasks. As a result, female beneficiaries that combine IGAs with unpaid work is a key, they often face time constraints and an increase in their daily workloads, with minimal assistance from male household members, their communities or the state.

2. Power and agency

The SCTP had a limited impact on increasing women's bargaining power and decision-making in the household and community:

- The programme led to an increase in decision-making by married women on the use of the cash transfer, since the objective of the transfer lies in their traditional domain (food, education, child care). Overall, however, the SCTP prompted little change in household-level decision-making on the use and sale of assets or property and, particularly, the use of income earned as a result of the SCT. The perception of men as the main decision-makers continues to prevail.
- It is often claimed that SCTs empower women. However, there are limits to what the transfers can do, particularly to change gender imbalances in the household and community. The SCTP did not transform existing, deep-rooted, patriarchal sociocultural norms that block the economic prospects of married women and girls in particular. Nevertheless, there is evidence that regular transfers – known by the community to have come from the SCT - contributed, in part, to increasing the positive perception of the capabilities and economic roles of women at the community level, due to their increased engagement in IGAs.
- The SCTP played an important role in enabling female beneficiaries to participate in social networks, particularly those associated with financial contribution and gains, most notably VSLAs.
- Elderly and chronically-ill beneficiaries did not join VSLAs and other social networks, or engage in IGAs, such as investing in livestock, because they felt they were 'too old' to undertake these activities. At the same time, male and female beneficiaries - in certain communities – found themselves excluded from other types of social support, particularly the Farm Input Subsidy Programme (FISP), mainly due to village leaders wanting government assistance to be fairly distributed within the communities. In addition, there was often a concerted effort by village leaders to influence the decisions of the CSSCs and Village Development Communities (VDC), which determine who receives the SCT and the FISP.
- Becoming involved in community-based networks, in part because of the SCTP but also due to positive 'gender' messages from non-governmental organizations (NGOs) programmes and campaigns, led to an increase in self-esteem and self-confidence among female beneficiaries. Women were also more likely than before to take up leadership positions in these networks – notably the VSLAs, parent-teacher associations, church and mosque groups – but these changes did not seem to result in the increased decision-making power of women in community forums, such as community and village development council meetings.

3. Programme design, operations and synergies with other programmes

Beyond increasing the incomes of female beneficiaries, the design and implementation of the SCTP is not geared towards achieving gender equality and women's economic empowerment in rural poor households:

- The income received from the SCTP, though important to alleviate poverty and food security, is seen as beneficiaries as insufficient to bring about any real long-term change in their situation.
- Programme officials tend to treat *gender* as synonymous with *women*, betraying a lack of understanding of gendered power relations and their links to the long-term effectiveness of the SCTP. Beyond targeting female-headed households, the study observed little attempt by the programme to address unequal power relations, which limits the benefits of the increased income from the SCT.
- The SCTP design did not recognize women's roles in (unpaid) child care and domestic work. The programme incentivised increased participation by women in IGAs, while not helping to address their time and household labour constraints.
- The following major challenges have also been identified as affecting programme outcomes: a lack of clarity on the SCTP's graduation policy and the inconsistency of payment dates and times, making it difficult to effectively plan ahead.
- The empowering effect of the SCTP, particularly for women, could be enhanced by addressing – during programme design: the need to recognize, reduce and redistribute the household and child care responsibilities of women in programme design; the mobility and time constraints of women and elderly beneficiaries; skills development and financial literacy needs; gender sensitisation for key SCTP officials (e.g. the Community Social Support Committee [CSSC], the District Social Support Committee [DSSC] and extension workers).
- The study revealed a need for stronger links and synergies between the SCTP and other social protection programmes and livelihood interventions. In particular, a number of NGO campaigns and programmes on gender equality and women's economic empowerment are currently underway in beneficiary communities but are not explicitly connected with the SCTP. While there is a strong policy awareness of the importance of creating linkages, such as with e-payments and VSLA, and between the FISP and SCTP, not much has been done about it on the ground. The pilot of the SCTP's linkages and referrals system – underway at the time of this study – will offer an opportunity to create stronger synergies on the ground and to assess their impact.

4. Recommendations

The research findings give rise to six key recommendations to enhance SCTP's impacts on rural women's economic empowerment, and particularly their economic advancement, power and agency:

To enhance women's economic advancement, the SCT programme could:

- Ensure that transfers are regular and predictable and particularly, for elder beneficiaries, facilitate access to information and effective communication on pay dates and other aspects of the programme in order to ensure the 'empowering' effect of increased income for women is not minimised;
- Acknowledge the mobility limitations and time constraints of female, as well as elderly and chronically ill, beneficiaries, and their difficulties in accessing the transfers (getting to collection points, waiting in line, etc.);
- Efforts should be made to ensure and assist beneficiaries, especially women, to plan for economic investments. This can include providing financial literacy training, such as courses on how to prepare a business plan, develop a budget, apply for a loan and manage income, expenses and credit. Training can be made accessible and entertaining through "edutainment" (i.e. educational information presented in an entertaining way through TV, radio, plays);
- Increase the understanding of e-payment among male and female beneficiaries in the Machinga district through regular training (e.g. regarding how to pay by mobile phone, how to use pin numbers) and raising awareness of its benefits (e.g. increased savings, increased access to financial services and greater privacy of mobile transfers) to promote economic advancement. People can also be trained to use mobile phones as training delivery mechanisms;
- Ensure that programme officials are aware of the unpaid care and domestic tasks performed mostly by women, which increase their 'time poverty' (the time an individual spends on productive activities, such as working, farming, domestic and other duties), which limits their ability to capitalize fully on the potential of the SCTP;
- Recognize and reduce the household and care responsibilities of women by raising awareness of the importance that men share these responsibilities. Further support is needed at the community level to address the labour constraints faced by single women-headed households. This could involve engaging with NGOs to transform gender dynamics and engage men and boys in a wider array of care and domestic work, or working with existing early child development programmes in the districts to provide child care for beneficiaries with young children.

- Sensitize key SCTP officials (e.g. Community Social Support Committee [CSSC] and District Social Support Committee [DSSC] and extension workers) to gender concerns, with a focus on the issues summarized above.

To strengthen women's agency and bargaining power in the household, the SCT programme could:

- Use the programme to encourage beneficiaries to join VSLAs and engage in business. This could be done by including training on intra-household gender power relations and decision-making processes within existing VSLAs.
- Link to existing gender-awareness campaigns and programmes that aim to directly address issues related to sociocultural norms and intra-household gender power relations and decision-making processes.

To enhance female beneficiaries' engagement in social networks and participation in the wider community:

- Facilitate women's representation and voices in decision making by actively promoting women's leadership in community groups and cooperatives;
- Gender sensitive training of the CSSC, DSSC and extension workers to address sociocultural issues, power relations, sharing of roles and responsibilities required to meet programme and do on. Additional training on providing advice to beneficiary households to ensure an improved grievance mechanism.

The SCT alone is not enough to fully promote gender equality and the economic empowerment of female beneficiaries. The research team is aware that the SCTP's linkages and referrals (L&R) system is under development.

To strengthen linkages between social protection programmes and livelihood interventions to enhance women's empowerment, the SCT programme could:

- For cash transfer beneficiaries who are excluded from community-level programmes, notably the FISP, work with long-established community structures, such as the Village Development Committees, which have not been involved in the cash transfer programme and may feel side-lined from decisions regarding the programme;
- Improve the integration and harmonization of the SCTP with other social protection programmes and livelihood interventions to build complementarities that can help advance women's economic empowerment. Synergies can be built with the following:
 - VSLs (e.g. as an e-payment provider and to strengthen financial literacy and savings for future investments);
 - education and skills development for financial literacy and the use of mobile phones;
 - community-based child care services to address care responsibilities that constrain women's economic advancement;

- enhance transport services (bicycles and buses to address mobility and time constraints for female, elderly and chronically ill beneficiaries), and other services that reduce women's time constraints, such as maize mills;
- produce markets to enhance economic opportunities.

PART A: CONTEXT

1. Background to the study

The Social Protection and Rural Women's Economic Empowerment research programme of the Food and Agriculture Organization of the United Nations (FAO) falls under FAO Strategic Objective 3: Reducing Rural Poverty. The programme is delivered through two flagship initiatives: the Rural Women's Economic Empowerment Initiative and the From Protection to Production (PtoP) project. Together, these initiatives seek to gain a better understanding of how social protection policies and programmes can be used to enhance the empowerment of rural women. The initiatives also aim to identify ways in which social protection schemes or systems can be strengthened with regard to reducing gender inequalities and improving rural women's economic and social empowerment, actions that can lead to more sustainable pathways out of poverty.

In addition, FAO has established a research programme on decent rural employment (DRE) and social protection (SP), which is particularly concerned with examining the labour impacts of cash transfer programmes in sub-Saharan Africa. There is a dedicated work programme to promote the creation of DRE opportunities for the rural poor, especially women and young people. FAO Social Policies and Rural Institutions Division (ESP) and the PtoP project are engaged in two research initiatives that aim to gain a better understanding of the main benefits realized from social protection and cash transfer programmes and how to enhance the impacts of social protection on women's empowerment and decent rural employment. As part of the research programme, there have been two separate studies on the impact of Malawi's Social Cash Transfer Programme (SCTP) on women's empowerment and rural employment.

The research described in this paper analyses the impact of the Malawi SCTP on the empowerment of rural women, particularly in two domains: economic advancement and power, and agency. The case study also assesses the impact of programme design on these two domains, as well as the degree to which gender equality and women's economic empowerment are mainstreamed in programme design and implementation. Finally, to a lesser extent, the study assesses the synergy between Malawi's SCTP and rural services and other livelihood interventions, particularly with respect to strengthening the impacts on the economic empowerment of female beneficiaries. The report emphasises the existing or potential (systematic) linkages between the SCTP and other services and interventions that can maximize empowerment outcomes.

The case study uses a qualitative methodology, which is based on an approach (Pavanello *et al.*, 2015) developed by the PtoP project to evaluate the impact of cash transfers on women's economic empowerment in Rwanda.

1.1 Women's economic empowerment and social protection

Empowerment refers to “the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them” (Kabeer, 1999). With reference to women, and particularly rural women, this definition acknowledges a few key elements that are essential to the concept: choice, control and power. Empowerment is based on the idea that a fundamental shift in perception is essential in order for women to believe that they are not only able, but also entitled to make choices (Nussbaum, 2000; Rowlands, 1995; Sen, 1999). Empowerment is also about expanding women's assets and ability to participate in, negotiate with, influence, control and hold accountable the institutions that affect their lives (World Bank, 2001). By institutions, we refer to legal and policy structures, economic systems, market structures, marriage, inheritance and education systems.

Social protection, which has emerged as a priority response to poverty and vulnerability in recent years, can also create an enabling environment for the economic empowerment of the poor (Lund, 2009). Social protection refers to “[formal and informal] initiatives, that provide social assistance to extremely poor individuals and households, such as cash or food transfers, insurance or subsidies to the poor (Devereux and Sabates-Wheeler, 2004).” These benefits can allow poor households to invest in productive assets and diversify their income-generating activities, in addition to enabling investments in human capital and food security (Antonopoulos, 2013; Barrientos, 2011; de la O Campos, 2015; Holmes and Jones, 2013; Sabates-Wheeler and Devereux, 2007; Tirivayi, Knowles and Davis, 2013; World Bank, 2014).

Social protection schemes often target female-headed households, making women the household's transfer receiver. There is potential for such programmes to create an enabling environment for women's economic empowerment (de la O Campos, 2015). This could involve facilitating women's access to labour markets, increasing their income and ability to own productive assets and providing them with opportunities to control their incomes. Beyond economic benefits, social protection programmes targeting women could also improve the well-being, health and nutrition of poor women, as well as enhancing their self-esteem, increasing their involvement in social networks and enabling their community and political participation. Such programmes can also promote recognition of gendered economic and social risks linked to sociocultural norms, especially when such norms may prevent women's active engagement (Holmes and Jones, 2010).

Social protection in the form of cash transfers - regular payments of money provided by government or NGOs to individuals or households - has the potential to increase women's bargaining power within the home by putting cash directly into their hands and improving the intra-household allocation of resources (Arnold *et al.*, 2011; de la O Campos, 2015; Holmes and Jones, 2010). Gender has been a major factor in the design of cash transfer programmes for the past 10–20 years, where women are the designated recipients of the transfers. This can be seen in programmes carried out in a number of sub-Saharan African countries, including Ghana Livelihood Empowerment Against Poverty - LEAP (81 percent); Zambia CT (98 percent); Zimbabwe Harmonized Social Cash Transfer Programme - HSCT (64 percent); and Lesotho CT (67 percent). In other programmes, female-headed households have been the majority of

household beneficiaries: 73 percent in the Ethiopian CT, 65 percent in Kenya's Cash Transfer for Orphans and Vulnerable Children (OVC-CT), and 83 percent in Malawi's SCT (de la O Campos, Davis and Daidone, 2015).

Social protection programmes have the potential to empower women economically, but this should not be done in isolation (de la O Campos, 2015). Such programmes need to be delivered in ways that are gender-sensitive, by, for example, including women in decision-making and recognizing the impact that their unpaid care work can have on the way they experience and use social protection (Chopra, 2014). Moreover, social protection can be conceived as a synergistic approach, making links with economically-oriented rural development interventions and rural services even more beneficial to women (Pavanello *et al.*, 2015).

1.2 PtoP research on women's economic empowerment and social protection

The theoretical framework for this research is based on Golla *et al.* (2011)'s framework of women's economic empowerment. The framework considers that a woman is economically empowered when she has both the ability and the power to make and act on economic decisions by: i) succeeding and advancing economically; and ii) having the power and agency to benefit from economic activities.

Succeeding economically requires skills and resources women must have to compete in markets, and fair and equal access to economic institutions (Golla *et al.*, 2011). These skills and resources can be at the individual or community level and can include human capital (e.g., education, skills, training), financial capital (e.g., loans, savings), social capital (e.g., networks, mentors) and physical capital (e.g., land, machinery).

Having the power and agency to benefit from economic activities requires that women can make and act on decisions, as well as control resources and profits. This capacity is affected by the norms and institutions that govern activities and mediate relations between individuals and their social and economic environment. Norms and institutions influence how resources are distributed and used. Institutions, as mentioned previously, include legal and policy structures and market structures, while norms include gender-defined roles, taboos, prohibitions and expectations that dictate women's status in the public space, the types of employment open to them and their ability to manage money (Golla *et al.*, 2011). Illustrative indicators for such norms and indicators include control over assets, agency and decision-making in the household and the community, autonomy, mobility, participation in the public spaces and self-confidence.

Norms and institutions are connected and both are necessary to achieve better lives for women and their families. Economic gain and success (economic advancement) promote women's power and agency. At the same time, when a woman is able to control and share in resource use (power) and to define and make choices (agency), she is better able to advance economically (Golla *et al.*, 2011). Depending on their objectives and nature, social protection programmes can contribute to rural women's economic empowerment if these elements are present (Pavanello *et al.*, 2015).

This study seeks to understand the possible impact of Malawi's SCTP in two interrelated areas of economic empowerment:

1. The first pathway to women's **economic advancement** is by increasing women's incomes, access to credit and savings facilities, as well as improving their skills and employment opportunities.
2. The second pathway to strengthening women's **power and agency** is by increasing their bargaining power in the household and the wider community, which will increase their self-confidence, their ability to engage in social networks and to participate in decision-making in the public arena.

This paper also explores the extent to which the ability of the Malawi SCTP to ensure women's economic advancement and power and agency will be impacted by **operational issues**. That is, how the design and implementation of the programme facilitates (or impedes) gender equality and women's economic empowerment, directly by providing cash benefits, and indirectly through programme features, notably including coherence with other livelihood interventions and community investments.

The report presents findings from qualitative research in Malawi undertaken in September 2015. It is structured as follows: Section 2 summarizes the Malawi SCTP; while Section 3 presents the research methods. The districts, traditional authorities, village clusters and the specific villages where the research was conducted are profiled in section 4; and the findings are presented in Sections 5-7. Finally, in Sections 8 and 9, the study concludes, offering a number of recommendations for enhancing the effects of the SCTP on the economic empowerment of rural women.

1.3 Research framework

Based on the theoretical framework and qualitative research developed by FAO (Pavanello *et al.*, 2015; OPM, 2013), a set of hypotheses was used to analyse the impact of Malawi's SCTP in each of the three research areas. The hypotheses and the guiding questions are presented in Table 1 below:

Table 1 **Research framework: hypotheses and research questions**

ECONOMIC ADVANCEMENT HYPOTHESIS: <i>The Malawi SCTP will increase women's incomes, access to credit and savings facilities. It will also improve skills and employment opportunities.</i>	
1. Sources of income and women's roles in income generation: What are the main sources of income in the household and what are the respective roles of men and women? Did sources of income, their relative importance and the roles of men and women change after the social protection programme? Has the social cash transfer provided economic benefits to women specifically?	
2. Time use in productive and reproductive work: In what types of household activities and employment do women and men engage and spend most of their time? Has the SCT programme affected their time schedules and workloads in any way? Did workloads and time allocation change after the SCT programme?	
3. Access to credit and other financial services: What types of credit and financial services, from formal and informal sources, are available? Who in the household is able to access these services? Did access to financial services change after the SCTP programme?	
4. Resilience: What are the main risks and shocks confronting people? Do they affect men/women and poorer/richer households differently? How do households with varying degrees of wealth cope with and manage risks and shocks? Do women and men cope with and manage risks and shocks differently? Are men and women beneficiaries better able to cope with and manage risks and shocks without becoming poorer as a result of the social protection programme? How could the programme better support the ability of women and men to cope with and manage shocks and stresses?	
POWER AND AGENCY HYPOTHESIS: <i>The Malawi SCTP will strengthen women's power and agency by increasing their bargaining power in the household and the wider community. This will increase women's self-confidence and their ability to engage in social networks and participate in decision-making in the public arena.</i>	
5. Control and decision-making over agricultural/productive assets and income generation: Who in the household (or outside the household) owns productive or income-generating assets and property? Which household members make decisions regarding the use and sale of these assets or property and how are the decisions made? Does decision-making vary according to the size or importance of the asset/property? How do beneficiaries make decisions regarding agricultural production activities or on starting up a new business (e.g. IGA)? Did these patterns change after the SCTP?	
6. Control and decision-making over: i) income earned; ii) cash expenditures; iii) savings; and iv) transfers from SCT: How do household members make decisions regarding income earned, household cash expenditures, savings and transfers from the SCT? Are decision-making processes different depending on these different categories? More specifically, how are decisions made around how the transfer is spent (e.g. same as other income)? How is the transfer typically spent? Who in the household uses and benefits most from the transfer?	

- 7. Perceptions of women's economic roles and participation in economic activities:** What are the general perceptions of women's ability to earn and manage money? Did these perceptions change after the SCTP?
- 8. Empowerment, self-esteem and dignity:** Have there been any perceived and/or actual changes in the self-confidence, self-esteem and dignity of beneficiaries since the SCTP, particularly women?
- 9. Social networks:** Which social networks, formal and informal, exist in the community? Are these mixed gender or gender-specific? What roles do women/men play in their social networks? Is there a gendered difference in the importance of those networks? Did this change after the SCTP? Has the SCTP fostered the creation of new networks?

OPERATIONS HYPOTHESIS: *The Malawi SCTP's operational and design features will promote gender equality and women's economic empowerment because they ensure women's equal access to benefits and build linkages with community-based services and livelihood interventions.*

- 10. Gender-sensitive design of the social protection programme:** Does the design and implementation of the SCTP promote gender equality – particularly women's empowerment? What mechanisms aim to enable women's empowerment? How are gender issues addressed in the SCTP? Is addressing these issues seen as important to the success of the programme?
- 11. Targeting:** Do both men and women understand how and why beneficiaries were chosen? What is the targeting process? How do both men and women community members perceive the targeting process?
- 12. Delivery of benefits:** What are the conditions under which transfers have been delivered? Are there challenges that beneficiaries face when collecting transfers? Are these challenges different for men and women?
- 13. Local committees, communication and grievances:** Who is involved in the local committees? Are men and women equally represented on the committees? Does the SCT programme engage with/support men and women beneficiaries in the same way? What are the main roles/tasks of local committees? Does a grievance mechanism exist for the SCTP? If so, are male and female beneficiaries equally aware of its existence? Are they equally able to access the grievance mechanism? Are grievances by men and women addressed the same way and are they equally satisfied with the outcome?
- 14. Access to other social protection programmes:** Besides the SCTP, what other social protection and development programmes are available in the community? How do these programmes target beneficiaries? Are there synergies in the targeting among these programmes? How do these synergies, or lack of them, affect overall household livelihoods and well-being?
- 15. Coordination and synergies with other development programmes and services:** Does the government have a policy on programme linkages? Do other livelihoods interventions and services link with the SCTP on the ground? How do these synergies contribute to women's economic empowerment?
- 16. Perceptions of programme sustainability and the potential for overcoming poverty:** What are the general perceptions regarding the sustainability of the programme in the future? What do people think about opportunities for overcoming poverty? Do these perceptions differ according to gender?

2. Malawi's Social Cash Transfer Programme

2.1 Background to the programme and its objectives

In 2006, the Government of Malawi initiated a Social Cash Transfer Programme called *Mtukula Pakhomo* ('Lifting up Families'). The Malawi SCTP is an unconditional cash transfer programme, which began as a United Nations Children's Fund (UNICEF) - funded pilot in the Mchinji District. It was designed to do the following: i) reduce poverty and hunger; ii) increase school enrolment rates and attendance of children; and iii) improve the health, nutrition, protection and well-being of children by delivering regular and reliable cash transfers to ten percent of the district's ultra-poor¹ and labour-constrained² households with high dependency ratios. Ultra-poor people cannot meet the most basic urgent needs, including for food and essential non-food items (such as soap and clothing). A labour-constrained household is defined as having a ratio of 'fit to work' to 'not fit to work' of more than three.

Mtukula Pakhomo was expanded to an additional eight districts in 2012: Balaka, Chitipa, Likoma, Machinga, Mangochi, Phalombe, Salima and Thyolo. In 2014, the programme was further expanded to include nine other districts: Mzimba, Mulanje, Zomba, Nsanje, Chikwawa, Neno, Mwanza, Dedza and Nkhata Bay (GoM, 2015). The programme is currently implemented in 18 Districts and 138 Traditional Authorities (TAs) with the following districts fully covered (i.e. 100 percent coverage) by the programme: Mchinji, Machinga, Mangochi, Phalombe, Salima, Likoma and Chitipa and Balaka.

The Malawi Government's National Social Support Policy (NSSP) adopted *Mtukula Pakhomo* in 2013 to enhance the effectiveness, efficiency and coherence of the state social protection programmes. The four other programmes included in the NSSP are public works (PW), school meals (SM), village savings and loans (VSL) and microfinance (MF).

At the time of writing, a linkages and referrals (L&R) system was being designed and implemented within the SCTP, with the aim of providing beneficiaries with complementary and specialized services to enable them to make the most of their cash transfers. From the perspective of economic empowerment, the L&R could maximize the impact of the transfers by ensuring that necessary linkages are made with other livelihood interventions; such as existing NGO campaigns and programmes that work to transform unequal gender relations.

¹ To be considered 'ultra-poor' a household must have on average only one meal per day, and/or survive from begging and/or be undernourished, and/or possess no valuable assets, and/or does not receive any monetary help, food or gifts from others. *SCTP Technical Annex B: Targeting Manual*

² A labour-constrained household has no members between 19-64 years of age that are fit for work (e.g. are chronically ill and/or the household is child/female/elderly headed); members between 19-25 years of age attending school; and a dependency ratio greater than 3. *SCTP Technical Annex B: Targeting Manual*

2.2 Targeting and enrolment of SCTP beneficiaries

The first stage in the targeting process is to identify a Village Cluster (VC): a group of villages together comprising between 800 and 1 500 households (HH). The cluster is not an official division of local government administration in Malawi but has been devised solely for the purpose of making the SCTP targeting process more practical. Village clusters are divided into three geographical zones. Each of the three zones selects two representatives, who together make up the six-member Community Social Support Committee (CSSC), which is responsible for managing the implementation of the programme. Next, the SCTP undertakes a nine-step community-based verification process, including targeting and enrolment. Oversight is provided by the local District Commissioner (DC)'s Office and the District Social Welfare Office (DSWO).

The process begins with a **community sensitization meeting**, where community leaders are advised of the programme's entry into their locality and are asked to convene the **first community meeting**. At the meeting, community members are briefed about the SCTP and the CSSC members are elected. The CSSC tends to comprise literate community members and prominent leaders and should include an equal representation of men and women.

Through focus group discussions (FGD) in the sites selected for this study, it was revealed that the selection of CSSC members at the community level was based on a number of criteria. In addition to educational levels (with voters preferring people who had been to school up to at least standard 8 and could read and write), the criteria included honesty and trustworthiness (i.e. won't take bribes from community members), goodness, excellent reputation, no past record of theft or corruption, good behaviour and compassion.

People at community meeting were told to select people that were just and honest... people "with good hearts" "good behavior" and literate ... they choose people who they think are trustworthy (opinion leader, Thangata village).

They are good people, peaceful people, organized people, slow to anger, dedicated people and literate (female beneficiary, Lodzi village).

People from the programme said select someone who can read and write, speak some English, who is honest and someone who is not jealous and no 'drunkards' (female non-beneficiary, Chota village).

Other selection criteria cited by community members included being hard working and having good conduct, being actively engaged in the community, willing to work tirelessly, quick to disseminate knowledge, fair, lacking jealousy, confident, articulate and non-violent. A recent three-year evaluation of the programme in Salima and Mangochi revealed only minor bribery and corruption in the SCT (Handa *et al.*, 2016), suggesting that the system works well.

The next step involves **training the CSSC** to undertake its task, especially in relation to targeting beneficiaries. The CSSC members, as explained by an opinion leader in Chota village during the FGD, are "the bridge from beneficiaries to district". Their main tasks include: disseminating information about the SCTP, such as payment days; reporting irregularities to programme staff (e.g. irregularity of payment, skipped beneficiary, non-receipt of allotted amount of transfer; lost

or blocked SIM cards); case management, listening to and attending to grievances, settling disputes in the household and undertaking home visits to advise beneficiaries on how to use the cash transfers. As will be detailed in Part B, CSSC members are also expected to advise beneficiaries, as part of the programme's "soft conditionality" or messaging, to use money in 'proper' ways, i.e. to renovate houses, acquire basic needs, invest in business and livestock, cater to school needs for children (school fees and books), and to encourage beneficiaries if they appear to be going off track.

The training is followed by the **data collecting** process, where the CSSC is responsible for identifying households that meet the eligibility criteria (i.e. labour-constrained and ultra-poor). The CSSC works with community leaders in each VC to select and interview candidates for the SCTP. Teams organized at the district level visit eligible households to fill in a 'targeting form' that records details of each household's demographic situation, assets and so on. These lists are to include roughly 12 percent of the households in each VC in order to achieve a target coverage rate of 10 percent. The information on the forms is then **entered onto a computer**, which ranks the households according to their levels of poverty, existence of children in the household and the household's labour capacity in order to determine which participate in the programme.

At this point, there is a **second community meeting** to present the provisional list of beneficiary households to the community and invite comments. This process results in a list of selected households. Households may still be added or removed from the list to reduce errors of inclusion or exclusion, keeping the cap of 12 percent of households for each VC. The list of names agreed by the community is submitted to the District Social Support Committee (DSSC) for final approval. There is a third, and final, community meeting where the SCTP Secretariat informs the community of the final authorized list of beneficiaries. Participating households are informed about their rights and responsibilities as beneficiaries and asked to appoint their main and alternative transfer receivers. Finally, payments begin – either as bi-monthly manual payments or monthly electronic payments.

A re-targeting exercise takes place every four years where households either remain with or graduate from the SCTP, while additional beneficiaries can be added through a new targeting exercise. The SCTP has processes for addressing grievances, case management, and monitoring and evaluation.

Regarding grievances, any beneficiary or non-beneficiary with a complaint or query should in the first instance address their local CSSC representative. If the CSSC member is unable to deal with the query, or if the query concerns the CSSC itself, the complainant may turn to either a local extension worker or apply directly to the District Social Cash Transfer Secretariat, specifically the desk officer.

Case management involves dealing, on an ongoing basis, with changes to the status of beneficiaries in the programme. This could involve the routes by which households exit the programme, such as the death or when the criteria under which they joined the programme no longer apply (e.g. children leave the household). This reduces the total number of households in the programme since they are not replaced. Finally, monitoring measures the programme's

progress of the programme to ensure that all activities are carried out in accordance with the operational manual (OM), while external evaluations determine whether the SCTP is achieving the intended outcomes.

2.2.1 Institutional setup

The programme is coordinated by the National Social Cash Transfer Programme Secretariat, based at the Ministry of Gender, Children and Community Development (MoGCCD). Policy oversight and guidance is provided by the Ministry of Economic Planning and Development (MoEPD). The SCTP is implemented by the Department of Social Welfare through the Directorate of Social Protection Services. The DSSC has responsibility for the programme at the district level; the CSSC at the community level. UNICEF Malawi provides technical support to the government.

From 2007-2012, funding for the SCTP was largely provided by the Global Fund to Fight AIDS, Tuberculosis and Malaria (GFATM). In 2011, the German Government (KfW) signed an agreement with the Government of Malawi (GoM) to provide funding for the SCTP for three and a half years. In 2013, the European Union (EU) topped up the donor contribution to enable full coverage in the seven existing programme districts as well as scale-up to additional districts. At present, the SCTP receives funding from: the Government of Malawi (one district), Germany-KfW (seven districts), Irish-Aid (Balaka District), the EU (seven districts), and the World Bank Local Development Fund (LDF) (two districts). The programmes involves stakeholders from different sectors at national, district and community levels.

2.3 The transfer

Since 2015, households enrolled in the SCTP have received a basic allowance of between Malawi Kwacha (MWK) 1 700 (USD 2.85) and MWK 3 700 (USD 6.20) either monthly (in Machinga District) or bi-monthly (in Chitipa District). The size of the transfer depends on the size of the household, with the upper limit of MWK 3 700 going to households of four members or more, as indicated in Table 2. This basic allowance is topped up by an additional 'child education bonus' of MWK 500 (USD 0.84) per month for each child enrolled in primary school, and MWK 1000 (USD 1.68) per month for each child in secondary school. There is no cap on the number of children for whom a household can receive the education bonus. This feature is quite unique among cash transfers in sub-Saharan Africa as they don't usually adjust to household size. Although the value of the transfer is low, it has been estimated to cover about 16 percent (median) of household consumption (Handa *et al.*, 2016). The size of the transfer has been adjusted three times from the pilot project in Michinji District to adjust for high inflation.

The transfer is distributed either manually (every two months) or using electronic transfer (monthly) mechanisms. Prior to the end of 2013, payments were only made manually. In this case, the desk officer and a member of the district-level accounting staff, together with two security personnel, would travel to each village cluster in a given district, where they would distribute cash to beneficiaries at a designated paypoint. In 2014, Mchinji and Machinga Districts introduced an electronic payment mechanism – via bank cards or mobile phones – in a pilot supported by the EU.

Table 2 2015 SCTP transfer levels

Type of household (HH)	Transfer levels (MWK)
1 HH member	1 700
2 HH members	2 200
3 HH members	2 900
4+ HH members	3 700
Primary School bonus	500
Secondary School bonus	1 000

Source: GoM Ministry of Gender (2015)

2.4 Programme coverage

As of September 2015, targeted beneficiary households and members comprised 706 086 individuals and 159 804 households in the 18 participating districts, as presented in Table 3 below. About 74 percent of the beneficiary households are female-headed (with three or more children); 52 percent are elderly-headed (i.e. aged 64+); and 1 percent are child-headed (i.e. 18 years or below). Cash transfer recipients are usually women, as the transfer is directed to the caretaker in the household.

Table 3 **Characteristics of SCTP household heads and programme coverage by district**

District	Total	Female	Male	Elderly	Child	Chronic illness	% of Female Headed Households (FHH)
BALAKA	8 507	6 278	2 229	4 077	102	5 393	74%
CHIKWAWA	10 590	7 008	3 582	5 377	85	6 337	66%
CHITIPA	3 765	2 601	1 164	2 436	10	2 258	69%
DEDZA	850	6 090	2 660	4 004	81	3 421	70%
LIKOMA	224	166	58	125	-	110	74%
MACHINGA	14 145	11 581	2 564	5 934	113	7 365	82%
MANGOCHI	19 736	15 507	4 217	9 762	89	10 996	79%
MCHINJI	10 349	7 316	3 033	5 889	45	6 178	71%
MULANJE	13 518	10 691	2 827	6 688	166	7 440	79%
MWANZA	1 949	1 473	476	1 125	25	1 094	76%
MZIMBA NORTH	5 506	3 539	1 967	3 220	31	2 970	64%
MZIMBA SOUTH	9 179	5 854	3 325	4 826	69	4 722	64%
NENO	2 028	1 501	527	990	26	1 443	74%
NKHATABAY	3 929	2 381	1 548	1 812	36	2 220	61%
NSANJE	5 765	4 036	1 756	3 278	60	3 735	70%
PHALOMBE	7 687	6 006	1 681	3 991	66	4 665	78%
SALIMA	8 843	6438	2384	4 077	76	4 668	73%
THYOLO	9 629	6 888	2 741	4 919	104	7 135	72%
ZOMBA	15 705	11 681	4 030	7 825	287	9 675	74%
Grand Total	159 804	117 035	42 769	80 355	1 471	91 825	73%

Source: Ministry of Gender, Children Affairs, Disability and the Elderly, September 2015

3. Research method

3.1 Site selection

A common methodology was used in all case study countries to select communities for fieldwork (Pavanello *et al.*, 2015). This consisted of a three-stage sampling of geographical areas as described below.

Stage 1: Select two of the 18 districts that participated in the SCTP. The selected districts were chosen as representative of the ‘average’ poverty and livelihood status in the region, identified by analysing district poverty maps or their equivalent, covering all national administrative areas. The selection was designed to capture two livelihood and vulnerability contexts in the country that were distinct from one another, but both typical of the country on the whole.

Stage 2: Select a single traditional authority (TA) with SCTP beneficiary communities from each of the two identified districts. Again, the selection was intended to reflect the typical characteristics of the district as a whole in terms of its livelihood and vulnerability contexts.

Stage 3: Select three village clusters (VCs) from each of the TAs. The VC is the unit through which the SCTP is implemented at the community level. It consists of three zones, each of which comprises a number of villages. The villages (or zones if there are insufficient beneficiaries in the villages) were used as the unit of analysis for this study in order to generate a large enough sample of beneficiaries. Two treatment communities were selected by dividing the selected VCs into two lists based on their ease of access to markets (i.e. their proximity to a main road). One well-connected beneficiary community and one more remote beneficiary community were identified. Within each VC, the zone selection is based on the median number of beneficiaries on each zone list. The median number of beneficiaries then again is used to determine the village selected. The study also selected a non-beneficiary community for the purpose of comparison and to understand the characteristics of communities without programme interventions, including household activities and livelihood strategies, intra-household control and decision-making dynamics.

The comparison community was relatively similar to the beneficiary communities in terms of ecological and socio-economic characteristics.

3.1.1 Selection of districts

The qualitative fieldwork was conducted in the Machinga (southern) and Chitipa (northern) districts. Mangochi and Mchinji were also candidates but were not chosen as they had already been selected for the Decent Rural Employment (DRE) study. Machinga was chosen because it was one of two districts (Mchinji being the second) where Save the Children introduced electronic payment methods in 2014. As such, one of the aims of the study was to assess whether the electronic payments made a difference in terms of women’s control over the cash transfers and whether this enhanced linkages with other programmes such as VSLs. Chitipa is a poor district close to the border with Tanzania; it hosts a number of different ethnic and language groups. Chitipa still uses manual payments. Finally, as no impact study had ever been done in the north, this would allow for a first assessment of the impact of the SCTP on beneficiaries in the region.

3.1.2 Selection of traditional authorities and village clusters

In each of the Machinga and Chitipa Districts, one traditional authority was selected from those participating in the programme. These were TA Liwonde in Machinga and TA Mwaulambya in Chitipa. In Machinga, the research was interested in looking at the e-payment system, and because only two TAs participated on Save the Children's e-payment programme, (Liwonde and Mlomba), TA Liwonde was randomly selected. In Chitipa, TA Mwaulambya was selected due to its relative accessibility to field workers.

Following the TA selection, three study sites were selected from each TA: two treated VCs and one comparison VC. The beneficiary VCs were selected based on the degree of market integration, using the distance from the main road and the central district market (*boma*) as the proxy measure, in order to identify one relatively remote and one relatively integrated VC zone. In Machinga, the beneficiary VCs selected were Ngongondo, which was far from the *boma* centre and Nkuna, which was well-connected and near the *boma* centre. In Chitipa, Lufita was selected as the well-connected beneficiary VC, as it is on the main route and close to Chitipa *boma*, while Chendo was the more remote community, being farthest from main road and from Chitipa *boma*.

Having selected the VCs, the next step was to select the zones. As explained earlier, each VC has three zones. For this study, a zone was selected as a study site based on the median number of beneficiary households living there. The team received a list of numbers of beneficiaries either from the district-level office or from CSSC members. The following zones were selected: Mtewe zone in Ngongondo VC; Nankhundi zone in Nkuna VC; Mngwina zone in Chendo VC and Mubanga zone in Lufita VC. The choice, however, was not always straightforward. For example, in Chendo and Lufita VC, the median zones did not have enough male beneficiaries to provide a sufficient sample size for the research, so they were replaced by zones with the highest number of male beneficiaries.

The final stage involved selecting a village in each VC with enough male and female beneficiaries for the FGDs. Again, the choice was not always straightforward. In Mtewe zone, Thangata village was selected as it had enough male and female beneficiaries for the FGD. However, in Nankhundi zone, none of the villages had enough male beneficiaries, which led to the entire zone being selected. In Mngwina zone, Chota Village was selected and in Mubanga zone, Lodzi village was selected as the study site.

Kateza Village in TA Makwangwalam Ntcheu District was chosen as a comparison site to Machinga. For Chitipa, the comparison site was in Karonga district, Mwenechilanga village in TA Wenya. The table below provides a summary of the selected sites.

Table 4 **Selected districts, TAs, VCs, zones and villages**

Site type	District	TA	VC	Zone	Village
Malawi SCTP	Chitipa	Mwaulambya	Lufita Chendo	Mabanga Mngwina	Lodzi Chota
	Machinga	Liwonde	Nkuna Ngongondo	Nankhundi Mtewe	All Thangata
Comparison Site	Ntcheu	Makwangwala	Kateza	N. A.	Kateza
	Karonga	Wenya	Mwenechilanga	N. A.	Mwenechilanga

3.2 Fieldwork

The fieldwork in the two SCTP districts took place over the course of 14 days and followed the process described in Annex 1. In each case, the research team split into two subteams, visiting each treatment community for four days. On the fifth and final day of fieldwork, both subteams converged and work together in the relevant comparison community. This process of data collection was replicated in the second district during the second week of the fieldwork (see also Pavanello *et al.*, 2015).

The research used three qualitative methods: focus group discussions (FGDs), semi- structured key informant interviews (KIIs) and in-depth household case studies. Each focus group brought together five to ten participants to discuss the three research areas. Participatory research tools were used during the FGDs. In each study site, the following were conducted:

- key informant interviews with district-level programme staff, members of programme suboffices and officials of the ministry directly involved in programme implementation;
- seventeen semi-structured KIIs at the community level, including with a school head or teacher, village heads, health surveillance assistance workers and VSL chairpersons;
- seven FGDs in each community with SCTP committee members; opinion leaders; female SCTP beneficiaries; male SCTP beneficiaries; female non-beneficiaries; male non-beneficiaries; and a non-beneficiaries group (these included discussions with a savings group and youth members of the community).

Prior to the fieldwork, researchers contacted the village head/chief in each community to explain the purpose of the study and request permission to explain the research in the community. Next, the first two FGDs (with SCTP committee members and opinion leaders) provided an entry point for finding out more about the social context of the communities and to enable the team to begin to identify specific groups of people to include in the FGDs and KIIs. The next four FGDs (with male and female beneficiaries and non-beneficiaries) enabled the research team to gain further insights into the three thematic areas from the perspective of participants.

With exception of the FGDs with SCTP committee members, all FGDs used one of the four participatory tools listed in Annex 2: community well-being analysis; access to and control over household resources; seasonal calendar, gender division of labour and decision-making; and livelihood analysis. Annex 3 details where each tool was used and for which FGD.

Finally, in-depth household case studies with three beneficiaries were conducted at their households (one in Machinga and two in Chitipa); these provided rich narratives about the conditions and perceived changes and experiences brought about by the SCTP. The individuals were selected following the FGDs, and identified by the team as being able to provide further insight on their experiences as beneficiaries. Three FGDs were conducted with groups of poor women, poor men and opinion leaders in each comparison community.

Photo 1 **Conducting FGD in Thangata Village, Ngongonodo VC with female beneficiaries**



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3.2.1 Selection of research participants

District-level government desk officers for the SCTP in Chitipa and Machinga provided the research team with lists of beneficiaries in the study communities and made introductions to the relevant CSSCs. In the comparison communities, introductions to community development assistant officers were also facilitated by the SCTP officers. The beneficiary lists were separated by gender. Wherever possible, the team made a random selection of the beneficiary FGD by picking every *n*th name on the list from within a single-sex group. There were, however, exceptions. In Nkuna VC, the random selection was made among beneficiaries throughout the selected zone of the VC (i.e. Nankhundi) in order to get enough respondents. Each name was cross-checked with the CSSC chair to ensure that the selected beneficiaries would be physically able to attend the focus group. The CSSC chair informed the beneficiaries of the invitation to participate and was essential in the selection process.

For non-beneficiaries, the team sought the assistance of the CSSC (or the community development officer in the control communities) to identify either members of occupational groups or

households living in fairly similar conditions to cash transfer beneficiaries in different neighbourhoods.

Key informants were selected in consultation with the CSSC/community development officer or by snowball sampling through other local opinion leaders, based on information progressively collected.

3.2.2 Analysis and presentation of findings

A series of activities were undertaken by the team and with external stakeholders to synthesize, analyse and validate findings from the fieldwork:

- **Daily debriefing sessions:** At the end of each day, the team considered the highlights and key findings of each subteam's fieldwork. Here, the team assessed and cross-checked all notes that had been collected, as well as reviewing stories and information and identifying trends. The daily session also looked at findings relevant to the three main thematic areas of research and related key questions, as presented in Section 1.3. This process encouraged team members to 'actively listen' to respondents and probe presenters during debriefing sessions to clarify and deepen findings, to explore implications and patterns of behaviour linked to the SCTP. The sessions also revealed knowledge gaps needing follow up and further inquiry the next day.
- **Community feedback:** Following the four days of fieldwork in each beneficiary community, each subteam carried out a feedback session to report back to FGD participants and key informants on its preliminary findings. This session was critical to enabling ownership and sharing of the findings with the community. It also provided the subteam with an opportunity to validate its findings and preliminary conclusions, and to offer community members an opportunity to add any last observations. The sessions involved from 20 to 70 participants, depending on the size of the community.
- **District feedback:** At the end of the fieldwork in each district, a feedback session was conducted at the district level in both Machinga and Chitipa to report key findings and preliminary conclusions to district-level officials, including SCTP officials, Save the Children staff, and district planners. These discussions were also used to clarify certain issues and to gather the reactions, insights and views of district officials on the preliminary analyses, particularly concerning programme operations.

Photo 2 **Community validation, in Chota Village, Chendo VC, Chitipa**



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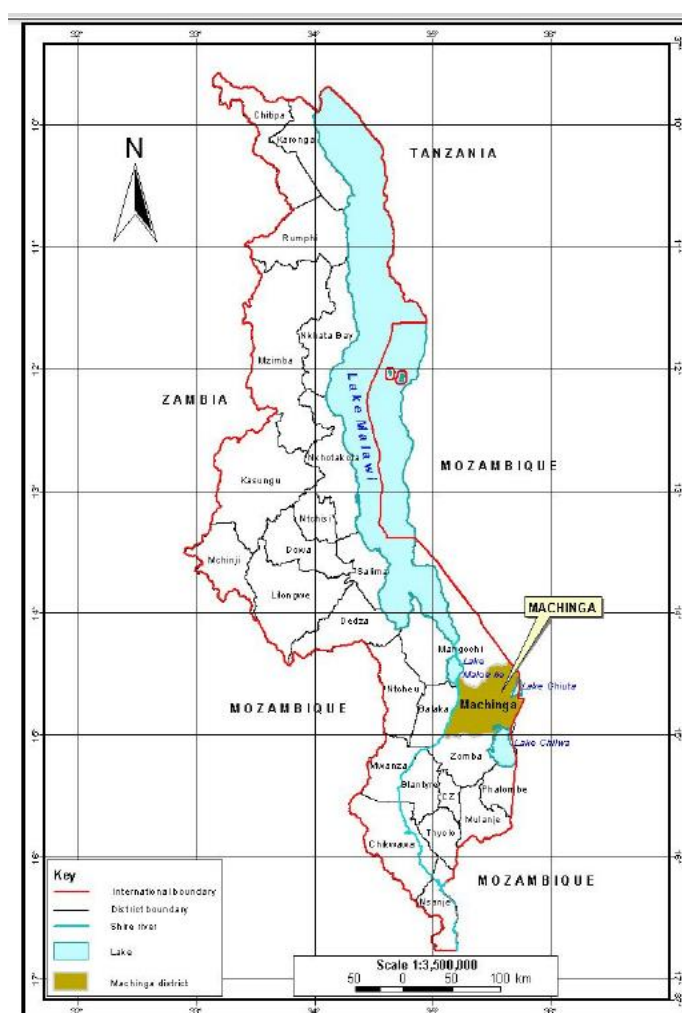
- **Team consolidation and synthesis workshop:** The daily debriefing sessions fed directly into a full-day brainstorming session, which was attended by all research team members after completing the fieldwork in each district. The aim was to systematically analyse, consolidate and synthesise the findings from the fieldwork and to brainstorm ideas and suggestions for preliminary recommendations.
- **National feedback.** On completion of the two weeks of fieldwork, the main findings and analyses from the field were shared and discussed with UNICEF in Lilongwe, representatives from government ministries, SCTP, FAO, UNICEF, KfW and other key donors, partners and technical agencies.

4. District and cluster profiles

4.1 Machinga district

Machinga is one of thirteen districts in the southern region of Malawi. It includes 10 traditional authorities. TA Liwonde, was selected for this study.³ Machinga District is located between the Chilwa, Chiuta and Malombe Lakes and shares boundaries with Mangochi District in the north, Zomba District in the south, Balaka district in the west and the Republic of Mozambique in the east. The district is approximately 101 kilometres north of Blantyre City, the country's main commercial and financial centre, and about 258 kilometres south of Lilongwe, the capital of Malawi (Machinga SEP, 2012).

Map 1 Map of Malawi showing Machinga district



Source: Machinga SEP (2007-2012)

According to the 2008 Malawi Population and Housing Census, Machinga District has 488 996 inhabitants and experienced an annual population growth rate between 1998 and 2006 of 4.1

³ The other TAs in Machinga district are Chamba, Chikweo, Chiwalo, Kawinga, Mlomba, Mposa, Ngokwe, Nyambi and Sitola.

percent, which is higher than the average national growth rate of 3.7 percent. With a total land area estimated at 3 771 km², population density in the district is approximately 115 persons per km², making Machinga the fourth least-densely populated district in the southern region of Malawi. The topography ranges from generally flat terrain around Liwonde National Park, which spreads over 596 km², to the mountainous and hilly zones of Malosa - Liwonde Forest Reserves, Ntaja Escarpment and Lungwe Hills in Nyambi TA.

Machinga's average temperature is about 23.2 degrees Celsius during the wet and dry seasons; rainfall patterns are shaped by the topography. The high rainfall belt is confined to the highlands that extend from Malosa, Chikala and northeast towards Ngokwe, where rainfall is between 1 000 and 1 200 mm per annum. The low-lying areas experience low and unreliable rainfall, spatially and temporally, in the areas of Liwonde Township and its extremities and in the Chilwa/Chiuta Marshes, with a mean annual rainfall below 750 mm and 800 mm (Machinga SEP, 2012). Using the 'seasonal calendar and gender division of labour and decision-making' participatory tool, FGD participants in the villages in the Nankhudi zone and in Thangata village indicated that Machinga District has a rainy season that lasts from October/November to March/April. Participants also mentioned that a 'hungry season' often occurs between August and February.

The total arable land in Machinga covers 3 012 km² or 80 percent of the district's total land mass. About 1 340 km² (44 percent) of this land has high agricultural potential and 207 km² (3 percent) has low agricultural potential. Liwonde National Park spreads over 596 km². The major types of vegetation found in the district are: semi-evergreen forests in the Forest Reserves of Malosa, Chikala, Chinduzi and Liwonde; perennially wet grasslands in Lake Chilwa and the Chiuta Marshes; and open canopy woodlands and shrubs in upland areas and in the Kawinga Plains (Machinga SEP, 2012).

Machinga District has different types of soil – sandy loam, loamy sand and sandy clay loam – which enables farmers to produce a variety of crops. According to the Machinga SEP, the major cash crops grown in the district are cotton, cassava and tobacco, while some crops (maize, rice, sorghum, ground nuts, pigeon peas and cassava) are grown for both food and to sell. The minor crops grown in the district include horticultural crops, chilies, sesame, beans, finger millet and soya beans. Most crops are grown by smallholder farmers, with some traces of tobacco production. The growing of tobacco on large estates has dwindled with the low and fluctuating prices for tobacco at auction. The district has also experienced soil erosion, which has led to a significant reduction in the production of field crops due to a loss in soil fertility, the formation of gullies and flooding. The degradation of catchments, cultivation along riverbanks and overexploitation of riverine vegetation have resulted into most of the rivers being silted and sedimented.

While Machinga's SEP did not indicate the level of poverty in the district, the 2012 Integrated Households Survey - IHS (3) reported a poverty level of 75 percent in 2011. During FGDs in Thangata village and Nankhudi zone, Machinga, opinion-leaders were asked to identify and estimate the extent of three well-being categories. In Thangata village, these included better-off (10 percent), poor (20 percent) and poorest (70 percent) and in Nankhudi zone, they included well to do (20 percent), medium poor (30 percent), and poor (50 percent). Table 5 indicates the

community well-being analysis for Nkuna VC. Despite the different categorizations, the characteristics of well-being for each category were similar. The poor in Nankhudi Zone mostly rely on piecework, have houses without doors and windows with plastic panes, are mostly ill and their children drop out of school. The poorest people in Thangata village have houses with leaky roofs, eat once a day, have a 'dirty appearance' and their children lack uniforms and are not able to go to school. The district has an HIV rate of 12.1 percent as compared with the national prevalence rate of 14.1percent (Machinga SEP, 2012).

Table 5 **Community well-being analysis by opinion-leaders, Nankhudi zone, Machinga district**

Better-off	Medium	Poor
Very healthy, not frequently ill	Very few are malnourished	Stunted children
Go to private hospitals when sick	Most go to government hospitals	Mostly ill, all go to government hospitals
Clean clothes	Most have only two changes of clothes	Wear dirty clothes
Children may go to college	High rate of children dropping out of school	High rate of children dropping out of school
Earn a lot of money through maize mills	Have a few chickens	Mostly rely on piece works (<i>ganyu</i>) or selling firewood
Iron-roofed houses, well-planned, have electricity	Grass thatched house with plastic to protect the roof	House has no doors/windows. No plastic to protect roof. Paper used for roofing.
Own big businesses, maize mills, wholesale shops	Sells livestock, have petty business	Little access to loans
Able to sell crops – commercial farming	Able to access loans	Very few in VSL groups
Some are airtel agents, hold leadership positions in school committees	Participate in VSLA, CBOs, SCTP, YouthNet and Counselling (YOUNECO) as leaders	Little access to social networks
Share of population		
20%	30%	50%
Share of SCTP beneficiaries		
0%	0%	10%

The main ethnic groups in Machinga district are the Yaos, constituting around 50 percent and the Lomwes, comprising around 40 percent. Minor ethnic groups include the Nyanjas and Ngonis, which make up about 6 and 4 percent of the population respectively (Machinga SEP, 2012). Both the Yaos and Lomwes are matrilineal societies, where a woman's brothers have considerable authority on family matters as they exercise control over property and the welfare of the children. It is also commonly expected that a groom will settle in his bride's village. Machinga district is a predominantly Muslim community, with about 63 percent of the population

practicing Islam, while Christians constitute about 35 percent. An additional 2 percent practice traditional beliefs and less than half a percent do not adhere to a religion.

Machinga has limited employment opportunities and most people in the district, particularly in rural areas, work in the informal sector. According to the 2012 IHS(3) Report, labour force participation in Machinga was 89.4 percent in 2011, with an almost equal amount of male and female labour force participation, at 89.4 and 89.5 percent respectively. Table 6 provides data on the types of activities undertaken; although it does not provide gender-disaggregated data at the district level, the national level gives us some insight into the gender division of labour in the country. The table indicates that most residents in Machinga are engaged in IGAs (69.2 percent) and agricultural activities (60.4 percent), which confirm the study findings described in Section 5 of this report.

Table 6 **Proportion of people aged 15 years in the labour force and type of work**

	Labour force participation	IGAs	Household, agricultural or fishing	Non-agricultural or non-fishing business	Casual, part-time or <i>ganyu</i> labour	Wage labour
Malawi						
Rural	89.6	72.9	62.7	6.8	12.7	5.9
Male	90.1	74.7	52.7	9.1	14.8	14.5
Female	89.1	65.0	55.0	7.2	9.9	3.6
District of Machinga						
Overall	89.4	69.2	60.4	6.4	12.0	2.9
Male	89.4	NA	NA	NA	NA	NA
Female	89.5	NA	NA	NA	NA	NA
District of Chitipa						
Overall	91.8	65.7	56.7	7.7	7.1	5.3
Male	91.0	NA	NA	NA	NA	NA
Female	92.8	NA	NA	NA	NA	NA

Source: IHS(3), 2012:3

Most people are forced to leave the district to seek employment in major urban centres because of poverty, land disputes and limited employment opportunities. Out-migration is also fuelled by a preference for paid employment in the formal sector. Machinga experiences temporary out-migration to major tobacco estates in the central and northern districts during farming seasons. Business activities in Machinga range from small to large- scale trading, manufacturing, agro-based, credit and banking services.

Machinga has about 23 trading centres and seems to be an active district, with retail and wholesale outlets, such as Chipiku Stores and Southern Bottlers in the Ntaja and Liwonde Trading Centres. Small-scale trading activities are also available in smaller trading centres, including Nselema,

Nsanama, Chikweo and Machinga Boma. Some services are provided by both medium and small-scale businesses. These include privately owned motels, motor vehicle garages, restaurants and rest houses.

Photo 3 **Ntanja Trading Centre, Machinga district**



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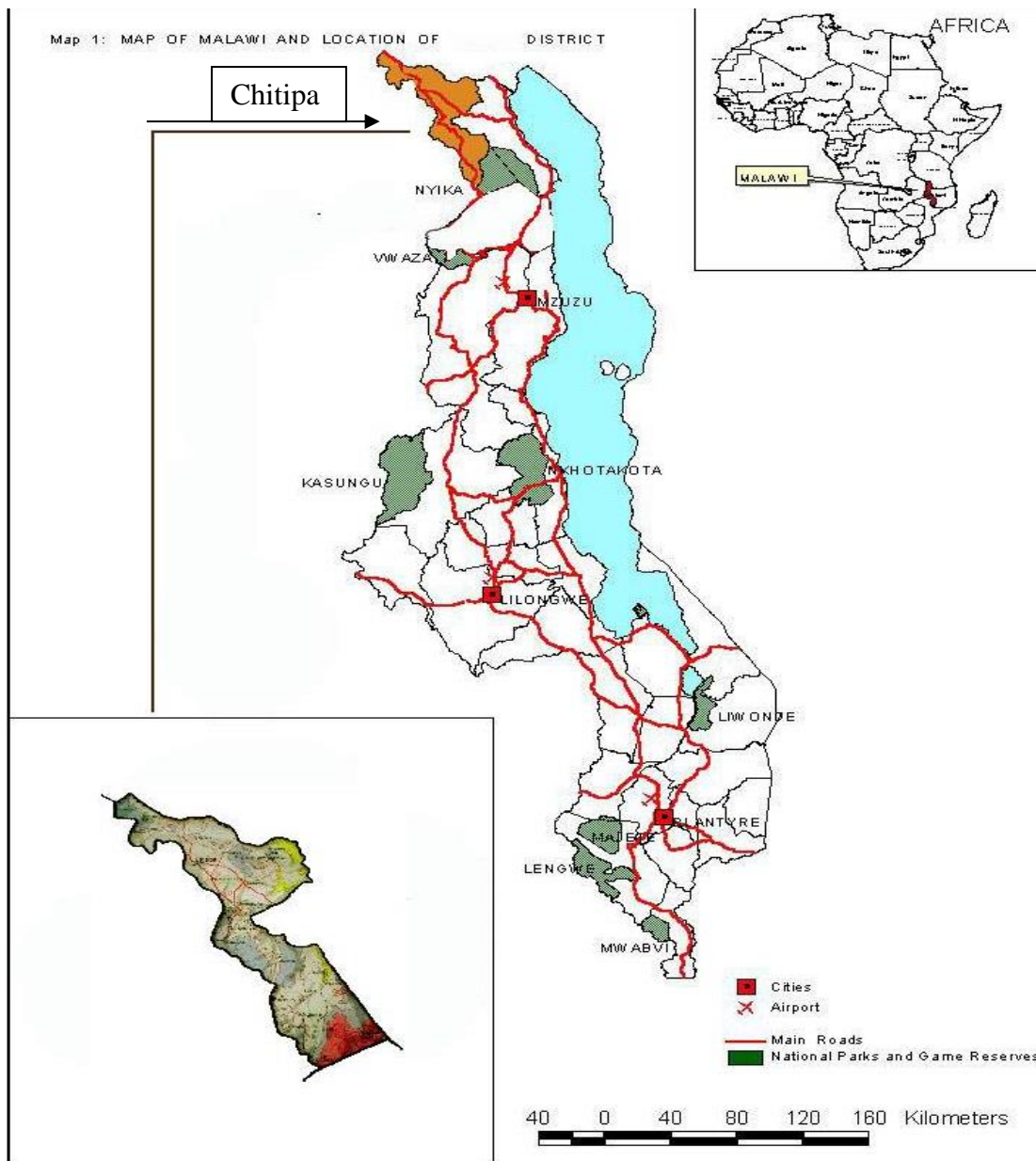
Finally, four major community development services are being implemented in the district: a functional literacy programme, an economic empowerment programme; a capacity building programme and a community mobilization programme. In the economic empowerment programme, men and women are placed in business groups with the aim of eventually engaging them in income generating activities. Participants are trained in group dynamics and business management. Same sex groups are encouraged to promote group cohesion. In 2006, the district had 145 business groups participating in skills development and income generation projects (Machinga SEP, 2012). FISP is also present and identified by beneficiaries and non-beneficiaries.

4.2 Chitipa district

Chitipa district is one of the six districts in the northern region of Malawi. It has five traditional authorities – including TA Mwaulambya, which was selected for this study – five constituencies and 22 wards.⁴ Chitipa is located in the northeast of the region and borders Tanzania to the north and Zambia to the west. It also shares boundaries with Karonga to the northeast and Rumphi district to the south. Chitipa is approximately 400 km from Mzuzu, the northern region's commercial capital and 700 km from Lilongwe, the capital of Malawi. The fact that Chitipa is located in a remote location suggests that inhabitants run greater risks of being poor and living in poverty since the district might be difficult to reach, which could result in low levels of public investment.

⁴ The other TAs are Kameme, Mwenemisuku, Nthalire and Mwenewenya.

Map 2 Map of Malawi showing Chitipa district



Source: Chitipa SEP 2011

Chitipa's total land area is 4 288 km², which accounts for around 3.62 percent of the total land area of Malawi (118 484 km²) (SEP, 2011). The district is predominantly hilly with scattered plains and the relief ranges from 500 m to 3000 m above sea level (ibid). The major soil types found in the district are sandy and clay soils, with sandy soils covering the plain of Nthalire and central Chitipa (TA Mwabulambya). Soil erosion is common in the district, possibly because of the topography and increased human activities on marginal and non-arable land. This is escalated by farming practices such as shifting cultivation, slash and burn, steep slope cultivation, deforestation and bush fires (ibid). Land is mainly used for farming, grazing and settlements. Non-arable land is mainly used for conservation purposes.

The climate is tropical and falls into two main seasons: the wet and dry seasons. The wet season starts in November and ends in April-May, while the dry season runs from May to October. However, some parts of the district, such as the Misuku Hills, can receive rains until June. Using the ‘seasonal calendar and gender division of labour and decision-making’ participatory tool, FGD participants in both Lodzi and Chota villages confirmed that Chitipa’s rainy season runs from November to April. The district enjoys moderate weather, with temperatures ranging from 22 to 35 degrees Celsius, and rainfall is between 800-1 200 mm per annum. However, participants also mention that rainfall patterns are becoming erratic, which leads to a ‘hungry season’ often occurring in September and October as well as during the raining season between January and February. As revealed in the district’s SEP, most people produce no food between November and February. During this period, they resort to marketing livestock, casual work (e.g. *ganyu*), and remittances from relatives as coping mechanisms.

Chitipa has a population of 179 072 (Demographic and Health Survey, 2010) and a population density of 38 persons per km². The annual population growth rate is estimated at 2.4 percent. The population age distribution for the district shows that about 45 percent of the population is under the age of 15 years (SEP, 2011). The level of poverty in Chitipa is high, with around 75.6 percent of the population living below the poverty line (2012 IHS[3]).

During FGDs in Chota village, participants identified four categories of well-being. As shown in Table 7 below, respondents divided their community into rich, better-off, poor and most vulnerable. The perception was that the majority of the population (70 percent) fell into the poor and most vulnerable categories, with 30 percent in the poor and 40 percent in the vulnerable categories. Respondents placed 20 percent of the community in the better-off category, with only a minority (10 percent) falling into the rich category. In Lodzi village, in Lufita VC, participants indicated a slightly different population distribution of the well-being categories, and also used slightly different names for the categories: poorest (30 percent) and poor, which comprised 40 percent of the populations; medium (20 percent) and rich (10 percent). Despite different categorization ‘labels’, the characteristics of well-being for each category were similar. The poorest people in Lodi village beg for food, have no livestock or other assets and have only one set of clothes. The most vulnerable people in Chota village can barely afford a meal a day, have no livestock or other assets and have just one or two tattered sets of clothes. Chitipa has a literacy rate of 67 percent. The male literacy rate is 73 percent while the female literacy rate is 62 percent (SEP, 2011). Chitipa also has an HIV prevalence rate of 18 percent, which is higher than the national prevalence rate of 14 percent.

Table 7 **Community well-being analysis with opinion-leaders, Chota village, Chitipa**

Rich	Better-off	Poor	Most vulnerable
Food lasts throughout year	Have enough food	Do not have enough food	Do not have enough food; do not produce food
Have three meals a day	Usually have two meals a day	Have one meal a day	Barely can afford one meal a day
Good house: iron roof, plaster, glass windows, cement, fenced	House with iron roof and cement; no fence	Mud house; thatched roof	Did not specify
Own livestock: cattle, goats, pigs, poultry	Own livestock: goats and poultry	Only own poultry	No livestock
Have maize mills	Do not have maize mills	Do not have maize mills	Do not have maize mills
Transport modes: bicycle, oxcart, cars, motorcycle	Have bicycles – a bit worn	No bicycles, cars, oxcart	No mode of transport
Own many expensive clothes	Have cheap and few clothes	Own a few very cheap few clothes	Own one or two tattered sets of clothes
Own durables : sofa, TVs, radios, solar panels	Own simple dining sets and small radios and cheap phones	Own mats	No durables
Own many expensive kitchen utensils	Own a few cheap utensils	Own a few clay utensils	Own unclean clay utensils
Have bank accounts	No bank accounts, but save in VSLs	No bank accounts; join VSLs but save little	No bank/VSL accounts
Kids go to private schools and colleges	Kids go to government schools	Kids go to government schools but drop out at primary level	Kids go to government schools but drop out before they get to standard 5
Have access to bank loans	Have limited access to bank loans	Do not have access to bank loans	Do not have access to bank loans
Able to employ others	Can sometimes employ others	Cannot employ others	Cannot employ others
Able to buy/loan fertilizers	Can only access group fertilizer loans or buy very little	Cannot access group fertilizer loans	Cannot buy fertilizer – depend on FISP
Practice modern agricultural practices	Little practice of modern agricultural practices	Practice traditional agricultural practices	Practice traditional farming methods
Cultivate more than one crop	Cultivate more than one crop, but on a small scale	Cultivate more than one crop on one farm	Cultivate more than one crop on one small farm
Have a large farm (usually not less than six acres)	Have smaller farms, not more than five acres	Have no more than 3 acres of land	Have a large amount of land, do not cultivate more than one acre; the rest is sub-leased
Deal with shocks quickly	Deal with shocks a bit slowly	Somewhat depend on relief and assistance in time of shocks	Completely depend on relief and assistance in time of shocks
Always have a balanced diet	Do not have a balanced diet most of the time	Usually have meals that include two food groups	Do not have a balanced diet
Have strong security, e.g. dogs	Little security	Do not have any security	Do not have any security
Go to private/mission hospitals	Go to government hospitals	Go to government health centres	Go to traditional healers
Do not perform casual labour	Perform casual labour at times	Perform casual labour frequently	Depend on casual labour always

Involved in big businesses, such as shops	Involved in small businesses (e.g. barbershops)	Involved in petty trade (e.g. tomato, mango)	Involved in seasonal businesses (e.g. fruits).
Share of population			
10%	20%	30%	40%
Share of SCTP beneficiaries			
0%	0%	40%	60%

Chitipa district has two major cropping seasons: summer and winter. Most of Chitipa's crops are grown in the summer and depend on rainfall. The summer season starts around October or November and ends in March (SEP, 2011). As such, the district mostly relies on the summer season for its major crop production. The challenge for farming is scarcity of inputs. This is mainly due to poor road networks. While maize is the staple food for most people in the district, other major crops grown include tobacco, finger millet, coffee, cassava, beans, sweet potato and groundnut. Minor crops include soya bean, cowpea, rice, pigeon peas, cotton, sunflower, cocoa yam, sesame and potato. Fieldwork discussions in Lodzi and Chota village indicated that the main food and commercial crops cultivated in the region used also for household consumption include soya bean, sunflower, sweet potato and groundnut.

Chitipa has around fifteen ethnic groups, with the dominant ones being Sukwa, Ndali, Tumbukas, Hengas and the Phokas. Others ethnic groups in the region are the Bemba, Senga, Chewa, Lambya, Namwanga, Wandia, Mambwe and Swahili. Christianity is the main religion in the district. About 95 percent of Chitipa's inhabitants are Christians. Muslims account for two percent while another two percent practice other forms of religion and the rest have no religion. Most people in the district follow a patrilineal system of marriage, whereby women live with their husband in the husband's home. Bridegrooms pay a dowry (*lobola*) to the parents of the bride.

According to the 2012 IHS(3) Report, labour force participation in the District was 91.8 percent in 2011 with an almost equal amount of men and women in the labour force, at 91 and 92.8 percent respectively. Table 6 provides data on the activities undertaken. Similar to Machinga, the majority of people are engaged in IGAs and agricultural activities.

The major source of income for Chitipa is agriculture and, with a lack of opportunities in the district, non-agricultural workers either become self-employed, earning their own living in occupations such as carpentry and joinery, engage in road or bridge construction, or move out of the district in search of employment in urban areas in Malawi or to bordering countries. Many people have migrated to trading centres in the district, including Chitipa Boma, Misuku Trading Centre, Nthalire Trading Centre, Kapoka Trading Centre, Lufita Trading Centre and Chisenga Trading Centre, mainly to undertake trading activities.

The office of the District Community Development Officer (DCDO) undertakes the following activities: community mobilization, leadership training, adult literacy, Gender equality and economic empowerment. The office focuses many of its activities on supporting women, who are disadvantaged in employment in all sectors, business entrepreneurship and access to loans, property ownership and authority over social, economic and political issues.

Women are being trained in business and credit management so that they can better link to financial lending institutions. They are also encouraged to develop the culture of saving and

repayment of loans from the little they are able to earn. Currently, several groups and individuals have been trained in various appropriate technology skills to help them run viable and profitable businesses. A total of 1 381 women have been trained through the DCDO, as opposed to 457 men. Some of the non-governmental organizations operating in the district are committed to addressing gender issues and imbalances. These include the National Women's Lobby Group, the Forum for the Advancement of Women Educationists (FAWE), Action Aid and Umoza Women's Group. FISP as a national programme is also present and identified by beneficiaries and non-beneficiaries.

4.3 The study communities

As explained in Section 3.1, two treatment communities and one comparison community were selected to represent each district and TA. In Machinga, these were Thangata village in Ngongondo VC and all three villages in Nankhundi zone, with Kateza village in Ntcheu serving as the comparison community. In Chitipa, Chota village in Chendo VC and Lodzi village in Lufita VC were chosen, with Mwenechilanaga in Chilanga serving as the comparison community. The tables below provide a profile of the district (Table 8) and research communities (Table 9) respectively.

Table 8 Profile of Machinga and Chitipa districts

District	Southern district/Machinga	Northern district/Chitipa
Geographical/livelihood characteristics		
Location in Malawi	Southern region	Northern region
Basic agrophysical context (e.g. flat, fertile, scarce rain, land degradation)	Generally flat terrain (Liwonde National Park); mountainous and hilly zones (Malosa - Liwonde Forest Reserves, Ntaja Escarpment and Lungwe Hills in Nyambi area). Soils include sandy loam, loamy sand and sandy clay loam Rainfall is between 750 and 1 200 mm per annum.	Predominantly hilly with scattered plains. Major soil types are sandy and clay soils. Between 800mm and 1200mm of rainfall per annum
Main livelihoods activity (e.g. mixed farming, petty trade, <i>ganyu</i>)	Informal economy: carpentry, fishing, bricklaying and farming. Major cash crops: cotton, cassava and tobacco. Minor crops: horticultural crops, chillies, sesame, beans finger millet and soya bean.	Subsistence farming, road and bridge construction, crop production, tenancy, carpentry and joinery and agroprocessing Major crops: maize, tobacco, finger millet, coffee, cassava, beans, sweet potato and groundnut. Minor crops: soya bean, cowpea, groundnuts, beans, rice, sorghum, potato, pigeon pea, cotton, wheat, sunflower, cocoa yam, yam, sesame and vegetables.
Male/female workforce participation*	89.4/89.5	91/92.8
Socio-economic characteristics		
Population	488 996 (2008). The annual population growth rate is estimated at 4.1%.	179 072 (2008). The annual population growth rate is estimated at 2.4%.
Poverty status (%)*	75.0	75.6
Ultra-poor (%)	39.2	43.6
Food security status*	High (67.2); marginal (2.4); low (16.0); very low (14.4)	High (74.7); marginal (1.3); low (5.7); very low (18.4)
Ethnicity	Yaos (50 %), Lomwes (40%), Nyanjas (6%) Ngonis (4%)	15, including Sukwa, Ndali, the Tumbukas, Hengas and the Phokas.

Religion	Muslim (63%), Christian (35%), traditional beliefs (2%), no religion (0.5%).	Christian (95%), Muslim (2%), other religious beliefs (2%), no religion (1%)
Sociocultural characteristics (e.g. ownership rights, matrilineal, decision-making power, important social networks)	Matrilineal system - brothers exercise control over property and the welfare of their sister's children; it is commonly expected that the groom will settle in the bride's village.	Patrilineal system of marriage and patrilocal, whereby married women live in the husband's home. Bridegrooms pay a dowry (<i>lobola</i>) to the parents of the bride.
Language	Major languages: Chiyao (55%), Chichewa (22%), Chinyanja (14%), and Chilomwe (7%), other languages (1%).	Namwanga, Chindali, Chisukwa, Chinyika/Chinyiha, Chilambya, Chibemba, Chimambwe, Chichewa, Chitumbuka, Chiphoka, Chiwandia and Swahili. English is the official language.
Share of female-headed households (FHH)	N/A	In 2006, 13 128 FHH out of 42 181 (45.19% of FHH)
HIV prevalence**	12.1%	18% This rate is higher than the national prevalence rate of 14%.
Orphans	13 072 at the end of 2006.	Around 5 200 in 2005.
Administrative system		
No of TAs	9 (Chamba, Chikweo, Chiwalo, Kawinga, Mlomba, Mposa, Ngokwe, Nyambi and Sitola)	5 (Kameme, Mwabulambya, Misuku, Wenya and Nthalire)
SCTP beneficiary households	14 145	3 765

<p>Infrastructure, public services and institutions (e.g. number of primary and secondary schools, health centres and hospitals, crèches, electricity, vocational training centres, access to clean water and other programmes and services)</p>	<p>14 health posts, 10 dispensaries, 12 health centres and one hospital located at Liwonde Township, approximately 19 kilometres north of the <i>boma</i>.</p> <p>21 communal taps (12 functional) supplied by the Southern Region Water Board, 9 gravity-fed schemes with 1 293 standpipes.</p> <p>161 primary schools, 4 government day secondary schools, 15 community day secondary schools and 14 private secondary schools in the district.</p> <p>Four major programmes being implemented in the district: (a) functional literacy programme (b) economic empowerment programme (c) capacity building programme (d) community mobilization programme.</p> <p>11 voluntary counselling and testing (VCT) sites.</p> <p>7 banking and lending institutions: Malawi Rural Finance Company (MRFC), Savings and Credit Cooperatives (SACCO), National Bank of Malawi, The New Building Society (NBS), the Malawi Savings Bank (MSB), Pride Malawi and the Malawi Rural Development Fund (MARDEF)</p>	<p>82 health facilities: 73 health posts, 8 health centres, one hospital, one referral hospital (about 44 km to Karonga border and about 7 km to Zambia border).</p> <p>Eight gravity-fed piped water projects with a total of 570 taps. 257 taps (45%) and 313 taps (55%) do not work</p> <p>164 pre-schools, 169 primary schools and 22 secondary schools.</p> <p>The District Community Development Officer's office undertakes the following activities: community mobilization, leadership training, adult literacy, gender equality and economic empowerment.</p> <p>10 VCT sites</p> <p>6 lending institutions operate in the district: Malawi Rural Finance Company and Finance Trust for the Self Employed (both involved in cash loans for business and agricultural loans (for fertilizer, seed), NBS Bank, Teachers SACCO and MARDEF (for business loans), and Malawi Savings Bank (cash loans for business).</p>
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Source: Machinga SEP (2012); Draft Chitipa SEP (2011); *IHS(3) (2012)

Table 9 **Profile of the study communities**

Province	Southern		Northern	
District	Machinga		Chitipa	
Traditional authority	Liwonde		Mwaulambya	
Village cluster/ group village headmen	Nkuna	Ngongondo	Lufita	Chendo
Zone	Nankhundi	Mtewe	Mubanga	Mngwina
Village	All	Thangata	Lodzi	Chota
No. of households in village	85 (Mankhwala village)*	400	810	92
No. of people	420	705	4 860	600
No. of FHHs	5	280	24	12
SCT beneficiaries in village (female/male)	30 women and 3 men*	27 women and 11 men	8 women and 6 men	8 women and 9 men
CSSC composition: number gender length of term	6 members 3 women and 3 men 5 years (in first phase)	9 members 8 female and 1 male	6 members, 2/zone, (3 male and 3 females)	6 members 1 male and 5 females 5 year durations
Beneficiary payments (range)	MWK1 700 to MWK8 200 a month	MWK2 000 to MWK6 000 a month	MWK3 400 to MWK13 000 every two months	MWK3 400 to MWK19 400 every two months
Year first targeted (year of first enrolment) Year of retargeting	2008 2014	2007 2014	2008 2013/2014	2008 2014
Market access (distance in km)	Ntaja Trading Centre: 2 km	Thangata market - furthest walk 2-3 km	Mubanga market: furthest walk 4 kilometres	Chendo market: 2.5 kilometres

				Kapoka market: 12 kilometres
Main livelihood types	Subsistence farming (maize); casual work, both farm and non-farm; brick making; fetching water; charcoal burning and firewood selling.	Farming; petty trade; <i>ganyu</i>	Mostly farming; petty trade; brewing beer; <i>ganyu</i> ; brick making	Commercial farming: Soy beans, sunflower, groundnuts and tobacco; subsistence farming: maize, beans; casual farm labour: tilling, ridge-making; farming in wetlands: vegetables, tomatoes and maize; casual non-farm labour: fetching water, brick making; skilled work: making baskets and cutlasses)
Migration	Since 2012, nine people have moved into the village: four due to marriage and five in search of fertile farm land.	South Africa Mozambique Northern Region-for tenant farming Mostly men migrate	Tanzania Zambia Rumphi South Africa	No one has moved out, but one person moved in.
Infrastructure, public services, institutions (including outside village) Schools Health care Borehole/water Distances to travel to fetch fuel/water	Primary schools - Kumichongwe (2 km) and Napere (1 km). Mbenjele secondary school (2 km) Yankho private school (2.5 km from the village).	Primary school- Madzianjuchi (STD 1 to 7) Under-five clinic- operates once a month 2 boreholes (2 km) with 1 not functioning	Primary school- Mubanga primary school 3 Nursery schools 2 boreholes (3-4 km) Chiwerere forest for firewood (5 km)	Chendo Primary School: 2.5 km Namatubi Secondary - CDSS (Community Day Secondary School): 6 km Chendo clinic: 2.3 km 2 boreholes (400 m) and 1 shallow well

	<p>Ntaja Health Centre (2km) Mwachande and Maneti private clinics (Ntaja Trading Centre).</p> <p>No borehole - water from Nankhundi river (800 m)</p> <p>Firewood from a forest 3 km from the village.</p>	Banned from fetching firewood from forest, but nevertheless fetch it		Firewood is mostly fetched from a natural forest in Chota village, 400 m from most households.
Active NGO programmes	VSLs	VSLs	VSLs One Village One Product Total Land care Green Belt	Total Land Care Conservation Agricultures
Social networks (groups, VSLs, CBOs)	3 VSLs	Moyo ndi Mpamba ⁵	VSLs Borehole committee VDC	3 VSLs in the village
Government programmes	FISP The Ministry of Health is promoting good nutrition; it specifically targets pregnant women.	FISP SCTP	FISP SCTP	Ministry of Agriculture (SASAKAWA programme, compost manure and conservation training sessions for farmers)

⁵ Moyo ndi Mpamba, Usamalireni! (“Life is precious, take care of it!”) was an aspirational campaign that connected the idea of wellness to prosperity, and encouraged Malawians to take steps to improve their own health and that of their families.

HIV/AIDS prevalence rates Number of orphans	<p>HIV prevalence rate not known as people do not disclose their status after undergoing the test.</p> <p>Said to be 7 households with orphans in the village, however exact number unknown</p>	<p>HIV prevalence of 50%</p> <p>HIV prevalence of 50%</p>	<p>HIV prevalence of 40%</p> <p>HIV prevalence of 40%</p> <p>Lodzi village is leading in the zone, high number of orphans due to the HIV situation.</p>	<p>HIV prevalence not known</p> <p>14 orphans</p>
Number of children in school	<p>Number not known, but estimated that 7 out of 10 school-age children are in school.</p>	<p>90FAO at primary level but 40% at secondary level due to early marriages, long distance to secondary school, but no fees for secondary school</p>	<p>100% at primary level but 80% at secondary level due to early marriages, long distance to secondary school, but no fees for secondary school</p>	<p>Number not known, but estimated that at least 75% of school-age children are in school.</p>

* The chief lost his village register book and thus did not know the exact number of people in the village.
The figures used here were derived from KIIs at the district and Group Village Headman (GVH) levels.

PART B: RESEARCH FINDINGS

5. Women's economic advancement

The first part of this research explored the effects of the SCTP on the economic advancement of women based on the following hypothesis: *The Malawi SCTP will increase women's incomes, access to credit and savings facilities. It will also improve their skills and employment opportunities.* The research addressed this hypothesis by focusing on four domains: 1) sources of income and women's roles in income generation; 2) time spent on productive and reproductive work; 3) access to credit and other financial services; 4) resilience.

5.1 Sources of income and women's roles in income generation

The findings of the qualitative evaluation suggest that the main sources of income in beneficiary households changed as a result of the SCTP. There was a shift from *ganyu* labour as the main source of income to a mix of sources, as indicated in Table 10. Interviews also reveal that beneficiaries perceived this change to be more pronounced for female than for male beneficiaries. This indicates that women were able to participate in market activities and, as a result, increased their earned income. However, female beneficiaries were often limited to certain productive activities – within the informal economy - such as petty-trading (e.g. selling *mandasi* and tomatoes).

Table 10 **Examples of income-generating activities by men and women**

IGAs done by women	Time taken up by IGAs	IGAs done by men	Time taken up by IGAs
Fetching and selling firewood	Considerable	Brick making, construction, tenant farming	Considerable
<i>Ganyu</i> (e.g. washing clothes, farming)	Considerable	<i>Ganyu</i> (e.g. farming)	Considerable
Petty business (e.g. selling <i>mandasi</i>)	Modest	Big business (e.g. selling and burning charcoal, fish); selling livestock	Modest
Beer brewing	Modest	Bicycle taxis	Modest
Housekeeping	Modest	Security guards	Little
Fetching water for building	Considerable	Cross-border trading	Modest

While some beneficiary households still engage in *ganyu* labour (e.g. farming and construction) – particularly during periods when they have not received their social cash transfer due to delays – FGDs in all four communities found other sources of income, including selling cash crops (e.g. soya and sunflower) and engaging in IGAs (e.g. petty trading, such as selling *mandasi* and vegetables for women). Beneficiaries and non-beneficiaries in Thanagata village and Nankhudi zone in Machinga explained that *ganyu* was considered a less important source of income after the SCTP, which enabled them to hire in labour and to raise capital for small businesses as an additional source of income.

Ganyu is now (being done) less important, as we [beneficiaries] are now also able to get money from cash transfer (male beneficiary, Nankhudi zone).

Before, we (beneficiaries) used to engage more in *ganyu* activities. Social cash [SCTP] has lessened that and now we have livestock, which we are able to sell and rely on (female beneficiaries, Chota village).

(We) have observed a change as women are spending less time in *ganyu* activities than in the past and are now able to concentrate on other IGAs (opinion leaders, Nankhudi zone).

The SCTP's only change is that many people have stopped doing *ganyu* because instead of going for *ganyu* they are getting loans from VSL and concentrate on fields or start a business (KII with VSLA/health promoter, Thangata village).

Older and chronically ill beneficiaries in Lodzi and Chota villages in Chitipa also made the point that they were able to use the CT to hire outside *ganyu* labour to do the work they were unable to do. Indeed, for these beneficiaries, the SCTP played an important role in overcoming the constraints they experienced in doing *ganyu* or hiring someone to do so on their behalf.

Selling second-hand clothes and shoes, and cross-border trading were also raised as sources of income in both villages. Remittances from the older children of participants, who are either in *jupeki* (Johannesburg, South Africa), Lilongwe or Blantyre, is a final source of income, albeit limited. Surprisingly, only a small number of beneficiaries mentioned the cash transfer as a source of income, and these were usually non-beneficiaries.

An opinion leader in Nankhudi zone explained that the change in sources of income after the CT was more pronounced in women than in men: "women listened to the programme [SCTP messaging], which advises them to get money as capital – mainly through VSLs – to start a business". As will be discussed in Section 5.3 in more detail, savings and loans were not as accessible to women in the research communities because they lacked the cash required to join VSLAs or similar merry-go-rounds/savings groups. Female beneficiaries were able to establish businesses and join VSL groups, corroborating the opinion leader's perception that women listened to the SCTPs advice.

Female beneficiaries in Thangata village explained during an FGD that they used to buy vegetables from the market and then sell them on in order to earn an income. Now they use the SCT to buy fertilizer, grow their own vegetables and sell them. The women also noted that receiving the SCTP means that they face fewer difficulties and restrictions in raising capital for IGAs. Nevertheless, as will be discussed in Section 7, there are implications to using the SCT to purchase fertilizers, especially for beneficiaries that are denied (by chiefs) access to the FISP coupon.

As seen in Table 10, the income-generating activities undertaken by men and women are quite different, indicating the persistence of a traditional understanding of 'male' and 'female' tasks. As a result, women often engage in IGAs centred on domestic tasks, such as beer brewing, which suit their skill set because "it is a cooking thing, which is done at home" (young man, FGD in Chota village)

and because women know “how to measure”. Other IGAs undertaken by women and girls include selling *mandasi*, moulding pots and cooking for money.

The IGAs in which men engage are determined by a number of factors. First, jobs, such as construction work and brick making were raised require strength or ‘manpower’, which women are considered to lack. Men are also more likely to take on risky jobs, such as working as security guards. As a male beneficiary in Nankhudi zone explained:

It is said to already be too risky for men (their life is at risk and they fear being attacked, being shot and being hurt) so how can women do that?

There is also the issue of travel. While men are able to travel long distances and sell products outside of their communities, women are often not allowed to do so, usually for reasons of their safety or, as explained in Section 6.2, due to suspicions that they will engage in immoral’ activities, such as sex work. Moreover, men traditionally have access to more capital, which enables them to engage in activities such as cross-border trading in Chota and Lodzi villages in Chitipa and selling livestock in the four communities. Finally, men are more likely to engage in IGAs that will give them a ‘higher return’, such as selling charcoal instead of firewood. Even *ganyu*, which is said to be ‘for everybody’ is quite gendered, with men moulding the bricks and women fetching the water used to mould the bricks. Focus group discussions with female beneficiaries in all four sites revealed that a large majority do not feel they have enough income or capital to participate in the types of businesses that men are involved in (e.g. selling fish, owning and operating grocery shops and buying and selling second-hand clothes and shoes). This indicates that although the SCT has helped women to move into more profitable IGAs, the enabling environment needed for them to access similar income-generating opportunities as men is lacking.

There were, however, a number of changes, albeit small, in the activities undertaken by male and women beneficiaries, although the change was more pronounced for women. The research found only a limited number of cases where male beneficiaries became engaged in so-called female tasks. One example came from the Nankhudi zone, where a male beneficiary started cooking and selling *mandasi* (a task typically associated with women). He said he “feels proud” because “the *mandasi* business is booming”.

Female beneficiaries in Thangata village and Nankhudi zone explained how the SCT led to a shift in the types of livestock they purchase and own. In the past, they only owned small livestock, such as chickens, which were mainly used for consumption. Now women own larger livestock, such as goats, both for consumption and business purposes. Traditionally, larger livestock were only owned by men, due to their high economic value. This suggests the erosion of culturally-held beliefs due to women now having the income to purchase more expensive animals.

FGD participants also spoke about women “selling fish”, as well as selling second-hand clothes at the national border in Chitipa. Such jobs were previously dominated by men, again indicating that cultural

notions about activities deemed appropriate for men and women can be changed, albeit slowly. In Thangata village, selling fish is typically seen as ‘men’s business’ because of the distance and risk - as noted earlier:

From Thangata village to Lake Chilwa men leave at 4am and arrive around 11am when using their bicycles; and from there to Lake Malawi takes less time (2 hours) (female non-beneficiary, Thangata village).

Liwonde National Park is near and women are afraid of being attacked by wild animals (male beneficiary, Thangata village).

Consequently, while a small number of women do sell fish, this either involves sending someone – a family member or hired labourer - to get fish from the lakes or to buy it at the market.

The fact that more and more women are now engaged in non-traditional activities cannot be linked solely to the SCTP. This was evident in Mwenechilanaga Village - the comparison community in Chitipa district – where an opinion leader observed that in 2009 they used to see “maybe only two women at the market, but now there are more women doing business” – although as noted, women are doing business “with little profit”, similar to the other sites. This change, as raised by men during an FGD, was attributed to VSLs “coming in 4-5 years ago” when women were trained on how to operate VSL groups. However, FGDs with women participants revealed that they had not been involved with the VSLs recently as they had lacked a reliable and steady source of income. This indicates the importance that a steady income, such as provided by the SCT, can play in enabling women to join VSLs, as will be discussed below.

Finally, in Chota and Lodzi villages in Chitipa, the change in gender roles was ascribed to women being less oppressed and a lot more “free compared with the past” (male non-beneficiary, Lodzi village). Specifically, ‘gender messages’ from a wide variety of sources contributed to the change in gender roles and perceptions of the economic role of women. Such messages have come from SCTP committees, which encourage women to engage in ‘business’; from extension workers (e.g. health extension workers) associated with the programme; and from civic education and NGO campaigns (see Section 5.2 below).

5.2 Time use in productive and reproductive work

The findings reveal rigid gendered divisions of labour within the household, with women undertaking most of the reproductive work:

We spend most of the time cooking and washing clothes (female CSSC member, Thangata village).

We don’t ask why we are doing some of the activities at home (female CSSC member, Thangata village).

This was also the case in the comparison communities. In Kateza village in Ntcheu (the comparison site), for example, women clean, wash, take care of the children and husbands, while

men are in charge of household construction and repairs. The SCTP has had very little influence in this regard and there are some indications that it may have increased women's time constraints, in that some women now juggle their IGAs with care and domestic work. Such time constraints, needless to say, minimize the potential empowering effect gained from an increasing women's income. The SCTP, in their efforts to promote women's investment in IGAs, did not account for the fact that additional support would be needed for women to dedicate time to additional income-generating activities. As will be further discussed in this section, where changes in gender roles have occurred, such as men taking on a number of unpaid domestic tasks, they have the result of NGO campaigns and programmes on gender equality, suggesting the potential for the SCTP to link with such interventions to provide a more enabling environment for women.

Respondents in all sites listed cooking, cleaning and washing, fetching water and firewood, child care, pounding maize and gathering vegetables as being activities done by women and girls. Men and boys, on the other hand, rear livestock (cattle and goats) and do construction, such as roofing, building pit latrines and brick work – the strenuous activities – because they are “physically stronger than women”. As illustrated in Photo 4 below, the seasonal calendar, division of labour and decision-making by gender tool, male beneficiaries in Chota village, men are involved in land preparation and women plant and harvest, while both men and women weed and apply fertilizer.

When asked about the reason for this division of labour, respondents cited tradition: “this is the way things are done”:

Culturally, women are raised to do certain tasks (male non-beneficiary, Thangata village).

It's based on tradition – they were raised that way and have been following that ever since (female non-beneficiary, Thangata village).

The seasonal calendar reveals how ‘sticky’ gender roles can be: women are “expected to prepare food for men and wash their clothes”, but men cannot “put a child on [their] back” (male non-beneficiary, Nankhudi zone). Moreover, these assumptions mean that any attempt to take on tasks meant for the other sex is often ridiculed, e.g. a man who cooks is said to be ‘charmed’. However, if a woman does ‘man’s work’, it’s because “she doesn’t have a man”. A young, single woman in Kateza village in Ntcheu (the comparison site) who carried out construction work on her home, was assumed to lack the money to hire a man to do so.

Photo 4 Seasonal calendar and gendered division of household activities with male beneficiaries in Chota village Chendo VC, Chtipa District)

C. HITIPA DISTRICT, T. A. MWABULAMBWA, CHENDO CLUSTER (22.9.2015) MALE BENEFICIARIES

SEASONAL CALENDAR, DIVISION OF LABOUR AND DECISION MAKING BY GENDER

PAGE 1 OF 2

RAINFALL, LIVELIHOODS ACTIVITIES AND RELATED TASKS	MONTHS OF THE YEAR												DIVISION OF LABOUR BY GENDER		DECISION MAKING BY GENDER	
	J	F	M	A	M	J	J	A	S	O	N	D	WOMEN	MEN	WOMEN	MEN
RAINFALL	X	X	X	X						X	X					
HUNGRY SEASON	X	X							X	X	X					
HOUSEHOLD LEVEL																
RAINFED FARMING																
LAND PREPARATION								X	X	X			3	7	4	6
PLANTING	X									X	X		6	4	6	4
WEEDING/BUNDING	X	X								X	X		5	5	5	5
FERTILIZER APPLICATION	X	X								X	X		5	5	5	5
HARVESTING/STORAGE						X	X						6	4	5	5
MARKETING																
LIVESTOCK																
CATTLE GRAZING	X	X	X	X	X	X	X	X	X	X	X	X	1	9	1	9
CHICKEN FEEDING	X	X	X	X	X	X	X	X	X	X	X	X	8	2	8	2
SELLING OF SMALL STOCK	X	X	X	X	X	X	X	X	X	X	X	X	5	5	5	5
SELLING OF GOATS/CATTLE	X	X	X	X	X	X	X	X	X	X	X	X	2	8	5	5
HOUSEHOLD TASKS																
FETCHING WATER	X	X	X	X	X	X	X	X	X	X	X	X	7	3	7	3
FETCHING FIREWOOD	X	X	X	X	X	X	X	X	X	X	X	X	9	1	9	1
COOKING	X	X	X	X	X	X	X	X	X	X	X	X	8	2	8	2
SWEEPING (CLEANING)	X	X	X	X	X	X	X	X	X	X	X	X	8	2	8	2
CLEANING UTENSILS	X	X	X	X	X	X	X	X	X	X	X	X				

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Not all participants agreed that gendered divisions of labour are set in stone, with one female beneficiary in Thangata village arguing that they only exist because community members fail to challenge existing norms and stereotypes. As she explained, women's "typical tasks", such as making clay pots and pounding maize are "socially constructed – these are old fashioned but we found our parents made it like that and we are following in their footsteps".

In general, however, FGD participants felt that men and women simply know what they are supposed to do by default: "It is by nature – from their sisters they know women cook and men construct". Within the household, women tend to decide on their own activities as do men, although in a few cases informants suggested that task allocation is determined by men, since in their culture "a man is the head of the household" and "he is like a manager":

A man is the head of the family - the oxcart has to follow. The head is the one that is in front and in this case, we mean we as men are the bull and the women are the ox-cart (male beneficiary, Thangata village).

Traditional notions of what is appropriate work for men and women clearly persist, indicating that while engagement in certain productive activities is generally accepted (see Section 6.2), cultural perceptions around household tasks remain fixed. In an FGD with male non-beneficiaries in Thangata village, one man was adamant:

I can never cook! Tradition has raised me such ... a household should show that there is a woman, his wife cannot sit like this (relaxed) and I can be like this (imitating pounding).

In Chota village in Chitipa, such notions seem to be even more ingrained within the patrilineal system: CSSC members observed that one of the greatest obstacles to change in the division of labour was how the culture shapes thinking about what is a ‘woman’s job’ and what is a ‘man’s job’. This thinking is only reinforced by the dowry practice, as men say they have bought their wife and so they can give her orders.

While traditional gender divisions of labour persist, the findings do reveal a change, albeit slight, in the type of household activities and employment undertaken by male and female beneficiaries of the SCT. For example, in farming, both men and women till the land and harvest crops; men cut the grass and women are involved in grazing animals and felling firewood (not just fetching, as was their traditional role).

Male beneficiaries and non-beneficiaries on the research sites noted other changes in their activities due to change in culture, which now may include fetching water, caring and cooking for children and taking them to health clinics, although usually only when the women are ill or working, away from the home for more than a day. In an FGD with male non-beneficiaries in Thangata village, 4 out of 10 men – all of them young - said they cook. They explained that they had heard a lot about “the goodness of men and women doing things together” and understand that cooking “is not a shameful thing”. As one man observed, ‘We don’t want to differentiate between men and women’. Yet, as emphasized by community opinion-leaders and CSSC members in Thangata village and the Nankhudi zone, only very few men feel this way, as men are perceived to be “too proud to cook”.

During the FGDs, a number of young men also explained they now go to the maize mill and fetch water, traditionally women’s work. The availability of bicycles has played a part in men now going to maize mills, which they put onto their bicycles or, if there is no bicycle, put it in sacks for women to carry them. However, since it is still considered a ‘female task’, and they do not want to be seen by the other villagers (they are ashamed, people will say “they are charmed”), the men leave early in the morning and are usually home by 7 am. This also suggests that while men will carry out women’s tasks, such as cooking for the family since no one can see them doing so, doing women’s work in public carries more stigma, being more visible. Younger men in these communities are more likely to assist in providing care for their children and performing domestic chores in their own homes.

The gradual increase in the number of men engaging in unpaid care and domestic work is due more to overall cultural change than to participation in the SCTP. In all four sites, participants explained

that NGOs, such as the National Initiative for Civic Education (NICE) and YouthNet and Counselling (YOUNECO), have played an important role in catalysing this change through gender equality training, relaying messages about equality and joint responsibility and encouraging men and women to share household tasks.

Similar phenomena were observed in the two comparison sites – Kateza and Mwenechilanga – where the minor changes in gender division of labour were linked to ‘gender messages’. As explained by men during FGDs in Mwenechilanga, women are now spending more time on business activities than previously: “they did not have capital”, “culture forbade women to work outside the home” and the men are “spending more time on cooking when women aren’t there,” as a result of “a lot of gender equality messages through the radio” and other sources of information such as the police community forum and the health clinic.

We are doing women’s jobs as we now fetch water, but we fetch using the bikes. Change is due to ‘gender’ (opinion leader, Mwenechilanga village).

Life is changing. Church and society, NICE and Red Cross are teaching us on gender issues (opinion leader, Mwenechilanga village).

Now we are helping women with all the chores, the activities – except for pregnancy because we can’t say hand over the pregnancy to me (male community member, Kateza village).

Changes are also linked to the 50-50 campaign, “which is everywhere”; the radio, which airs ‘gender messages’ on equality; civic education, which teaches people about the importance of sharing roles; and gender education by institutions, such as hospitals during antenatal visits, churches and victim support units. These complement and support the messages relayed by the SCTP, which focus more on engaging in IGAs, establishing businesses and joining VSLAs (see Section 7.4). As such, there are potential linkages between the SCTP and these programmes and campaigns on gender equality, which provide an enabling environment for women’s economic empowerment.

The FGDs revealed an unintended consequence of the SCTP: an increase in women’s ‘double burden’ (productive and reproductive work). As discussed above, as result of the SCTP more female beneficiaries are engaged in income-earning activities outside the home such as selling *mandasi* and cash crops. Although men are assisting (albeit to a limited degree) with a few domestic tasks (mainly cooking and child care), it does not seem to have led to much change in the division of productive and reproductive work. This is an indication of how little negotiating power women have in the household. As a result, women engaged in IGAs and other businesses find that they have little time for care and household chores. They “just try and do all the things they do (inside and outside the house)” (female beneficiary, Thangata village). They do this by “adjusting their time” (i.e. waking up earlier, doing the household chores first or in the evening after work, etc.):

We prepare the, *mandasi* the evening before, and wake up early, make sure we have cleaned the house and everything and leave for the business (female beneficiary, Thangata village).

Another option is for the children of working women to take over her household responsibilities, which can impact the long-term educational opportunities of boys and girls kept out of school to substitute for their mothers' unpaid work in the home. In fact, a three-year evaluation of the SCTP in Salima and Mangochi, although not the same districts covered by the present study, found that the number of children engaging in household chores increased as a result of the programme, girls to a larger extent (Handa *et al.*, 2016).

Consequently, female beneficiaries, particularly in Thangata village and Nankhudi zone, feel that while the SCT has increased their income and ability to engage in IGAs, they now have less time for household chores.

5.3 Access to credit and other financial services

In Malawi, the formal financial sector is dominated by commercial banks, including the National Bank of Malawi. Nevertheless, the country has an underdeveloped finance sector in terms of serving the rural poor, with about 55 percent of the adult population excluded from the use of formal or informal financial products (UNCTAD, 2014). Access to, and the availability of, formal financial services in the rural areas is particularly limited: only 3 percent of the population has access to savings services, 1 percent has access to credit, and a dramatically lower number has access to sustainable finance (*ibid*).

The SCTP has increased access to informal credit facilities, namely VSLAs, due to the greater availability of income, although this increase is more pronounced for female than for male beneficiaries, and for younger than for elderly and chronically ill participants. This is in line with findings from a 2008 report on the financial sector in Malawi, where 19 percent of the adult population – with an equal share of women and men – was reported to be using informal sources of credit, i.e. borrowing from employers, getting credit at shops, receiving agricultural inputs from processors or input suppliers on credit (FinScope, 2008). Access to credit has influenced beneficiaries, particularly women, to build a culture of saving (see Section 6.1) and taking loans.

Joining saving groups – facilitated by the SCTP – has helped to boost women's empowerment, livelihoods and economic status through savings and microloans that have enabled them to invest in small businesses and improved farming and livestock.

Borrowing from friends and relatives

In Thangata village and the villages in Nankhudi zone, interviews revealed that borrowing is on the decline due to a lack of trust – particularly among men – brought on by previous experiences of borrowers not repaying creditors either on time or at all. Non-beneficiaries from the comparison villages are better able to access informal borrowing, such as women in Thangata village who can buy material, clothes, utensils and groceries from hawkers on credit (to be repaid in a week or two) and borrow money from businesses and from traders in town. Small retailers/shops who provide credit

to customers they knew personally are highly valued, as they rarely charge additional interest or ask for collateral.

In Lodzi and Chota in Chitipa, men and women mentioned being able to borrow informally on occasion – as the issue of distrust seems less rampant – with women doing so more often than men:

Women are borrowing more as sometimes when they tell husband they need money for soap, they say don't have money, just borrow (opinion leader, Lodzi village).

Findings also suggest that informal borrowing is usually for 'small money' – between MWK 1 000 and 6 000 (USD 1.68 and USD 8.32) – and often done by women who tend to use it for salt and other basic needs or to start a small business, such as selling vegetables and *mandasi*. This was explained during an FGD with a savings group in Lodzi village:

Borrowing from friends and relatives is usually on a small-scale ... Mostly women get this as it's usually (a) little loan (MWK 1 000) – only if you need something big that's why you get 5 000 kwacha – that's the highest you can go. More pressing needs is food. A 'tin' (20 litre bucket) of maize is 2 000 kwacha and they will get two, and 1 000 used for maize mill or 1 000 used for salt and other basic needs.

Informal saving groups

In Thangata village and Nankhudi zone, it is increasingly becoming difficult to borrow money from friends and families. This could be due to the increased presence of VSLAs in these communities. A female beneficiary in Thangata village noted "VSL is in fashion as a lot of people have joined them, and can easily access loans". A KII with the VSLA Secretary for the Nankhundi Club argued that the SCTP, from their perspective, had fostered the creation of more VSLA groups:

Three years ago there were two and now there are five (in the community). Most of the (SCTP) beneficiaries are in other groups. Their groups started because they saw how others were benefiting.

VSLAs are the most commonly identified informal financial services in the study sites. They are highly valued for their flexibility, the sense of ownership among members and for enabling members to save and borrow small amounts of money conveniently and affordably. The members also seem to value the fact that they know where and how their money is saved. Share-outs from VSLAs are appreciated by members as additional sources of income, which can have significant impacts on their living standards, such as their ability to cope with risks and shocks as will be discussed in Section 5.4. Finally, respondents value VSLAs because being part of a group enables them to engage regularly with the people in their community. This will be discussed further in Section 6.4.

Despite the many benefits of VSLAs, not just anyone can join these members-only associations: access depends on having a regular and stable source of income. SCT beneficiaries mentioned using the cash transfer as collateral to join the informal saving groups, which are a source of loans to establish or run a business. As such, the SCTP has facilitated increased access to credit and savings

facilities by providing the income needed to join VSLAs. When the question of borrowing arose during FGDs in Thangata village and Nankhudi zone, the research team was consistently told that people would always be asked whether they had joined a VSLA, suggesting that doing so was the most common way to access credit.

A common perception is that VSLAs are better suited to women, because women are perceived to be honest and trustworthy, as well as being better at managing their finances and savings than are men. In Thangata village, female beneficiaries observed that because they lived in matrilineal society, women in the community “know and trust each other”, so they can rely on one another to repay loans. Men, on the other hand, are not considered to be as trustworthy: they “are seen as thieves”, “they steal money”, “they abuse funds” and are “not honest”. Such views tend to reinforce the stereotype that men are irresponsible with cash. A number of male FGD participants in Thangata village confirmed that they tend not to pay back loans. This may be why men do not often participate in VSLAs. FGD participants in both Thangata village and Nankhudi zone stated that women “refuse to have men in (the) group” because they are more likely to out-migrate for work or leave the community if their marriage is dissolved, making repayment less probable. Men may also be excluded from accessing non-formal sources of cash due to the fear that they would not repay loans on time, or at all. Some expressed the concern that borrowed money would be used to purchase alcohol. As a result, men seem to prefer to access informal sources of funding through their wives, based on the assumption that women are more likely to be given a loan.

In Machinga, participants mentioned using the e-payment system as a source of savings. However, as will be detailed in Section 7, the majority of beneficiaries still face challenges in knowing how to operate their mobile phones. For people who can take advantage of this option, according to a male beneficiary in Thangata village, SCTP has encouraged the “saving system” because of the design of the system (i.e. the e-payment and Airtel money is also “like a bank on its own” as sometimes they save money on the card when they receive the transfer.

In Chota village, FGDs with youth members noted that the first VSLA groups in their community were introduced in 2011-12 by World Vision (which left the community in 2013). While, on one hand there is an increasing presence of VSLAs in Chota village, FGDs with female beneficiaries in Lodzi village revealed that they have declined in the past year:

VSL used to be more in the district, but not anymore this year because of issues of money – floods and stuff so people have no money.

This indicates the impact that risks and shocks, which are discussed further in Section 5.4, have on the ways beneficiaries use the SCT. Both Lodzi and Chota villages had a relatively large number of older beneficiaries participating in the FGDs. This reflects the fact that Chitipa district has 2 436 elderly-headed households (out of 3 765 households in the district). These FGD participants explained that they considered VSLAs to be for young people and so were not motivated to engage with them. The lack of engagement could also be because older people are less active in business, as discussed

in Section 5.1 above, and so cannot easily repay outstanding loans, even if they have income sources from the SCTP. It appears that the SCTP did not enable everyone to join VSLAs, as joining would depend on current and future economic prospects.

In addition to the fact that the SCT provides additional income that allows beneficiaries to set up businesses and join VSLAs, SCTP programme staff and CSSC members actively encouraged beneficiaries to join these informal credit groups. As will be discussed further, an additional advantage of the VSLAs is their relatively low interest rates: 20 percent as compared to 20-30 percent at Opportunity International Bank (OIBM) and Concern Universal Microfinance Operations (CUMO) Microfinance and 30-40 percent at commercial banks.

Formal financial services

Finally, there are more formal financial services that can be accessed in the four research sites. These include fertilizer loans from the Malawi Rural Development Fund (MARDEF) where borrowers are given a bag priced at MWK1 5000 and pay back MWK17 000, Alliance One, tobacco loans from LIMBE Leaf and Japan Tobacco International (JTI), CUMO Microfinance, One Village One Product (OVOP) and OIBM.

Community members are, however, often reluctant to borrow from formal financial services, with a male beneficiary asking, “What will we pay them back with”? Indeed, participants in all four sites spoke about property grabbing or having their iron sheets (from the roof), livestock and other assets repossessed by banks if they fail to repay loans on time.

There are other challenges to engaging with formal financial services, including: i) inaccessibility and lengthy processes, such as having to travel to facilities that are not community-based, fill out forms and return with additional documentation; ii) high deposits required to open a bank account (MWK 5 000 – USD 6.92 – for OIBM to as much as MWK 45 000 – USD 62.34 – for fertilizer loans); and iii) requirement for collateral (land, livestock); iv) higher interest rates (30-40 percent with banks; with fertilizer loans, a bag of fertiliser costs MWK17 000 (USD23.55), but repayment could be as high as MWK 42 000 – USD 58.19; v) shorter repayment times.

These challenges were also raised by community members in the comparison villages, who observed that long distances – ‘too far from town’ – high interest rates and the negative experience of not repaying loans are some reasons that they do not apply. However, in these communities there is also the perception that bank or fertilizer loans are for men because “men are courageous” and a “loan is a scary thing” (male community members, Mwenechilanga village). Women, on the other hand, “afraid they won’t be able to repay loans so they don’t access” (opinion leaders, Kateza village).

5.4 Resilience

The research suggests that the SCTP enables beneficiaries to better and more quickly manage their risks and shocks by providing them with income to purchase food during lean periods, to buy material for houses damaged by heavy rains and floods and to employ outside *ganyu* labour for reconstruction.

The main risks and shocks confronting the research communities in Thangata village and Nankhudi zone include food insecurity, deforestation, hailstones, floods and heavy rains, infertile land, fires, low cotton prices, lean periods, death, divorce, poor harvests, injuries, theft of crops and others assets (goats, maize, chickens and bicycles) and car accidents. In Chota and Lodzi village, they include drought, death and illnesses, as well as increases in food prices over time, accidents, crop failure, low yields, earthquakes, poorly constructed houses, locusts, hailstones, theft, chicken (Newcastle) and cattle (black quarter) disease, droughts, alcoholism and damage to crop by pests. In January 2015, Malawi experienced devastating floods that affected an estimated 1 101 364 people; 230 000 people were displaced, 106 were killed and 172 were reported missing. Economic losses were widespread and included damage to infrastructure, crops and livestock; reduced production due to water and electricity shortages; and the disruption of economic systems in communities where people were displaced (PDNA, 2015).

Male beneficiaries in Nankhudi zone and Thangata village explained that the SCTP had helped them to purchase livestock, which they could sell in times of need. Beneficiaries, particularly women, were able to get loans from VSLAs – using the SCT as collateral – to help renovate a damaged house or to buy food when crops were lost. Beneficiaries were also able to save money (through VSLAs) for emergency purchases of fertilizers and other farm inputs, for basic needs (e.g. food), school fees and school materials, medical payments, household assets, such as iron sheets and livestock, business investments and hiring *ganyu* labourers.

Opinion leaders and CSSC members in Nankhudi zone provided the case of a female beneficiary who was affected by floods and was able to renovate her house and buy food “in no time”. Male non-beneficiaries, also in Nankhudi, observed that most beneficiaries quickly managed to renovate their houses after flooding, while they – the non-beneficiaries – took several months to get back on their feet:

For those of us not in *Mtukula Pakhomo* [the SCT], we are sleeping in houses that look like a bathroom. We are unable to rebuild as we don't have the resources – “no money” – and even when we do *ganyu*, and get money we have to use it on food.

Almost all respondents in the research sites felt that community members tend to be affected differently by shocks, with richer households, able to manage better than poorer ones, due to having money, savings and key contacts, while the ‘most vulnerable’ struggle – often resorting to begging, doing more *ganyu* or requiring relief assistance:

The rich have resources that will enable them to rebuild homes if they are damaged by rains or fires, or employ *ganyu* labour to help on the farm. Poorer households would have to undertake the *ganyu* to be able to get some resources to rebuild their homes, which means they take longer to bounce back, this also means they neglect their farms which could result in poor harvest ... richer households can buy crops, livestock and food, while the poor cannot (male beneficiary, Thangata village).

The rich can manoeuvre their way out of shocks – they can easily get fertilizer and also have children in towns that can send them remittances whenever there is a shock. The rich have money, which they save, they also have transport to go to town and report locusts to agriculture officials and be advised on best solutions to resolve the issue (opinion leaders, Chota village).

Interestingly, FGDs with young people as members in Chota village observed that the poor are better-off than the rich in terms of managing shocks because they receive help quickly – “they get social support” – while the rich have to stand on their own.

The FGDs revealed a clear opinion that men and women are affected differently by shocks, with varying opinions as to who is affected more. Some participants said that men are more affected by shocks because they have to do the ‘hard work’ of rebuilding damaged homes, doing *ganyu*, particularly if they are non-beneficiaries or currently lack SCT money, buying fertilizers to stem crop losses and so on. They also felt that female-headed households cope better as they “receive favours and relief” more quickly than do men.

Nevertheless, most FGDs held that women were more affected, particularly female-headed households, because they are alone and have limited resources: “they have no husbands, no money and no one to rebuild” (male beneficiary Thangata village). For example, a female non-beneficiary in Nankhudi zone explained that her house was destroyed by floods in January 2015 and since then she has been forced to sleep on the grass outside her former home. This is in contrast to female SCT beneficiaries, who have been able to rebuild their homes, thanks to the buffer provided by the cash transfer.

Finally, a number of participants argued that vulnerability to shocks depends more on the ‘economic status’ of the household and the availability of social networks and less on whether the household is headed by a man or woman. CSSC members in Chota village held, for example, that a woman in a wealthy household could cope better than a man in a poor household, whereby the man would cope by doing *ganyu*, but the woman would have assets to assist her to manage the shocks.

Box 1 Improved living standards of beneficiaries: the case of Khetase in Lodzi Village, Lufita VC, Chitipa district

Khetase Kawaye* is a widowed 78-year old female beneficiary who has lived in Lodge village her entire life. She has four dependents, her grandchildren, who are in Standards 7, 6, 5 and the youngest now in 2. Khetase has been a SCTP beneficiary since 2013 and was thrilled when she heard she had been selected: “I thought God had answered my prayer, I was poor”. When she received her first transfer of MWK 10 800 she remembers being very

happy and “*we ponkhenda umwakunyada (walking proudly)*”. The programme has triggered many changes for Khetase and everyone in her household benefits. Since becoming a beneficiary, she has not done any *ganyu* work, which used to be her main source of income. Her grandchildren have also been able to avoid doing much *ganyu*. Khetase also used to burn charcoal as a business, which was very tiring, and to cut wood to sell in town, which involved walking long distances to the *boma*. Since joining the programme, she does not do this anymore.

As a result of the SCTP, Khetase’s grandchildren’s education can now be prioritized as she can get them books, pens and school uniform if need be. She is able to buy fertilizer. – although she feels if she accessed the coupon fertilizer this year things could have worked better for her as she would have been able to access cheap fertilizer and use the money on other needs. Still, she was able to buy two of the cheaper fertilizer at MWK 4000 for 1 tin with the cash transfer. She now no longer sleeps on an empty stomach and has also seen a change in the food she can buy – she is now able to buy relish and small fish. Finally, while she has not yet applied for a loan, the SCTP has relieved her of the challenges she once faced in accessing a loan. In the past, no one used to help her; they refused her a loan because they knew she had nothing. Khetase is happy to be in the programme: “*Chala ubasaye abenecho baprogalamu iyi* (I say God bless the owners of this programme)”.

*Not her real name

Overall, the findings indicate that whether male or female, SCTP beneficiaries cope differently and more effectively than non-beneficiaries. For example, even if they do not have money at the time of the shock, they can use the SCT as collateral for a loan, which can be paid off when they receive their cash transfer. This suggests that the SCT plays a positive role in managing risks, but increasingly this role is being reduced by the growing number of shocks (e.g. high food insecurity, price fluctuations, crop losses and failure). As explained by a male non-beneficiary in Lodzi village:

Things are getting worse every day. Soap is MWK 200 and we receive MWK 1 000 – how can I buy fertilizer, if I can’t buy simple ‘azam’ (green) soap.

Moreover, as discussed further in Section 7, in some cases beneficiaries are prevented from accessing programmes, such as FISP or other relief programmes, because they are on the SCTP. As explained by female beneficiaries in Thangata village, they were segregated (by the chiefs in the village) from the flood relief programme that came to their community (Emmanuel International) because they were SCTP participants, even though some of them were more affected by the floods than others.

Many beneficiaries felt that there were ways in which the programme could better support their ability to cope with and manage shocks and stresses. Suggestions included the following:

- ensuring that CT funds are received on time (see Section 7 on operations);

- increasing the CTs so that beneficiaries would be able to save and invest more, and therefore react more quickly when shocks occur (CSSC members in Nankhudi zone);
- providing government support to rebuild damaged houses of beneficiaries. (According to one CSSC member, the government did adopt an initiative to assist beneficiaries in rebuilding their homes, but it was not implemented) (CSSC members in Thanagata village);
- opening bank accounts for beneficiaries into which they deposit part of each CT (e.g. MWK 1 000) the funds in times of need (male beneficiaries in Nankhudi zone);
- encouraging beneficiaries to buy livestock, which can be sold during times of stress (male non-beneficiaries in Nankhudi zone);
- providing loans for specific items, such as iron sheets and cement to build houses, which can only be accessed during times of stress. These could then be deducted ‘little by little’ from beneficiaries’ accounts (male non-beneficiaries in Thangata village);
- providing beneficiaries with skills training on planning, saving and preparing for shocks (female non-beneficiaries in Thangata village);
- continuing to encourage women to join VSLAs so they can purchase livestock and, in time, have enough income to open bank account;
- encouraging more engagement of women in IGAs (CSSC members, Chota village);
- introducing ‘soft loans’ with food cushions, or helping beneficiaries with maize or fertilizer during shocks so their money doesn’t all go towards food or assisting in fixing houses if houses are damaged (opinion leaders, Lodzi village).

Female beneficiaries in Lodzi village mentioned an existing community initiative where group members deposit money into a club and use it if one of the group members is affected by shocks. They also noted that having a direct link to the cash transfer officers at the district level would be helpful as they could “complain to them directly” about fixing their homes or giving them iron sheets.

To conclude, the SCTP has played an important role in supporting women’s economic advancement by increasing women’s access to credit and by enabling female (as well as male) beneficiaries to invest in productive assets, such livestock – which can be sold in times of risk or shock – or to start small businesses. The programme could do more to address women’s time constraints as they engage in economic activity, while struggling to keep up with their household duties. This, as we have seen, can be done through messaging and fostering links with existing initiatives at the community level.

6. Women's power and agency

This section explores the ability of men and women to control and make decisions in the household and in the community. The hypothesis states that: *The Malawi SCTP will strengthen women's power and agency by increasing their bargaining power in the household and the wider community. This will increase women's self-confidence, their ability to engage in social networks and to participate in decision-making in the public arena.*

This section covers the following domains of power and agency: 1) control and decision-making over agricultural/productive assets, income generation, income earned, cash expenditures, savings and transfers from SCTP; 2) perceptions of women's economic roles and participation in economic activities; 3) empowerment, self-esteem and dignity; and 4) social networks.

6.1. Control and decision-making over agricultural/productive assets, income generation and savings

At the heart of this section and the next is the argument that individual beneficiaries, and particularly women, have varying degrees of control over resources and decision-making. There was overwhelming consensus among beneficiaries in all four sites as to the intended use of the SCT and few reported conflict with other household members in this regard. This harmony, however, did not extend to decision-making on other sources of income and assets, particularly for women in male-headed households, where men are seen to be in control of the economic decisions. Women are usually seen as household managers, who can make decisions related to their reproductive roles, such as regarding household expenditures on food and kitchen utensils. On the other hand, there was little indication that women gained economic control and decision-making power within the household as a result of receiving transfers, delineating the extent to which the SCT can contribute to women's empowerment.

Table 11 indicates the kind of assets listed by female non-beneficiaries in Chota village as well as who has access to and control over these resources, expressed in shares from one to 10, where 10 is the maximum. The table shows that men and women have almost equal access to most household resources – the house, agricultural land, clothing and bedding – in male headed-households. However, men tend to *control* most household resources, with the exception of kitchen utensils, clothing and bedding, small livestock (e.g. chickens) and food – resources that are often associated with women and the household. The FGDs in all sites agreed that the head of the household owns most of the assets. This often means that in a male-headed household, men own the assets while in a female-headed household, they are owned by women.

Table 11 **Access and control over resources, Chota village, Chendo VC, Chitipa district (shares 1 to 10)**

Household resource	Access		Control	
	Women	Men	Women	Men
Cash crops	7	3	3	7
Livestock (large)	2	8	3	7
Kitchen utensils	6	4	7	3
Houses	5	5	4	6
Agricultural land	5	5	4	6
Furniture	5	5	4	6
Clothing and bedding	5	5	8	2
Durables (e.g. solar panels, phones, radios, etc.)	3	7	3	7
Bicycles, oxcarts and wheel barrows	4	6	4	6
Automobiles	1	9	0	10
Small livestock	6	4	7	3
Petty business (hawker/shops)	5	5	3	7
Forests	5	5	5	5
Food	5	5	7	3
Farm inputs	8	2	8	2

These findings point to the persistence of gendered social norms in shaping people's behaviours and interactions in these communities. As we see, women's decision-making and bargaining power within the household is quite restricted. This persists, even when the SCTP has enabled female beneficiaries to purchase and own more assets. In Thangata village for example, female beneficiaries noted using the cash transfer to purchase productive assets such as livestock and maize, particularly in male-headed households. However, as can be seen in Photo 5 below, owning or having access to an asset does not necessarily translate into being able to make decisions regarding its use, purchase or sale. As explained by an opinion leader in Chota village:

Men [decide], but women contribute – to give an okay or to say no. In their community men are heads of household and control all of the affairs there.

The main assets in the research communities included land, houses, bicycles, businesses, farm equipment (i.e. axes, hoes and cutlasses), livestock, bags of maize, and fertilizer. In all four sites, FGD participants (male and female, beneficiary and non-beneficiary) agreed that men run the household:

(The man owns) the assets as he is the one who owns me – I married him. (female beneficiary, Chota village). Men are owners of the villages. That's why they own most assets. It's their land; they pay high bride prices (female non-beneficiary, Chota village).

Men make decision on all assets, except land as men make the money and so have the power to decide (opinion leaders, Thangata village).

(The man) is the one who decides in the household. He is the man of the household (male beneficiary, Thangata village).

Control and decision-making over assets is even more rigid in the two villages (Lodzi and Chota) in Chitipa, with the different cultural systems in the two districts – patrilineal in Chitipa and matrilineal in Machinga – potentially explaining why this is the case. In Chitipa, where the dowry system is present, FGD participants explained that, in male headed households, men own most, if not all, of the assets as they “are owners of the villages” (female non-beneficiary, Chota village). Land, in particular, is owned by men, while women own their clothes and have “full control of the kitchen and utensils” (opinion leader, Lodzi village). In both villages in Chitipa, if a marriage ends the man tends to keep nearly everything (‘he is the one who married the woman’); the woman is left only her blankets and clothes. Opinion leaders and committee members in both villages explained that this only occurs if the marriage is dissolved ‘at home’. If the marriage ends in a court, the assets are divided. If a spouse dies, the wife has access to and control over the assets as long as she stays in the community. However, if she has a male child, he gains control over the assets when he becomes an adult.

In matrilineal Machinga, ancestral land is owned by women. A male beneficiary in Nankhudi zone observed that “men are like goats grazing on the land, they are never going to take the land away from women”. Beyond land, FGD participants explained that maize, hoes, axes, fertilizer, bicycles and durable goods are owned by the family; utensils are owned by women; and panga knives are owned by men. In some cases, ownership of an asset is determined by how the money was raised to buy the asset. For example, if a bicycle was bought using money from selling cash crops, it is often owned by the family, but if the man did *ganyu* and generated the cash to buy the bicycle, it belongs to him. If a couple divorces, the assets that belonged to the couple go to the children; bicycles, sickle, panga knives and axes belong to the man and ancestral land belongs to the woman. Female beneficiaries in Thangata village and Nankhudi zone added that if a divorced woman remains with the children in the village, she will keep most of the assets, but if the man goes away with the children, most of the assets go with him, except for the land. If a husband dies and the wife remarries, her land goes to the children.

The existence of two systems (patrilineal and matrilineal) in the study sites could help to explain why SCTP has less impact on increasing female beneficiaries’ ability to make decisions in Lodzi and Chota

villages. Here, it was constantly said by male and female FGD participants – both beneficiaries and non-beneficiaries – that men in male-headed households decide what tools to purchase and what livestock to own/raise and sell “because they are leaders of the household” and they pay the bride price. Women are able to “contribute” to the decisions. Women are consulted on the purchase of poultry, while joint decisions are made with regard to applying for loans, usually from a VSLA, and on areas for cultivation, since men and women do the work together. Engagement in *ganyu* labour is said to be a personal decision that men and women can decide on their own.

Findings from Thangata village and Nankhudi zone paint a slightly different picture. Here, couples in male-headed households jointly discuss issues as “one body and one family”, although the final decision depends on the asset in question. Women have no say on the purchase or sale of large livestock, such as cattle, which is the province of men, but they can make decisions on the purchase of household utensils.

Men and women decide together what type of crops to buy, particularly crops that might need fertilizer and might require applying for fertilizer loans. Men often decide which tools to purchase – even if women have the income to do so. FGD participants explained that men make the decision to purchase goats and cattle, since it is their responsibility to care for livestock, while women decide on the purchase of chickens. As male beneficiaries in Thangata village explained, they usually try to reach a consensus with women so as not to cause too much contention in the household.

Female and male beneficiaries jointly decide whether to apply for loans. As explained in Section 5, women more often receive loans the loans from VSLAs (as they are usually members) while men – who often get their wives to apply for loans on their behalf – search for the money to pay off the loan. Men and women decide whether to do *ganyu* work independently of each other. However, decisions on how to use the income earned from the *ganyu*, or any other IGAs, is usually made by the man in order to “avoid chaos in the family”.

From the perspective of male non-beneficiaries in Thangata village, an increase in consultations between husband and wife has more to do with the fact that men and women are being taught to respect each other and to listen to each other’s opinions when making decisions than to the influence of the SCTP. This they attribute to NGOs present in the villages of the study, perceived democracy, and an understanding of equal rights– for men and women to express themselves – and law enforcement which means women are able to voice on issues.

Similarly, in Lodzi and Chota villages, where women experience greater control over their personhood which is deeply rooted in the culture as a result of the dowry, this change is also attributed to NGOs that are promoting messages about gender equality, gender education by social welfare programmes, and law courts now being close to them - as this has removed the power in men and ensured the that women can be protected by the law. This view was echoed by the comparison communities where it was noted that men are “now discussing with their wives”:

The generation has changed. Men were rulers ... now with gender talks on the radio and NGOs, women have the freedom to chip in (Male community member, Kateza village).

The FGDs in all sites initially made the point that when there are disagreements on how to use household income, the money is split 50:50 with the man and women each deciding what to do with their share. Yet, further probing revealed that while men may listen to the woman's side of an argument, they usually win because they have the power and traditional authority on their side. Men control and women listen and submit, even if they have earned the income themselves. Not listening means "you are a rude wife".

As explained in Section 5.3, savings are maintained through VSLAs, with active encouragement from the SCTP. Male and female beneficiaries explained how having more income because of the SCTP has helped them to save. Doing more business also helps to contribute towards savings. As an opinion leader in Thangata village explained, "VSLAs encouraged (a) saving spirit". Female beneficiaries in Nankhudi zone observed that women mostly save for emergencies and to purchase livestock and farm inputs. They held that most men do not save money to the same degree. Yet male beneficiaries in Nankhudi affirmed that they save for emergencies (e.g. death or illness, disasters) and to carry out renovations.

Decisions about what to save for are based on 'household needs'. Male and female beneficiaries in Thangata village explained that when they earn money they discuss together how to spend it (e.g. on inputs, fertilizers, school fees for children) and save it. However, men have the last word. As explained by an opinion leader in Thangata village, "saving is mostly done by women, but the men control it" due to their role as "head of the family". Yet all of the FGDs agreed that women decide how much to save and spend on household items as they are "conscious of household needs. Opinion leaders in Thangata village suggested that women think of the "little, little needs" (e.g. food), while men think of big projects.

While studies on cash transfers in polygamous households suggest an increased likelihood of conflict in households where only one wife receives the CT (Wasilkowska, 2012), findings in the present study indicate that in some cases, when the husband is away with his second wife, female beneficiaries are responsible for everything within their households, which indicates, albeit during short periods, an increased ability to make decisions.

In female-headed households, decisions are most often made by women although older male and female children are often consulted. In Thangata village and Nankhudi village it was noted that this did not change as a result of the SCTP:

Decision-making differs for me as I am responsible for everything. But if there is an adult male child, the adult male child can make decision (female-headed household beneficiary in Nankhudi zone).

It is done by me, but sometimes I discuss with the older children (female-headed household beneficiary, Thangata village).

Interestingly, in Chota and Lodzi villages, participants explained that there is often a male guardian for female-headed households, who should be consulted about, for example, the purchase and use of tools.

The research found that more female beneficiaries own their own assets, as a result of increased income from the SCTP and their growing involvement in businesses, usually facilitated by the SCTP. Women in male-headed households noted a growing tendency for their spouses to consult them before making decisions. This is reinforced by male beneficiaries in Thangata village who observed that nothing can be done without consulting their wives as this could “disorganize” a marriage.

Women in all sites reported that the SCT brought little change to gender dynamics because they have to “respect their culture” (female beneficiary, Nankhudi zone). This was particularly true in Chota and Lodzi villages in Chitipa, where men still have the final say on decisions. Female beneficiaries in Thangata village explained the concern about conflicts and arguments over money: some marriages have been affected by disputes over the SCT. A CSSC member in Thangata village said that “men still lead in decision-making as women are afraid of being left”. Generally, with social norms and rules continuing to play a major role in these communities, women’s decision-making and control in the household is quite restricted.

6.1.1 Control and decision-making over the cash transfer

Although the cash transfer is unconditional, most beneficiaries said that they use it for “what it is meant for” and “the things they are advised on”: basic needs (soap, maize mill), school costs (fees, uniform, notebooks) health, the purchase of livestock and fertilizer, savings and investment in setting up a business. While there are male and female beneficiaries that say there is no difference in how it is used compared to other sources of cash:

Money from cash transfer is just money for the household. (female beneficiary, Nankhudi zone).

We can’t really say the money is pooled - when the money is coming, we find all the money in the household, and look at what is needed and it is just used (female beneficiary, Lodzi village).

We wait and see. As we are now going for business, we want to see what we are making and then we decide (female beneficiary, Thangata village).

‘Money is money’ (male beneficiary in Thangata village).

More impact on the control and decision-making over resources seems to have been made with regards to the use of the SCT in some cases. The SCT provides some women with the opportunity – many for the first time – to decide how to spend their money without having to ask for permission to spend from their husbands. Female household heads see little change due to the CT since they already (mostly) know how to spend their income. Finally, when asked who benefits most from the SCTP,

answers ranged from the entire household, to women and children who no longer have to depend solely on a man to provide for them.

6.2 Perceptions of women's economic roles and participation in economic activities

The SCTP has only slightly changed beneficiaries' perceptions of women's economic roles in the household and the community. Although there seems to be an incremental cultural change regarding these roles, some FGD participants, both beneficiaries and non-beneficiaries, still felt that it is not appropriate for women to earn and manage money:

Why should you be doing business when you're married (female non-beneficiary Nankhudi zone)?

The men are there to fend for us (female non-beneficiary, Nankhudi zone).

Women don't respect men when they are working somewhere else (male non-beneficiary, Chota village).

When women have money they become empowered and rude (male non-beneficiary Lodzi village).

Men can manage 'going out', women can't stand or service going out. Women can't handle pressure/challenges outside. Even those that are saying it is appropriate they have a limit to what women can do. (male non-beneficiary, Chota village).

Others agreed that it was appropriate for women to earn and manage money. Female beneficiaries in Nankhudi zone proclaimed, "We (women) are no different from men and can also do what men do". Recognition of the value of women's economic role was also expressed by men: five of the seven male non-beneficiaries in an FGD in Thangata village said that, by working, women could contribute to the support of the household. They reported having seen how women involved in IGAs, such as selling vegetables, improved their household's livelihoods as well as reducing the burden on the man as sole provider:

In the absence of the husband, they don't lack resources and women can fend for the family. (opinion leader, Chota village).

The money brought into the household can be used to lessen the stress on the man in terms of the household income (male non-beneficiary, Nankhudi zone).

It relieves man from providing some basic needs – as women can get medicine and other necessities (salt and relish) without asking men (CSSC member, Thangata village).

Households get empowered when women are involved in business; it uplifts the household (male non-beneficiary, Thangata village).

A number of FGD participants expressed the opinion that it is acceptable for women to get money from outside the home, but "only if the man is away" (male beneficiary, Nankhudi zone), or if they

are home before dark: “there is no justification for coming back home at 9 pm” (male non-beneficiary, Nankhudi zone). In Thangata village, CSSC members also observed that, while appropriate, working women can sometimes “*become problematic*”. For example, women engaged in IGAs may end up saying that they do not need their husbands or want a divorce once they start earning money and can support themselves. Further inspection reveals the feeling that whether or not it is appropriate for women to work depends on where the work takes place:

Yes, on the business within the community. No, on the outside business, because on the outside business like cross border, there are a lot of men in the field and they will stay three or four days out - do you think the woman can survive the men? (male non-beneficiary, Chota village).

Thus it became clear that the perception of women as ‘prostitutes’ – a notion that the team heard constantly, at every site and from men and women – arose from whether a woman’s business was within (e.g. selling *mandasi*) or outside (e.g. cross-border trading) of the community. Women who worked at a distance and spent nights from home were given the label:

A lot say when women are going out for work they are going for prostitution and not business. The men who let their wives go, they are asked how can you let your wife go to Karonga for business and they are laughed at by fellow men in community (male non-beneficiary, Chota village).

Women in Karonga or outside community those are regarded as prostitutes ... It is those women that sleep in their houses once a week that’s why they are seen as prostitutes (female beneficiary, Lodzi village).

Interestingly, one female youth member in Nankhudi zone brought up one of the downsides of women working as a reason as to why it is not appropriate. She argued that by working, women suffer as they walk to Ntaja trading centre [those that sell *mandasi* or banana] and might come back home late and tired and find a lot of work in the house for them to do – ‘*so it’s like taking away their time from household chores*’ – which as discussed in Section 5.2, female beneficiaries are seen an increase in their workload. As mentioned, messaging of SCTP to invest in IGAs could have also included more sharing of household responsibilities between men and women to enable this process of income generation not become unbearable for women.

These perceptions seem to be changing in some places, perhaps partly with help from SCTP. In Thangata village and Nankhudi zone, working women are not judged as prostitutes. According to opinion leaders in Nankhudi zone, this kind of thinking is “all in the past”. This change may be due to the fact that people know that the SCTP has provided the income that allows women to save and invest in IGAs. In Chitipa, where traditional structures seem to be more ingrained, there does not seem to have been much change in the perception of working women.

6.3 Empowerment, self-esteem and dignity

Table 12 shows what FGD participants understand by empowerment. SCT beneficiaries generally cite the economic value of empowerment: an increased ability to engage in IGAs, earn money on their own and own livestock. They also recognize changes within themselves, such as being free to express their views and greater self-confidence, self-esteem and dignity since joining the SCTP. For female SCT beneficiaries, empowerment means being able to live in brick houses (as shown in photo 5 below), having more food security, being able to pay school fees and hire labour, and joining VSLAs. For female non-beneficiaries, empowerment is about not needing to depend on the man you marry, looking smart and being entrepreneurial.

Photo 5 **A female beneficiary in Thangata village, Ngongondo VC, Machinga District in her new and improved home (on the left) built with money from the SCTP**



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Beneficiaries also associated the ability to dress well with empowerment and greater self-confidence:

Before, I didn't dress well, but now I do. Before I used to wear torn clothes, but now (see) how I look! You can see there has been (a) change (female beneficiary in Lodzi village).

Table 12 **How men and women understand empowerment, by beneficiaries and non-beneficiaries**

Location	Women	Men
Nankhudi zone	Beneficiaries	
	An empowered woman can earn money on her own and take care of the home as well; she does not keep asking for help from others (especially men); hard working; does less <i>ganyu</i> ; able to buy farm inputs; concentrates on farming, which leads to high productivity; men trust empowered women to run businesses and manage farm activities on a large scale.	An empowered man owns a house with bricks and an iron roof; has adequate food and is able to take care of children without <i>ganyu</i> ; employs <i>ganyu</i> labourers.
	Non-beneficiaries	
	She does not have to depend on her husband.	Able to buy adequate fertilizer; able to plan; can build a good house with plastic paper and a roof that does not leak; able to provide for his family
Thangata village	Beneficiaries	
	Can hire labour in the field; has adequate food and assets and eats well	Has a good house with a roof that does not leak; has livestock, mattresses, chairs, TV and radio; dresses well; eats well (i.e. meat, rice, Fanta); has a business like a grocery; the children dress well and do not need to eat at the neighbor's house (<i>kudikia</i>); can hire labour on farm
	Non-beneficiaries	
	[Question not asked in this FGD]	Bathes regularly and buys <i>mandasi</i> the for children; has a confident walk; employs <i>ganyu</i> and does business' (for a woman)
Chota village	Beneficiaries	
	Is in business/IGA; joins groups; hardworking, encourages development in the household and the community; has a confident walk	Financially stable; has a bank account; changes clothes every day; Owns a brick house with good ventilation and an iron roof; owns nice dishes, mattresses, chairs, TV, radios, motorbike and oxcart
	Non-beneficiaries	
	[Question not asked in this FGD]	Has farm inputs and fertilizer; is able to do farm activities on time and according to the season; is able to manage large-scale farm activities
Lodzi village	Beneficiaries:	
	[Question not asked in this FGD]	Builds houses for rent; can buy an oxcart; sends children to private school
	Non-beneficiaries:	
	Looks good; dresses smart; practices family planning; self-dependent businesswomen; shops during market days; able to afford artificial hair and to go to the salon	Can move from <i>mandasi</i> business to selling second hand clothes and shoes

Source: FGDs in four communities

Feeling better about their appearance enabled women beneficiaries in Lodzi village to participate in community social functions and to attend church without being embarrassed. It also helped them to speak up without worrying about being judged on how they looked. In Thangata village, female beneficiaries described how they speak up in community meetings, participate in discussions – even when men are talking – and take part in public activities/ projects. They noted that the number of women involved in groups and church associations has increased and that some women have earned leadership positions, for example in VSLAs. Male beneficiaries in Nankhudi zone also said that their confidence had increased, but associated it with being able to take risks, access loans, join groups and start businesses as a result of the SCTP.

Female beneficiaries in Nankhudi zone have become more involved in community development because of the SCTP, which has further increased their confidence. Female beneficiaries in Thangata village also ascribed their new self-confidence to the SCTP because prior to the programme they “felt bad with a lot of problems” but now they can “live in peace”. SCTP’s messaging on male-female equality was cited as another reason why women feel more empowered.

Such positive changes have been corroborated by non-beneficiaries. A male non-beneficiary in Thangata village explained how his beneficiary mother has “really changed”. Her stress level has been drastically reduced now that she is “relieved of the burden” of finding food and money for basic necessities. His own stress has been relieved as well now that she no longer has to depend on him to provide for her. Others observed that “SCT is really helping (beneficiaries) to be someone in the community”, “they are now free” and “they are no longer shy”. Similarly, a CSSC member in Nankhudi zone explained that:

Now women’s involvement in VSLs has gone up and they are open during meetings and able to express themselves and in other groups they participate in.

Interestingly, not all FGD participants linked these changes solely to the SCTP. Male beneficiaries in Thangata village argued that they are also due to the fact that times are changing and now “women are involved in different things”. Non-beneficiaries expressed similar sentiments. Youth members in Thangata village, for example, linked increased self-confidence both to VSLAs, where members are taught and encouraged to do new things, people are motivated and given new skills, and the growth in NGOs, which also bring new skills and communicate messages on gender equality. They felt that these efforts to disseminate information has played a large part in changing attitudes.

A number of beneficiaries in both Lodzi and Chota villages spoke about the downside of participating in the SCTP. Older male beneficiaries in Lodzi village reported being criticized by non-beneficiaries who referred to them as “poor people receiving easy money”. Similarly, older female beneficiaries in Lodzi village mentioned that they feel resentment and isolation. It is worth noting that in the FGDs that included non-beneficiaries from treated villages, no negative sentiments were directed towards beneficiaries. Non-beneficiaries were more likely to hope to themselves be targeted by the programme in future.

6.4 Social networks

The SCTP has facilitated entry into social networks, particularly the VSLAs, but other existing social networks as well, including One Village, One Product (which offers loans and teaches business skills), Total Land Care (an NGO that aims to improve the livelihoods of smallholder farmers), church groups, disaster management groups, school committees, child protection associations, *moyo ndi mpamba* (“life is capital”), traditional agricultural projects, village development committee (VDC), youth clubs, village leader groups and tobacco associations.

Female beneficiaries are more likely to engage in social networks than men since there is a perception – voiced by male beneficiaries at all study sites – that women “have the time to go there” while men think it is a “waste of their time”, “useless” or “women’s stuff”. A CSSC member in Nankhudi zone observed that, when it comes to community development activities, the “spirit of volunteerism is greater in women than men”, while female beneficiaries in Chota village said that men are less likely to engage in social networks because “men like to see the benefits of their participation”. This does not mean that male beneficiaries never engage in social networks: the chair of a CBO and the chair of church group in Chota village were men. Some networks are valued more than others, for example the VSLA (“people know they can solve problems with it”) or, as VSLA Secretary for Nankhundi club in Nankhudi zone explained during a KII:

No other institution offering to women, unlike VSLAs, because none of the woman have bank accounts as don’t have enough money to open them – pay ATM card fees, pay for minimum balance.

While social networks probably existed prior to the introduction of the SCTP in the study areas, the findings suggest that the SCTP facilitated the participation of female beneficiaries in different types of social networks. For example, the VSLAs, which are dominated by women, enables them to save, engage in IGAs and apply for loans, which enables them to cope with risks.

There also seem to be an increasing number of female beneficiaries in leadership positions, chairing networks, such as Tuberculosis Care. Other examples in Nankhudi zone and Thangata village include a treasurer of a mosque women’s community, chair of the mosque community’s mothers’ group, vice chair of the CBO, vice chair of the VSLA and secretary of the church group. Encouraging women to join social networks seems to have also opened up additional opportunities for engagement, such as participation in parent associations in schools. Likewise, the increases in income and social status associated with transfers may result in higher engagement in social networks because the SCT provides the resources to cover the costs associated with membership and active participation in organizations. This provides women with the opportunity to interact with others in the community.

Nevertheless, during FGDs in Chota and Lodzi villages, elderly and chronically ill beneficiaries indicated their feeling that social networks were not meant for them. Social networks were viewed more appropriate for younger beneficiaries with more energy to engage in their activities. Thus, while networks listed in Chitipa included VSLAs, church groups, AllianceOne, Parent-teacher Associations

(PTAs), OVOP and men's clubs (particularly for men targeting loans from OIBM), in general, elderly beneficiaries were less likely to participate in them.

People from the study communities were more likely to be in single sex groups, as mixed groups were felt to encourage unwanted, intimate relations between men and women, which is frowned upon. This is in spite of the advantages of mixed groups that were raised by participants in all four sites such as enabling ideas to be shared, encouraging unity between men and women, helping women learn how to speak in groups - to give their voice and opinion - and being a space where people can learn from each other and teach each other new skills. Same sex groups were still perceived to have more advantages: here, there is no fear of 'unwanted mixing' and members usually have common understanding and can create goals that are important to them. Such groups also provide a space where they can talk about personal issues, such as marriage, motherhood and other issues they face in life.

Again, not everyone linked the growth in social networks to the SCTP. As an opinion leader in Nankhudi zone explained,

These days women are upfront and taking a role – because of active NGOs sensitizing on human rights, gender equality and importance of taking part in community.

There is a sense that more NGOs and groups are talking about rights these days, including national leaders, such as Malawi's former president, Joyce Banda who proclaims that women have more freedom and rights (because of her policies) given to them by the country.

To conclude, there seems to be a growth in women's access to social networks and in their leadership positions within these networks, but this does not seem to have increased their capacity to make decisions in the wider community. Moreover, while beneficiaries can control decisions around the use of the SCT, women in male-headed households are unable to control decisions on the use of other resources, indicating that the income received from the SCT is not enough to empower women beyond the confines of the SCTP.

7. Programme operations

This section examines the operational and design features of the SCTP in relation to its impacts, addressing the following hypothesis: *The Malawi SCTP's operational and design features will promote gender equality and women's economic empowerment because they ensure women's equal access to benefits and build linkages with community-based services and livelihood interventions.* The section covers seven domains: 1) gender-sensitive design of the social protection programme; 2) targeting; 3) delivery of benefits; 4) local committees, communication and grievances; 5) access to other social protection programme; 6) coordination and synergies with other development programmes and services; and 7) perceptions of programme sustainability and of its potential for overcoming poverty (graduation).

7.1 Gender-sensitive design of the social protection programme

Through the study, it was observed that gender equality principles and women's economic empowerment were mostly absent in the programme design. Indeed, according to interviews at the district level and with the CSSC members in both Chitipa and Machinga, a gender analysis was not conducted to inform the design of the SCTP, whose aim was to reduce poverty and vulnerability. Findings further indicate that women's needs were not specifically prioritized, as the team was repeatedly informed during the fieldwork that SCTP was “not a gender programme, but a programme for everyone”.⁶

This insistence by the CSSCs that the SCTP was not a ‘gender programme’ indicates a lack of understanding of *gender*, which is treated as synonymous with *women*, rather than as the study of power relations between men and women. Not being gender-aware, prevented CSSCs from recognizing and addressing gender issues in the programme, which could have enhanced its achievement of long-term objectives and improved development prospects more generally. Moreover, it was indicated that the aim was to target people who met certain criteria, regardless of whether they were male or female. As explained at the district- level meeting in Machinga:

It just happened that most of the women fell in that category [referring to targeting] but their needs weren't prioritized.

Thus, unlike conditional cash transfer (CCT) programmes that intentionally target female beneficiaries, particularly in Latin America (e.g. Molyneux, 2006), as explained during FGDs, women were not specifically targeted by the SCTP. Interestingly, at the district level in Chitipa, an SCTP district official argued that “there should be an element of it (gender)” in the programme. He maintained that gender “should not cover the whole programme” (meaning that women should not be specifically targeted), since this “would eliminate other targeting households”, but it could be added

⁶ While the programme was not seen as a gender programme, national policy-makers featured it at the 2015 Commission on the Status of Women as programme to empower women in Malawi.

as “a parameter for selection”. However, including gender considerations in the targeting mechanism does not guarantee that principles of equality and the objective to transform gendered power relations will be included in the design of a programme.

Similarly, opinion leaders in Nankhudi zone and Thangata village explained that they did not specifically target women but the selection was based on vulnerability criteria. As it happened, women and female-headed households are often recognized as the most vulnerable in their communities. This could be due to the number of women who are caring for orphans and/or their own children, the increasing number of female-headed households due to high rates of death, divorce or migration (usually for work in other districts and in South Africa) of male spouses and the often minimal support that women in female-headed households receive:

No, it wasn't about women, but the main areas were to aid poverty and minimize school dropouts and it happens that most women were fit for this criteria: taking care of children, households find more children out of school. A lot of kids to take care of, poverty levels are high (CSSC member, Thangata village, Ngongondo).

In this community, many women are divorced; most of the women here are divorced, what do we expect ... the burden of poverty leans more on women than men (female beneficiary, Nankhudi zone, Ngongondo).

Not that they were targeted, they qualified not married, lots of children, old and sick. Most women are not married and most are in polygamy. It was fair; they deserve to be there (opinion leader, Thangata village, Ngongondo).

Programme focuses on women...too much polygamy in the community; men would use money on other wives. Women will really empower her household (KII with PTA member, Thangata village, Ngongondo).

As explained in Section 2, the SCTP targets ultra-poor households, (i.e. households with few or no assets, little or no land, limited or no labour) and labour-constrained households, (i.e. households with no able-bodied household member in the age group 19-64 who is fit for work or chronically ill and/or households that are child/female/elderly headed); or households with a dependency ratio of more than three. Therefore, while the SCTP did not specifically target women or female-headed households – and was often described to the team during the field work as a ‘general programme’ - the number of women and female-headed households in the programme reflected the fact that most of the ultra-poor and labour-constrained households in the target areas were female-headed. Alternatively, as was explained during FGDs, “they just fit the criteria more”. This could have been due to the existence of higher levels of poverty among female-headed households, which in this context are headed by the elderly and have higher dependency ratios. On the other hand, the SCT programme mainly targeted households with children.

Interviews at the district level and with opinion leaders and CSSC members in all sites revealed that the design and implementation of the SCTP had an impact on women's economic empowerment as understood by the beneficiaries and described in the previous section. During the district-level feedback in Chitipa, a district-level official observed:

Now women are making money, they are able to come together and make decisions over the income. The programme has potential – to some extent – to empower women ... with resources beneficiaries get from (the) programme, they can join (a) VSLA and with loans they are able to empower their household’.

The potential for women’s empowerment was noted by some of the study participants. For example, during a KII, a teacher of primary school in Thangata village observed:

The programme is empowering women as when they get money and are doing business, and have enough food and health is good, and can do some farm work and business as well. (SCTP) has highly empowered women on issues of food, school for children, business. And lessening the issues of begging.

Therefore, while it may not have specifically targeted women, the SCTP can be said to have assisted RWEE, mostly by enabling women to participate in productive activities by providing them with capital to start businesses and encouraging them to join village banks, which further facilitated engagement in IGAs.

Chitipa has a large number of elderly and female beneficiaries who are not engaged in IGAs (as seen in Section 5.1). This indicates the need to further look at gender and age dynamics in programme design. Indeed, elderly and chronically ill beneficiaries did not think that the programme could improve their economic situation any more than it has until now (by providing cash to buy basic necessities and hire *ganyu* labour). They expressed the view that being old made it difficult for them to engage in IGAs, along with the fact that they faced a lot of health and mobility limitations and difficulties in making profits due to lack of markets. Furthermore, they felt that the empowering effect of the SCTP was limited by the amount of cash received:

The programme aims at improving households but as money is too small with too much needs at the household (hunger, school) so the money is failing to empower us economically (female beneficiary, Thangata village).

(SCTP) cannot really empower women as the money is too little to start doing the business. A lot of people sell maize with the money they have in Karonga – no capital to start business ... the kind of business they start is tomato/selling fish in Lufita, which cannot give them much money (female beneficiary, Lodzi village).

Capital is small so just do petty trade, money doesn’t give platform to start big businesses (male beneficiary, Thangata village).

Design good, but money small, it’s even failing its name of developing households. The idea is good, but the name is not in tandem with the objective of the project because the money is too small and it is failing to uplift the household (opinion leader, Thangata village).

While the SCTP has the potential to provide beneficiaries with higher incomes and to relieve their financial burdens, because most people are very poor, they tend to use the SCT to buy basic necessities. As such, while some people managed to save money and buy fertilizer or livestock, many could not. Most of the individuals interviewed in the four sites suggested increasing the size of the SCT. In addition, interviewees suggested giving fertilizer to the beneficiaries. As will be discussed

further, only some beneficiaries received the fertilizer coupon from FISP; the rest ended up using the SCT for fertilizer instead of to invest in starting businesses.

7.2 Targeting mechanism

As explained in Section 2, community-based targeting was used to identify beneficiaries who fit the SCTP criteria – a process that was often described during the FGDs as “fair”, “honest” and “good”, particularly by non-beneficiaries, who judged that the “right people” were chosen who “deserved to be in the programme”. Indeed, this study found little evidence of intense social tensions arising in the communities as a result of the choice of beneficiaries. This could be due to the fact that the community was consulted, accepted and were well aware of the targeting criteria. This indicates that the communication around targeting was successful and that targeting messages were clearly articulated by the SCTP district office and the CSSC members.

Moreover, this suggests that the SCTP targeting process was not based around certain gendered assumptions, such as that women are worthy recipients of the transfers since they use cash for their household more responsibly than men. However, as discussed, these gendered assumptions may not have been present in the targeting of beneficiaries, but they persisted once women were selected as beneficiaries: female beneficiaries improve children’s school attendance, health and nutrition; men are more likely to migrate and leave the communities, etc. This acceptance of gender stereotypes can reinforce traditional gender roles for women which, as seen in Section 5, can add to women’s already heavy daily roster of tasks while normalizing the behavior of men. Furthermore, SCTP may not have been a ‘gender programme’ but a large number of beneficiaries were women and the programme took place without any explicit analysis of gender roles and responsibilities, or an understanding of how gender relations might work within the different households or communities.

This can be observed in the ways in which individuals in the communities learned about the programme and what it entailed. Opinion leaders and CSSC members in Nankhudi zone, learned about SCTP in 2008 when the Machinga District Council held a meeting to explain the programme and the process for selecting beneficiaries. Opinion leaders and CSSC members in Thangata village also learned about the programme in a meeting in 2007. This meeting (see Section 2) was held by the social welfare officer and included TAs, chiefs and other leaders to inform them about the SCTP and how it would work. As explained by an opinion leader in Thangata village:

In the first place officials from the district came to the village head and explained they would like to get people that are labour-constrained, old and very, very poor and be involved in a ‘scheme’ so they can be receiving money in order to help them improve their livelihood.

When the programme was conceived, its aim was to target the ‘poorest of the poor’ in the chosen communities, but this was not well understood by many. In Thangata village, drama was used to present the programme to the community. Female beneficiaries in Nankhudi zone – who were targeted

at the start of the programme – explained that when the district officials initially came to the village they said they “want(ed) to assist the elderly”:

In the first years they were targeting more elderly people and after five years, (the) programme phased out and (they) did retargeting in 2014.

This was echoed in Thangata village, where FGD beneficiary participants noted that when it was first launched, it was known in the community as *Programme Ya Nkhamba* (Programme for the Old People) and it was only in 2014 that ‘the new name’ came. With the re-targeting it seems that there is a clearer sense of the programme’s aims, with many now referring to it as a ‘programme for the poor’:

Trying to ‘uplift’ living standards of very poor – who have shabby looking houses, small houses that house ten members, houses with not enough food, household members don’t put on clean clothes. Households with orphans, the aged and households that don’t send kids to school cause financially constrained (male beneficiary, Thangata village).

social cash ... programme where government is giving old, orphans and poor money to help them ... (with)... some problems they face (female beneficiary, Thangata village).

This is a programme where government trying to assist the poorest, the disabled, those who have a lot of children and the old people to give money so they have ‘at least a good life’. They can buy food, buy (their) children clothes and uniform (s), and go to school, books’ (opinion leaders, Thangata village).

In all of the research sites, beneficiaries were described as: poor/very poor, labour-constrained, female- headed household, have no clothes, use a sack as a blanket, chronically ill (the poor and poorest from the community well-being analysis), elderly. As explained by a CSSC member in Thangata village:

(The SCTP) looks at the old, the poor and the programme is to lift the poor – the programme is for the ultra-poor. Poverty is in two ways – some eat once a day and some go to bed without eating - those are the people the programme targets. They (CSSC members) were taught on who is poor and ultra-poor.

This indicates that while the programme’s aim to target people who were ultra-poor and labour-constrained was understood, there did not seem to be an attempt to understand the specific constraints faced by these ultra-poor and labour-constrained beneficiaries as a result of their gender, age and ability. Indeed, it can be said that by being presented as a ‘general programme’, the SCTP was unable to fully address the intersecting inequalities in communities that may have limited the empowering effect of increased income.

In addition to the limited gender analysis, closer inspection does reveal that while non-beneficiaries agreed that the ‘right’ people had been selected, as “the final choosing (was) done at (the) government level”, there was also a concern that deserving people had been left out. More than 10 percent of the people in the selected communities were living in poverty, yet only 10 percent were selected for the programme, a major cause for concern.

In Thangata village, for example – a large area with, according to CSSC members, “lots of people in the village”, there were people who fit the criteria but were not selected. A CSSC member in Nankhudi zone pointed out that each zone was supposed to supply 60 names per zone, but there are three zones and they only give resources for 10 percent of those identified as eligible – which is less than the 60 per zone. Similarly, in Thangata village, CSSC members explained that they listed as many people as they could, but when the SCTP officers came back, only a few were chosen: “In my village I have only seven people”, exclaimed one CSSC member. This raised questions from the people who were not selected. There were complaints – although these were limited – around incorrect targeting, where households with livestock and food, or ones that were more energetic (i.e. not labour-constrained) were included, while poorer ones were left out.

During feedback at the district level in Chitipa, officials acknowledged that “in some clusters, the reality is that the poor people are more than the 10 percent targeted”. However, they felt that any decision to increase the number of beneficiaries beyond 10 percent would have to be taken at the national level. The officials also argued that a lack of reliable village-level data was another challenge: The process is transparent but the challenge is at initial stage to find relevant data to come up with the 10 percent - we don’t have the right data on the 10 percent from the community in terms of representativeness.

This, according to the district officers, means that the targeting process in which 10 percent is allocated was marred by incomplete data provided by the community at the outset. CSSC members in Chota village, argued the reverse, insisting that the problem came from the district level:

... they don’t give us an exact numbers or target to list – they say list on poverty indicators and we list more and when we take the names (of potential beneficiaries) to the district, (and when) they come back and many are left (behind), so they leave us in trouble.

Yet, as pointed out by an opinion leader in Thangata village, despite the inaccurate data initially furnished by the community, the process was still fair because there was a thorough community validation process:

Everyone has chance to say his or her own view. ... as a committee we know who we are choosing, but some are not selected.

Finally, the re-targeting process seemed to cause confusion among participants, as an opinion leader in Lodzi village explained:

First term was good but retargeting (was) not, as ... people that were already in the programme were left out and they were still poor. Also not fair as number of committee members trimmed and people complained a lot.

This confusion, as explained by a CSSC member in Chota village, created a lot of anger. People were unclear about the concept of ‘graduation’ from the programme, which would mean the end of their SCT. Others did not understand why they were not included in the second round of targeting in 2014. The issue of graduation will be discussed further in Section 7.7.

7.3 Delivery of benefits

It is important to note that, while for the most part, payments were received on time, there were instances of irregular payments. In Thangata village, for example, the study team learned that the village had received regular bi-monthly payments since 2007. Payments in 2009 were irregular. By January of 2010, things were back to normal and beneficiaries were paid the arrears. Until 2014, payments were made every two months, until e-payments – paid monthly – were introduced at the beginning of 2015. Similarly in Lodzi village, the team was informed that the area received regular bi-monthly payments from 2008 to 2012, with no payments occurring for about 8 months in 2013. Things returned to normal in April 2014 and the new payments were received in June/July 2015. The fact of not receiving SCT transfers for such long periods often resulted in beneficiaries taking up *ganyu* labour to meet their urgent needs or pay off loans. Clearly, delayed or irregular payments can minimize the already ‘limited’ empowering effect of the SCTP.

E-payments

The e-payment system came to the Machinga communities in early 2015. It is currently being used in five VCs in Machinga, including Nkuna and Ngongondo. The process also has three different agents: Airtel, First Merchant Bank (FMB) and OIBM. Airtel is the agent for the research communities. There are three Airtel agents in Ntanga trading centre who work with beneficiaries in the villages in Nankhudi zone and Thangata village.

E-payments have a number of advantages. Beneficiaries receive money every month, although not always on the same day of the month. Beneficiaries in Nankhudi village reported that it is possible to access the payments anywhere – even in Lilongwe. Another advantage of e-payments is that they are flexible and people can decide to save part of the monthly payment in an Airtel money account. However, only a few beneficiaries managed to do as they were unable to operate the mobile phones.

The study found a number of issues with the e-payment system. Beneficiaries in Nankhudi zone reported that they have gone a month and, in one case, up to four months without receiving their transfers because of delays. This was often due to user issues, such as beneficiaries not being able to work the phone or losing the SIM card or phone. Older beneficiaries reported turning over the phone to their younger relatives (because they could not operate the phone); the younger relatives receive the transfer message and go pick up the money for themselves, having often been nominated by the beneficiaries to collect the transfers on their behalf. Another challenge with the e-payment system was observed by a VSLA/health promoter in Thangata village who complained during a KII of “network problems in the area so at times beneficiaries do not receive (a) message and so think the money hasn’t been sent”. Another reason for delays was due to the Airtel agents not having enough money to pay the beneficiaries on time.

Another constraint is the distance to the SCT collection centre. The beneficiaries in both sites collect their transfers from the Airtel agents at Ntanga trading centre, between ten-to 13 km from Thangata

village. According to women in Thangata village, it takes three hours to walk this distance, which puts them at a serious disadvantage. By taking a bicycle, men can reach the trading centre in 35 minutes. Nankhudi zone, which is closer to the Ntanja trading centre, can be reached by a 20-30 minute walk.

Box 2 Experiences of the e-payment system: Maryam from Thangata village, Ngongondo VC, Machinga district

Maryam Musa*, is a 64-year-old widow with five children – four in primary school and one in secondary school. She has been in the programme since its first phase in 2007. She receives message from her phone when it is time to collect her transfer of MWK 5 000 (USD 6.92) a month. When the message comes, she walks to the Ntaja trading centre, about 2-3 hours away by foot. Sometimes, she goes to Madzianjuchi school, which is closer to where she lives and where manual payments can be made. Sometimes, the agents at the Ntaja trading centre do not have the cash on hand and Maryam has to wait several hours or even return another day.

Maryam was given a phone and received some training but because she is illiterate, she has trouble with making it work and relies on her son to check whether the transfer has been received. Maryam has problems with her legs and cannot always get to the Ntaja trading centre. Sometimes she sends her son to pick up the money, but he returns with less than her MWK 5 000 CT, having spent some of the money on himself.

***Not her real name**

Elderly and chronically ill beneficiaries in Thangata village that cannot access the trading centre receive their transfer from Madzianjuchi school – a manual paypoint in the community. The CSSC communicates directly with them, telling them to go to the school on the payment day. According to the beneficiaries, the Airtel agent usually arrives late – possibly owing to the fact that the agents also work at the Ntaja trading centre – forcing them to wait up to 12 hours for their payments.

Photo 6 **Madzianjuchi school, manual paypoint in Ngongondo VC Machinga district**



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CSSC members recommended that the Airtel agent provide an alternative payment method for people who lose a phone or SIM card, so that they can access the money while the problem is being resolved. Another recommendation was to provide a direct helpline for beneficiaries of e-payments. During the district-level feedback session in Machinga, it was noted that there is already an Airtel helpline for the SCTP; however, it appears that many beneficiaries were not all aware of the helpline.

Other suggestions were to increase the number of agents, ensuring they are reliable, to guarantee the Airtel agents receive the cash transfers on or before payday, or to involve other cooperatives, such as the National Smallholder Farmers Association of Malawi (NASFAM), Agora and Farmers World, which can have money readily available on payday. In Thangata village, beneficiaries felt it was essential to have an Airtel agent closer to home (a suggestion was Magamba trading centre, which is 3 km from Ngongondo and 3.5 km from Thangata). During district-level feedback, the study team learned that the use of village banks as payment agents is in the pipeline; however, Ngongondo VC is not one of this initiative. The pilot areas for testing the new approach are served by Opportunity Bank, which run VSLAs in the community. The programme is also considering getting a focal point for Airtel and OIBM within the district for the e-payment.

Finally, the CSSC recommended more and frequent training on how to operate the cell phones and keep them safe, while maintaining the manual payment for elderly and chronically ill beneficiaries. As beneficiaries in Thangata VC noted, they went to Madzianjuchi School at the beginning of the year for cell phone training, but they were “too old” or “illiterate” and could not keep up with the training. There has been no follow up to that initial training.

Manual payments

In Chitipa, payment is manual and bi-monthly. Although CSSC members in Chota village said that “we rarely have problems” and beneficiaries in Lodzi village reported “no major problems”, beneficiaries spoke of delays in 2015, sometimes having received the SCTs three months late. As was clarified during the district-level feedback session in Chitipa, the delay was due to a change in the level of transfers. The delayed payments limited the ability of beneficiaries to participate in IGAs, invest in livestock and join VSLAs, and often meant engaging in *ganyu* labour while waiting for the transfer.

The payment process was explained both from the district’s and the community’s perspectives. District programme officers submit their budget (which takes around four months to prepare), which has to be approved at the national level. Once approved, a deposit is made into the SCTP account and the SCTP office is informed. SCTP informs the CSSC chair of the payment date by phone or in person. The money is transported with an accountant and police officer for security. The payment day may differ every month; it depends on when the SCTP office and CSSC chair learn that the money has been deposited into the SCTP account.

When the CSSC chair receives the call from the district office informing them when the SCTs will be available, they send the CSSC members to each beneficiary’s house to inform them, usually two days before payday. If the beneficiaries are sick or otherwise unable to collect their transfer, they may send a designated alternate. The paypoints are located at Chendo clinic in Chota village and Ilema primary school in Lodzi village.

Beneficiaries often have to travel long distances to the paypoints and experience long delays when they get there. According to the CSSC in Chota village, the shortest walk to Chendo clinic is 10 minutes and longest is 1-2 hours. Beneficiaries say it takes 45 minutes to an hour for to walk there. For Lufita, the paypoint is in Mubanaga, which borders Zambia, and the walk there can take up to four hours.

Reaching the paypoints is a special challenge for old and chronically-ill beneficiaries. Their difficulty in walking long distances – unlike the male beneficiaries in Machinga, they do not have access to bicycles – is compounded by the rugged topography of the district. Nevertheless, only four beneficiaries (two in Chota village and two in Lodzi village) say they are unable to walk to the paypoints and send representatives (children, grandchildren or nephews) in their place.

The district officers usually arrive late on paydays, with the result that some beneficiaries may have to wait up to three hours at the paypoints. According to the district officials, their late arrival is due to the fact that they must visit all of the paypoints in one day. Beneficiaries can also come too late and miss their payments. CSSC members gave an example of that during the 2015 fieldwork:

Five people didn't get money yesterday as they were late – showed up two hours later. For those who missed (the) payment they are advised to go and get their money from district social welfare office or another paypoint or wait for the next payday. If they can't manage that day they should use their money and get transport to go to district and collect money. If they miss it they have to go for the next collection.

The experience of manual payment system in Chitipa points to the importance of taking into account the limitations of elderly and chronically ill beneficiaries as well as the geography of the travel route to the paypoint, which can impede the ability to collect money. The extent to which the SCTP can economically empower beneficiaries is affected by the amount of time that beneficiaries must dedicate to collecting their money – even if it is only on a two-month basis. Two suggestions from Chitipa for improving the service were to ensure a set (or consistent) time for payday and to establish paypoints that are closer to each zone/village, to reduce the travel distance.

7.4 Local committees, communication and grievances

Community Social Support Committees

The community selects six CSSC members. Members are selected from zones and not villages; there are two CSSC members per zone. The CSSCs usually – but not always – have an equal number of male and female members. CSSC members in Nankhudi zone reported both an equal representation of men and women and an equal share in influence and power:

Just look at us. There are three males and three females. That's gender for you! There is no difference between men and women. Yes! Whatever message/advice we give it really depends on the nature of the person that is receiving the message and it's up to them to act on the message. Even if a woman gives a message people are willing to listen to her and act on whatever advice she is giving to them (CSSC member, Nankhudi zone).

They (men and women) take charge of issues equally (opinion leader, Nankhudi zone).

In Thangata village there are nine CSSC members (not having shifted to the new model of six CSSC members and three extension workers), eight of whom are women and one of whom. There were three men in the previous committee who, with the exception of a church leader, "didn't perform well" according to opinion leaders. Generally, however, the CSSC members are said to treat everyone fairly and equitably:

They don't favour anyone and they represent everyone (female beneficiary, Thangata village).

They are fair to everyone (male beneficiary, Thangata village).

As previously explained, beneficiaries receive messages about using the SCT wisely; promoting school attendance; encouraging parents to buy school uniforms and books and to pay school fees; eating healthily; buying livestock; engaging in IGAs and saving in VSLAs. Beneficiaries receive messages about the programme in a number of ways: at committee meetings (usually held twice a month), through visits from CSSC members, via public structures, such as health posts; and from their

peers if they have missed a message about payday, for example.⁷ Such messages are also disseminated to the beneficiaries at the paypoints. In Machinga, given the e-payment, there may be a missed opportunity to communicate with beneficiaries. Even if the messages were sent to mobile phones, as explained in Section 7.3, many beneficiaries are unable to operate them. Messages are equally disseminated to both men and women as the CSSC members seek to ensure that all beneficiaries receive them – even if it requires going house-to-house.

Beneficiaries in Chitipa, and particularly in Lodzi village, reported that messaging on payday “is not usual” and only remembered one instance when beneficiaries remember people being available to speak to them. This may have much to do with the time it takes to travel to and from the paypoints. The beneficiaries are usually too late to hear the messages when they arrive, or they are too tired and want to simply collect their transfer and begin the long journey back home.

Agricultural and health extension workers and teachers pass messages on to beneficiaries as well. Health extension workers advise beneficiaries on family planning and nutrition. Agriculture extension workers may advise beneficiaries to buy fertilizer with the SCT. In Lodzi village, the head teacher assists in communicating payments to beneficiaries, while in Thangata village, the head teacher monitors the children of beneficiaries. She has a list of the children and if she sees “they are lacking ... in learning materials and school uniforms ... or are absent from school”, she speaks to their parents to ensure they are using the money wisely. Teachers also advise beneficiaries to send both their male and female children to school. This indicates that there are inter-sectoral linkages and synergies that the SCTP could exploit to further extend its impact.

In addition to SCTP-specific messages, communications by CSSC and other community members focused on gender equality and encouraged women in particular to get involved in IGAs and VSLAs. These messages were often shared during payday to reach the maximum number of beneficiaries at one time:

Women also have (the) potential to work or do better (than) a man and (it’s important to encourage) women to set themselves (up) with business. It’s empowering them! (opinion leader, Thangata village).

Other messages advise women to respect their marriages. According to a chief in Nankhudi zone:

Committee members really are trying hard to disseminate gender messages to beneficiaries – they tell women not to become rude to (their) husbands just because they are earning money; (they should) respect (their) husbands who are heads of households...

⁷ The CSSC are responsible for implementing the programme at the community level. In addition to identifying potential beneficiary households, other tasks include the following: dissemination of key information, including payments dates; case management; monitoring beneficiaries; door-to-door visits; point of contact for complaints and queries; and reporting to the district.

This suggests that while the communities seem to welcome the economic advancement of women, they still maintain traditional gendered notions. The efforts of the CSSC to communicate positive messages has had a number of positive impacts. As explained previously, there has been an increase in the number of women joining VSLAs and engaging in IGAs. Men and women work together to harvest their crops (in the past, harvesting was considered women's work). Another change reported by CSSC members in Nankhudi zone, is that "we can no longer move around in the village and find a child of school going-age wandering around". Specific messaging by the CSSC led to an increase in the number of boys and girls in school. Similar impacts have been confirmed by a three-year impact evaluation in Salima and Mangochi districts (Handa *et al.*, 2016). In an FGD in Thangata village, a female beneficiary said that she formerly prioritized her male child for a number of reasons, including her inability to afford uniforms and fees for her son as well as her daughter. Now, because of the programme, she is able to send both son and daughter to secondary school.

Grievances

A beneficiary or non-beneficiary with a complaint or query should in the first instance address it to their local CSSC representative. If the CSSC member is unable to resolve the query, or if the query concerns the CSSC itself, the complainant may turn either to a local extension worker or to the District Social Cash Transfer Secretariat, specifically the desk officer. Complaints tend to relate to payment deliveries and delays, damaged or misplaced phones and SIM cards, distance to the paypoint and so on. Committee members in Thangata village gave examples of two common types of grievances: 1) the "Airtel kind of grievances": broken SIM cards, anything to do with technology; and 2) issues to do with payment delivery.

Beneficiaries explained that they are told to pass their grievances on to the CSSC:

(We) report to the committee as they registered us (beneficiaries) (female beneficiary, Nkuna VC).

All beneficiaries were told you can't go to the office; (you) have to go through the committee (CSSC member, Thangata village).

Beneficiaries are not equally satisfied with the grievance system, since CSSC members cannot always provide solutions. In Machinga, beneficiaries depend on the Airtel people to resolve payment issues. A number of beneficiaries in Chitipa explained their reluctance to complain. First, each time "we complained before to the CSSC - nothing happened". So we "just shut up". Second, they found the complaint process was 'too much': "First you have to tell them, they will say go to committee, and they will present it and nothing happens".

A number of suggestions were received on how to improve the grievance process. In Nankhudi zone, opinion leaders felt it would be better if Airtel officials provide the committee a way to solve the issues without waiting for months to get the pay. Committee members expressed the need for information on how to deal with problems like missing SIM cards or stolen phones so that

beneficiaries do not miss payments. Others suggestions included having a stronger link between the CSSC and district office so that grievances could be solved more quickly. A regular community forum is needed where grievances can be discussed and resolved. More frequent visits by committee members to beneficiaries' homes would help in sharing information and resolving issues. Currently, visits are on demand, usually done when there is an issue and when there is a message and grievance presented to committee and following up.

7.5 Access to other social protection programmes

The SCTP falls under the Malawi Government's NSSP, which also includes public works, school meals, village savings and loans and microfinance programmes. In Machinga, other social protection programmes include: FISP, VSLAs, food distribution by Emmanuel International, public works, food relief programmes financed by the Catholic Church, World Food Programme, the Evangelical Association of Malawi. The Red Cross provides clothes and blankets and a bursary programme provides school equipment and books. In Chitipa, programmes include the MARDEF, Finance Trust for the Self-Employed (FITSE), Malawi Social Action Fund (MASAF) and the National Association for People Living with HIV and AIDS (NAPHAM). There are church feeding programmes, which provide porridge for children on Sundays, and school feeding programmes. All of these programmes were considered to be 'general' (i.e. not gender specific).

Looking at the links between the SCTP and other social protection programmes, there are some that are stronger than others. As explained at the district level in Chitipa:

There are linkages with VSLs and cooperatives. However, these are not strong currently – it is due to lack of funding. (The) problem has (a) long history and they have requested for it (linkages) many times. It's been preached but no change. Extension workers who can make links require some resources like bicycles for mobility - that's why the link is partial, as it's only done in passing during payments (by extension workers).

The link between the VSLAs and the SCTP was discussed during interviews at the district level in Machinga, where it was noted that at least 55 percent of VSLA members are SCTP beneficiaries. Save the Children is “a big promoter” of the links between VSLAs and the SCTP, which is illustrated by their decision to create VSLA-health linkage officers in 2015. The job of the officer is to work with community social welfare assistants and the CSSC to train SCTP beneficiaries in the use of VSLAs and health financing. During the district feedback session in Machinga, the Save the Children representative enumerated additional responsibilities, including supporting SCTP links with other health and financial services.

There are other social protection programmes, such as the FISP, that would be very beneficial for SCT beneficiaries, but as revealed during interviews in two of the four communities visited during field research (Lodzi village in Chitipa district and Nankhudi zone in Machinga), the SCTP beneficiaries were segregated from FISP despite their continued need for support:

People here are poor, so (the) SCT is not enough. SCT beneficiaries cannot manage to raise MWK 17 000 for fertilizer (opinion leader, Thangata village).

As a female beneficiary in Thangata village explained, “we’re ... sad we are marginalized in some subsidy programmes like FISP” because, according to a female non-beneficiary, they are told to “give a chance to others”. FISP, however, is seen as “number one”, “the granary” – by both beneficiaries and non-beneficiaries. “If you don’t give somebody some subsidy you have killed somebody” (CSSC member, Lodzi village):

I get 3 000 kwacha and the bag of fertilizer is MWK 17 500 at agora (union) so the SCT can help me get 500 kwacha to buy fertilizer coupon (male beneficiary, Thangata village).

As the quote above reveals, the SCT can be used to buy a fertilizer coupon to enable beneficiaries to buy a bag of fertilizer. However, if they are left out by FISP, they will need to find MWK 17 500 (USD 24.32) to buy the fertilizer. Being left out often means that SCT beneficiaries end up spending their cash transfer on food or fertilizer, especially during the lean periods:

Money we get is not enough to allow buying inputs on own – (we) prefer buying food (to) fertilizer (female beneficiary, Nkuna VC).

Decisions on who can and cannot access the FISP lies with the village heads, who distribute the fertilizer coupons. In Lodzi village, CSSC members explained that there are many poor people and so “double benefits” are not allowed” “Our chiefs made the choice to say if one is on SCTP, (they) cannot be on FISP”. One beneficiary reported that when he complained to an extension worker about being barred from FISP, he said it was “out of their hands as it’s the bylaw in the community and (we) can’t get involved”.

In Chota village, on the other hand, a committee member said that “a person is allowed to be in more than one programme”, while opinion leaders explained that beneficiaries can participate in the ‘goat pass-on’ programme, in which they receive two goats and pass on the offspring to another household.

As explained by a CSSC member in Chota village, leaving beneficiaries out of the FISP reduces the “chances and opportunities to get resources they need to progress”. As explained by a SCTP/FISP beneficiary, the SCT would go much further if beneficiaries could also access the fertilizer subsidy. For example, instead of using the transfer to buy fertilizer, they could put the money into savings, use it to send their children to school and to apply for loans.

An additional constraint is the limited availability of fertilizer coupons. In Nankhudi zone, for example, there are only three or four FISP coupons available for the whole village. Respondents during FGDs in Nkuna observed that even if they could access both FISP and SCTP simultaneously, there would not be much impact since the common practice is to distribute fertilizer among several households.

In Lodzi village, opinion leaders also raised the point of the cost of farm inputs, which has increased to MWK 8 000 (USD 11.11) (for two bags of seeds). A bag of fertilizer now costs MWK 20 000 (USD 27.79), which SCTP truly cannot support. Therefore, in areas where beneficiaries are refused FISP coupons, they actually wish to be removed from SCTP so they can get fertilizer coupon, which has greater benefits. As noted during the district-level feedback session in Chitipa by a SCTP beneficiary:

Intermarrying the programmes will help with sustainability because in some areas chiefs block beneficiaries from getting subsidies, meaning they cannot graduate. They (the beneficiaries) need this link so if the programme ends today they should not suffer.

In general, the need was recognized for stronger links with other social protection programmes, especially with FISP, from which some beneficiaries have been segregated. As detailed in Sections 5 and 6, the economic empowerment impacts of the SCTP on women are varied, and largely limited to an increased income and the associated benefits. Exploiting synergies with other programmes could increase the benefits of the SCTP as well as sustain the improvement in the lives of beneficiaries – particularly women – after graduation from the programme (see Section 7.7).

7.6 Coordination and synergies with other development programmes and services

Other services, livelihood and development programmes operating in SCTP communities include manure production, livestock training, irrigation activities, conservation activities and sanitation and hygiene activities, among others. SCTP participants have benefited from these programmes to varying degrees – although they often did not know which organizations provided them as, in some cases, they took the form of short-term projects that were not sustained. The programmes included the following:

- food and nutrition activities, which mainly provided women with cooking techniques and recipes; programmes promoting good nutrition for families and family planning;
- a livestock training programme in 2014 that encouraged participants to buy chickens at a low price (MWK 250 – USD 0.35 each) for nutritional purposes and to start businesses;
- classes on making energy-saving stoves, gardening, sanitation and hygiene activities, modern bathrooms, toilets, chlorine;
- teaching participants how to do irrigation planning;
- conservation agriculture and modern farming technology, like ‘SASAKAWA’ – planting “one seed per station”;
- vocational training, such as provided by Makoha, Lusubiro and Lufita vocational schools to teach young people (10-18 of age) skills in carpentry, welding, brick laying, building and tailoring.

While these programmes did not specifically target women, a few were seen to impact more on women, such as the Total Land Care and irrigation projects, which encouraged women to farm on their own and sell their crops. There were also projects targeting pregnant and malnourished women – although again beneficiaries could not provide names. None of these programmes were linked with the SCTP. CSSC members in Nankhudi zone argued that this was a ‘missed opportunity’. They held that if SCTP beneficiaries are targeted for the training in manure-making, they can save money that would have been used to buy fertilizer.

There are cases where a deliberate link has been made, as in Thangata village, where the CSSC chair is involved with Makoha – a vocational training school in Lufita VC. The chair deliberately links SCTP beneficiaries to the school so that their children can learn skills to help with household tasks. In Lodzi village, One Village One Product (OVOP) is seeking to actively link SCTP beneficiaries to their savings groups. At the time of writing, they were talking to CSSC members to see how this could be done.

Overall, however, there is no deliberate attempt to link SCTP with other programmes present in the community – at least with those that target the same beneficiaries as the SCT. Yet, as raised by an SCTP district officer in Chitipa during the feedback session, “SCTP should not be a stand-alone programme. It should be linked”.

Greater synergies are also needed between government-led programmes and development initiatives led by NGOs and international organizations. For example, one district officer raised the point that Action Aid runs Early Childhood and Development Centres in his district but these are not in the SCTP villages. Co-locating the programmes could provide beneficiaries with care services while they are engaged in IGAs or on SCT collection days. The Gender Equality and Women Empowerment (GEWE) programme, funded by the EU, could also link with the SCTP to include adult literacy training for beneficiaries.

7.7 Perceptions of programme sustainability and the potential for overcoming poverty (graduation)

Beneficiaries in the first phase of SCTP did not seem to be fully aware of the length of the programme or understand that they would eventually ‘graduate’. During our research, most beneficiaries explained they would like to be in the programme “forever and ever”, “as long as possible” and “as long as we are alive”. It is important to note that a large number of beneficiaries are elderly and chronically ill and their graduation is not necessarily realistic. Some beneficiaries were aware that the programme would only run for five years. A male beneficiary in Nankhudi zone, for example, said that while he had not been told anything by the CSSC, he saw an indication SCTP’s five years of duration printed on his phone. Female beneficiaries in Thangata village also indicated that programme staff told them the programme was to run for five years:

We were told to take care of the phones that were given to us and that we were going to use those phones for the five years we will be in the programme.

Female beneficiaries from Thangata village expressed concerns that they would be left out of the retargeting because “some of [their] friends were left out in (the) retargeting (process)”. This indicates a need not only to communicate clearly how the retargeting is done, but also to ensure that newly targeted as well as retargeted beneficiaries understand the process of graduation.

A number of participants in the FGDs advanced the notion that graduation is not realistic since the “problems are still there” and that SCTP “hasn’t yet achieved its goal as most households are still poor (CSSC member, Nankhudi zone). The programme “should only end on (the) basis that people have improved” (CSSC member, Lodzi village). For now, “the money is too small and the needs are too much, the school, the food” (male beneficiary, Thangata village).

Overall, there is mixed evidence as to whether the SCTP can sustainably improve the lives of participants, enabling an eventual exit from the programme. Female beneficiaries insisted that it can:

Money has potential to improve – look at me, I am old and have kids in school that will need fees. That’s the problem, I no longer have power to work ... and I don’t do any kind of business – livestock is the only source of money that can be maintained. (female beneficiary, Chota village).

Non-beneficiaries have also observed improvements, such as the ability of beneficiaries to purchase school uniforms and increase school attendance by their children, as well as to purchase livestock. CSSC observed that the SCT has allowed people to build better houses, to buy livestock and establish businesses.

Yet, while many believe that the SCTP has positive impacts, there is also a concern that the money is inadequate to make any real change in people’s lives. CSSC members in all sites argued that the SCT benefits are only realized if payments are made regularly and without delay. Finally, male beneficiaries insisted that graduation from the programme would only be possible if they were able to engage in businesses with high capital. For beneficiaries to definitively move out of poverty, there clearly need to be additional interventions and support beyond the SCTP.

PART C: CONCLUSIONS AND RECOMMENDATIONS

8. Conclusions

The SCTP is an unconditional cash transfer with the objectives to reduce poverty and hunger in ultra-poor and labour-constrained households, to increase school enrolment rates, and improve the health, nutrition, protection and well-being of children living in target households. This case study explored the impact of Malawi's SCTP on the economic empowerment of rural women. About 73 percent of the 159 804 beneficiary households are female-headed and 56 percent of the 706 086 beneficiaries are female. Our research aimed to analyse the impact of the SCTP in two domains: economic advancement, power and agency and the degree to which gender equality and women's economic empowerment were mainstreamed in programme design and implementation.

Women's economic advancement

The first research hypothesis focused on economic advancement: *The Malawi SCTP will increase women's incomes, access to credit and savings facilities. It will also improve skills and employment opportunities.*

1) *Sources of income and women's roles in income generation.* In all four sites, the SCTP has led to changes in beneficiaries' sources of income, with less *ganyu* labour and more engagement in IGAs – particularly by female beneficiaries. However, while some women are now involved in tasks traditionally associated with men, such as selling fish and owning large livestock, in general, they are more likely to be engaged in activities usually associated with women, like selling *mandasi*. Moreover, the fact that more women are becoming involved in non-traditional activities cannot be solely ascribed to the SCTP: gender messages from a variety of sources (including but not limited to the SCTP) have played a part as well. The SCTP *has* played an important role in changing cultural notions of jobs that are suitable or acceptable for women as a result of their having a source of income. Investment in new businesses by elderly or chronically ill beneficiaries is unlikely: they fear being too old or lacking the strength or good health to engage in IGAs.

2) *Time spent on productive and reproductive work.* Our findings indicate that while more women are involved in IGAs, partly enabled by SCTP, there has been very little change in the gender division of labour in the household. Women are still primarily responsible for unpaid care and domestic tasks in the households and find themselves with little time available to juggle both. They cope by waking up earlier and going to bed later. Some men have started to pitch in around the home. However, this seems to be due to successful gender messaging from NGOs rather than as a result of any action by the SCTP. Thus, although the SCTP has increased the engagement of women in productive activities, it has significantly increased her daily workload.

3) *Access to credit and other financial services.* There has been a reduction in informal borrowing from friends and relatives and an increase in the use of VSLAs in Thangata village and Nankhudi

zone in Machinga. In Lodzi and Chota villages in Chitipa, informal borrowing has not declined and the number of VSLAs serving the community has shrunk as a result of shocks, which have had an impact on incomes (see Section 5.4), and the fact that elderly and chronically ill beneficiaries are unlikely to join VSLAs. Moreover, while the SCTP is often used to enable beneficiaries to join VSLAs, more women are able to access loans through VSLAs because they are viewed as more trustworthy than men. Thus, the SCTP has enabled financial inclusion for women, particularly through VSLAs.

4) *Resilience*. The research suggests that the SCTP enables beneficiaries to better manage their risks and shocks by providing them with income to purchase food during lean periods, buy material for houses damaged by heavy rains and floods and to employ *ganyu* labour for farming or reconstruction of damaged homes. The ability to hire *ganyu* labour has been particularly important for the elderly and chronically ill beneficiaries who are physically unable to work their land. A number of beneficiaries have bought livestock, facilitated by the SCT, mostly as a precaution (to be sold off in case of need). This type of precautionary saving is viewed by beneficiaries as an improvement to their status and a form of empowerment. Money from IGAs – often started as a result of the SCTP - can also be used to buy more food to manage risks. VSLAs (and, to a lesser extent, e-payments in Machinga) are also used to purchase goods – fertilizers and other farm inputs, food, school fees and materials – in times of hardship. However, it is extremely difficult to pay back loans during lean periods due to low productivity, limited markets and the unreliability of IGAs as a source of income. Today, the positive impacts of the SCT are being reduced by an increasing number of shocks (e.g. high food insecurity, price fluctuations, crop losses and failures).

Women's power and agency

The second research hypothesis centred on power and agency: *The Malawi SCTP will strengthen women's power and agency by increasing their bargaining power in the household and the wider community. This will increase women's self-confidence, their ability to engage in social network, and to participate in decision-making in the public arena.*

- 1) *Control and decision-making over agricultural/productive assets, and income generation; income earned; cash expenditures; savings; and transfers from the SCTP*. The findings suggest that the SCTP has had a minimal effect on women's bargaining power in the household and the community. In particular, the ability of female beneficiaries in male-headed households to make decisions about household productive resources and assets has not been affected. Women in male-headed households are more often 'consulted', although men make the final decisions.
 - The SCTP has led to only minor changes in decision-making on the use and sale of assets or property and on income earned.
 - While the SCTP has not changed deep-rooted patriarchal sociocultural norms around men as decision-makers, there is evidence that having regular cash transfers – where the community

knows the source – has contributed to positive perceptions of women’s capabilities due to their higher income and, in some cases, economic autonomy.

- SCTP has had more impact on the ability of female beneficiaries ability to make decisions on the use of the SCT itself, since there is largely consensus that the owner of the transfer should make the final decision. The fact that CSSC members encouraged female beneficiaries to be independent and take part in decision-making also played a role.

- 2) *Perceptions of women’s economic roles and participation in economic activities.* Our findings indicate that most people feel that it is fine for women to work, since it contributes to the household good, but only if the work takes place in the community, where people can see what the women are doing. The SCTP has helped to slightly change the perception of women in economic roles since the source of their income is known. Moreover, women in IGAs are now seen to be working hard to improve their lives and the lives of their families.
- 3) *Empowerment, self-esteem and dignity.* The SCTP has enabled beneficiaries, particularly women, to earn, manage and control income from the SCT. It has fostered their capacity to save and use cash for basic household needs and economic activities. In so doing, the programme has increased the sense of empowerment, self-esteem and dignity of female beneficiaries. These changes cannot be ascribed solely to the SCTP, however, since the programme is operating in a climate of heightened awareness as a result of NGO campaigns and programmes on gender equality.
- 4) *Social networks.* The SCTP has facilitated the growing presence of beneficiaries – particularly women – in social networks. A higher income has brought self-esteem and new clothes, which has made joining networks less intimidating. The SCTP actively encouraged its female beneficiaries to join VSLAs. Female beneficiaries are also more likely to be in leadership positions – notably within the VSLA, but also the PTA and religious groups. However, once again, this cannot be credited completely to the SCTP as there are also NGO campaigns and actions in the programme areas promoting gender equality. At the same time, some female beneficiaries find themselves excluded from other forms of social support, particularly the FISP, mainly due to village leaders wanting fair distribution of assistance in their communities.

Programme operations

The final research hypothesis was on the operations and the design features of the programme: *The Malawi SCTP’s operational and design features will promote gender equality and women’s economic empowerment because they ensure women’s equal access to benefits and build linkages with community-based services and livelihood interventions.*

Our research findings indicate that the design and implementation of the SCTP is not geared towards the achievement of gender equality and women’s economic empowerment. The following major challenges are identified as affecting programme outcome in relation to women’s economic empowerment:

- The income is seen by beneficiaries as insufficient to effect any real change.

- Gender is understood as synonymous with women and, as a result, there is minimal attempt to address the unequal gendered power relations that could limit the benefits of the increased income.
- There is no recognition of the time that women spend on unpaid care and domestic work, with economic empowerment understood only in terms of women's economic advancement (i.e. increased income and increased participation in IGAs).

Additional programme limitations have also been found to affect women's economic empowerment. These include a lack of clarity on the why and when of graduation; the inconsistency of payment dates and times; which makes it hard to rely on the CT for daily needs, or to guarantee debt repayment. In Machinga, the inability of some female beneficiaries to operate the mobile phones has meant that they often do not receive their transfers on time.

The SCTP also needs to link more closely to social protection programmes and livelihood interventions, as well as with NGO actions on gender equality and women's economic empowerment in the communities. While the importance of creating links between SCTP and e-payments and VSLAs and FISP is well known, there is limited implementation on the ground. SCTP could also benefit greatly from the EU's GEWE programme to promote female adult literacy or ActionAid International's (AAI) early childhood development programmes. SCTP recently launched a linkages and referrals system – to support complementary livelihoods support to beneficiaries, but this was in its infancy at the time of the study.



Other research conclusions indicate that:


- Female beneficiaries find it hard to balance household tasks with joining VSLAs and engaging in IGAs.
- Paypoints need to be a more reasonable walking distance from the communities.
- The SCTP should ensure that the transfer is reached by the elderly and chronically ill female beneficiaries who might not be able to travel to the paypoints.
- The e-payment system has experienced a number of 'teething problems', with beneficiaries struggling to operate the mobile phones. There are plans to engage VSLA chairs as e-payment agents, but this has not yet happened in the study sites.
- The CSSCs are trusted by female beneficiaries to be a direct link to the district. They are seen to play key roles in implementing the programme, delivering messages on payday, and encouraging engagement in the VSLAs and IGAs.
- The beneficiary selection process is seen as transparent and fair. Gender assumptions do not seem to have been used in targeting women, but they still persist once women have been selected. There are, however, major concerns about people that have been 'left behind' (community members who fit the selection criteria, but are not included).

- A linkages and referrals (L&R) system within the Sctp is currently under development, as a way to provide beneficiaries with additional support to maximize benefits of SCT. In Machinga, efforts are being made regarding VSLA programmes being linked to the e-payment system to maximize the impact of Sctp among beneficiaries – there is yet no evidence regarding the impact of this on Sctp beneficiaries.
- Sctp beneficiaries that receive FISP are less likely to use the SCT to purchase fertilizers, but not all community leaders are willing to allow Sctp beneficiaries to access other social programmes.
- There is a need for better communication around graduation and for actions to ensure those beneficiaries that do graduate are able to sustain the benefits gained from being on the Sctp.

Overall conclusions can be seen in Table 13.

Table 13 Findings on the research hypotheses

Research theme	Hypothesis	Conclusion
Economic advancement	<i>The Malawi SCTP will increase women's incomes, access to credit and savings facilities. It will also improve their skills and employment opportunities.</i>	 <p>Partly confirmed. The SCTP has reduced <i>ganyu</i> labour and expanded income-generating activities. It has increased the ability to hire <i>ganyu</i> labour for farming and household renovations and to purchase livestock and farm inputs. The programme has also supported financial inclusion through an increased access to credit and saving facilities and has improved the ability to manage shocks and risks.</p> <p>The programme has not led to a shift in the division of productive and reproductive work. Men engage marginally in a limited number of domestic tasks, and only when their spouses are ill or away for more than one day. Social norms still largely dictate domestic tasks. More female beneficiaries are working outside the home, but they are still undertaking most domestic responsibilities – a major barrier to the full realization of their newly acquired resources for economic advancement.</p>
Power and agency	<i>The Malawi SCTP will strengthen women's power and agency by increasing their bargaining power in the household and the wider community. This will increase women's self-confidence, their ability to engage in social networks and to participate in decision-making in the public arena.</i>	 <p>Minimally confirmed. The programme has contributed somewhat to increasing positive perceptions of women's capabilities and economic roles at the community level. This change, however, is taking place at a time where there active gender equality campaigns and programmes are being carried out by NGOs.</p> <p>The SCTP has played a role in facilitating the inclusion of female beneficiaries in social networks, most notably VSLAs. However, elderly and chronically ill female beneficiaries are not joining social networks. Other beneficiaries are also excluded from additional types of social support, particularly the FISP. Being involved in networks has raised the self-esteem and confidence of women.</p> <p>While female beneficiaries are taking up leadership positions in community-based networks, the programme did not significantly increase the capacity of women to make decisions in the community. Women were able to decide how to use of the cash transfer, but overall there was no increase in women's bargaining power and decision-making in the household.</p>

Operations	<p><i>The Malawi SCTP's operational and design features will promote gender equality and women's economic empowerment because they ensure women's equal access to benefits and build linkages with community-based services and livelihood interventions.</i></p>		<p>Not confirmed. The SCTP was not designed according to principles of gender equality and women's economic empowerment. A number of challenges limit SCTP's impacts on women's economic empowerment: gender is treated as synonymous with women and so there is minimal attempt to addresses the unequal gendered power relations that could limit the benefits of increased income. There is also no recognition of women's unpaid care and domestic work, as well as their time constraints, with economic empowerment understood solely in terms of women's economic advancement (i.e. increased income and increased participation in IGAs).</p> <p>Additional challenges affect all beneficiaries: lack of clarity on graduation, the inconsistency of payment dates and times, and weak links with other social protection programmes and livelihoods interventions. The inconsistency of payment dates and times makes it hard for households to rely entirely on the SCT for their daily needs, or to be able to guarantee loan repayment.</p>
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9. Recommendations

The research findings give rise to four key recommendations for enhancing women's economic empowerment and particularly their economic advancement and power and agency.

To enhance women's economic advancement:

- Ensure that cash transfers are regular and predictable. For elder beneficiaries, access to information and effective communication on pay dates and other aspects of the programme are crucial to ensure that the empowering effect of increased income for women is not minimized.
- Acknowledge the time constraints of women, as well as elderly and chronically ill beneficiaries and their difficulties in receiving the transfers (getting to collection points, waiting in line, etc.).
- Support the capacity of female beneficiaries to plan economic investments through financial literacy training, financial skills courses on how to prepare a business plan, develop a budget, apply for a loan and manage income, expenses and credit. Training can be made more accessible and entertaining through "edutainment" (i.e. educational information presented in an entertaining and accessible way through TV, radio, plays).
- In Machinga district, provide regular training on the use of mobile phones to receive e-payments and deliver training. Communicate the benefits of e-payments (e.g. saving money, increased access to financial services, greater privacy of cash transfers).
- Ensure that programme officials understand the time required of female beneficiaries for unpaid care work and domestic tasks, which limits their ability to capitalize fully on the potential of the SCTP.
- Raise awareness of the importance of redistributing or sharing household and care responsibilities between women and men. For single-headed households, further support is needed at community level to address women's constraints. This could involve working with NGOs to engage men and boys in a wider array of care and domestic work or working with early child development programmes to provide child care for beneficiaries with young children.
- Sensitize key SCTP officials (e.g. CSSC, DSSC and extension workers) to the gender issues described above.

To strengthen women's agency and bargaining power within the household:

- Provide training on intra-household gender power relations and decision-making processes

- Link to gender-awareness campaigns and programmes that address issues related to sociocultural norms and intra-household gender power relations, and decision-making processes.

To enhance the engagement of female beneficiaries in social networks and participation in the wider community:

- Facilitate women's representation and voices in decision-making by actively promoting their leadership in community groups and cooperatives.
- Provide gender sensitive training to the CSSC, DSSC and extension workers to address sociocultural issues, power relations, sharing roles and responsibilities and providing advice to beneficiary households to ensure an improved grievance mechanism.
- For those cash transfer beneficiaries that are excluded from other community-level programmes, notably the FISP, work within the existing long established community structures such as the Village Development Committees – which have been separated from the cash transfer programme structures, who may feel side-lined from decisions regarding the programme.
- Improve links between SCTP and other social protection programmes and livelihood interventions. Synergies can be built with the following:
 - VSLAs (e.g. as an e-payment provider and to strengthen financial literacy and incomes);
 - education and skills development programmes (for financial literacy and mobile phone use training);
 - community-based child care services (to address care responsibilities that constrain women's economic advancement);
 - transport services (bicycles, buses to factor in mobility and time constraints for women, elderly and chronically ill beneficiaries), and other services to reduce women's time constraints, including maize mills;
 - produce markets to enhance economic opportunities.

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Annex 1: Fieldwork process roadmap in Machinga and Chitipa

	District level			
	Interviews with key informants			
DAY 1	Village cluster 1 (subteam 1)		Village cluster 2 (subteam 2)	
	<ul style="list-style-type: none"> • Introductions with village leaders • 1 FGD with programme committee; no tool used. • 1 FGD with men/women opinion leaders, using community well-being analysis • Plan fieldwork and FGD/KII participants over next three days <p>Evening debrief</p>		<ul style="list-style-type: none"> • Introductions with village leaders • 1 FGD with programme committee; no tool used. • 1 FGD with men/women opinion leaders, using community well-being analysis • Plan fieldwork and FGD/KII participants over next three days <p>Evening debrief</p>	
DAY 2	<ul style="list-style-type: none"> • 1 FGD with male beneficiaries, using seasonal calendar • 1 FGD with female beneficiaries, using seasonal calendar • 2 KIIs <p>Evening debrief</p>		<ul style="list-style-type: none"> • 1 FGD with male beneficiaries, using seasonal calendar • 1 FGD with female beneficiaries, using seasonal calendar • 2 KIIs <p>Evening debrief</p>	
DAY 3	<ul style="list-style-type: none"> • 1 FGD with male non-beneficiaries, using livelihoods matrix • 1 FGD with female non-beneficiaries, using livelihoods matrix • 2 KIIs <p>Evening debrief</p>		<ul style="list-style-type: none"> • 1 FGD with male non-beneficiaries, using access and control over resources tool • 1 FGD with female non-beneficiaries, using access and control over resources tool • 2 KIIs <p>Evening debrief</p>	
DAY 4	<ul style="list-style-type: none"> • 1 FGD with male beneficiaries (or another FGD of choice, and optional use of one of the tools – this could be one that has not been used previously) • 2 KIIs – or 1 KII and 1 household in-depth case study if possible • Community feedback session <p>Evening debrief</p>		<ul style="list-style-type: none"> • 1 FGD with female beneficiaries (or another FGD of choice, and optional use of one of the tools – this could be one that has not been used previously) • 2 KIIs – or 1 KII and 1 household in-depth case study if possible • Community feedback session <p>Evening debrief</p>	

DAY 5		Comparison community	
		<ul style="list-style-type: none"> • 1 FGD with men/women opinion leaders, using community well-being analysis • 1 FGD with female non-beneficiaries, with optional use of seasonal calendar • 1 FGD with male non-beneficiaries, with optional use of access and control over resources tool <p>(the two FGDs with non-beneficiaries may be conducted without using a tool, as deemed appropriate by the research team)</p>	
		District level Feedback district level	
		Evening debrief	
DAY 6		Team consolidation and half-day synthesis	

Source: Adapted from PtoP/OPM studies. Note: The precise order of FGDs and KIIs may vary slightly between communities.

Annex 2: Participatory tools used in the research study

Tool	Respondent	Focus
Community well-being analysis	Opinion leaders	i) understand socio-economic status of the community (characterized by wealth groups) and perceptions of differences among wealth groups, with a special focus on gender differences; ii) estimate the distribution of wealth; iii) understand perceptions of the characteristics of different community members, paying specific attention to the most vulnerable; iv) understand perceptions of the targeting effectiveness of the social protection programme; and v) prompt broader discussion on the three research themes (economic advancement, power and agency and operational issues).
Access to and control over household resources	Beneficiaries and non-beneficiaries	i) understand the differences between men and women in terms of their access to and control over household resources, including productive assets, natural resources, family labour, etc.; and ii) prompt broader discussion on the three research themes (economic advancement, power and agency and operational issues).
Seasonal calendar, gender division of labour and decision-making	Beneficiaries and non-beneficiaries	i) explore how seasonal variations affect the pattern of life throughout the year in terms of the main agricultural and non-agricultural activities and the division of tasks among family members, with particular attention paid to gender; and ii) prompt broader discussion on the three research themes (economic advancement, power and agency and operational issues) focusing on labour allocation and decision-making participation and influence.
Livelihood analysis	Non-beneficiaries	i) understand the range and value of different livelihoods within the community; and ii) understand the impacts of the cash benefit transfer on the three research themes (economic advancement, power and agency and operational issues).

Annex 3: Summary of fieldwork activities

Date	Location	Activity (tools)	Informants
Day 1	TA Liwonde	KII (no tool)	District Social Support Committee (DSSC)
	Nkuna VC	FGD (community well-being analysis - CWA)	Community and opinion leaders
		FGD (no tool)	Community Social Support Committee (CSSC)
		FGD (CWA)	Community and opinion leaders
	Ngongondo VC	FGD (no tool)	CSSC
Day 2	Nkuna VC	FGDs (seasonal calendar)	Beneficiaries (male and female)
		KIIs	Traditional and religious leaders
	Ngongondo VC	FGDs (seasonal calendar)	Beneficiaries (male and female separately)
Day 3	Nkuna VC	FGDs (livelihood matrix)	Non-beneficiaries (male and female separately)
		Case study (In-depth interview - IDI)	Female beneficiary
		KII	Secretary VSLA
	Ngongondo VC	FGDs (livelihood matrix)	Non-beneficiaries (male and female separately)
		KIIs	Head teacher Village head
		KII	
	Nkuna VC	FGD (no tool)	Female beneficiaries
		Case study (IDI)	Female beneficiary
		KIIs	Airtel Money agents
		Community feedback	Community members and CSSC

Day 4	Ngongondo VC	Case study (IDI)	Female beneficiary
		FGD	Girls and boys
		KIIs	Mothers group members and VSLA members
		Community feedback	Community members (traditional leaders, CSSC members, beneficiaries and non-beneficiaries)
Day 5	Phanga Area, Ntcheu	FGDs (no tool)	Men
		FGD (no tool)	Women
	Liwonde, Machinga	FGD (CWA)	Community and opinion leaders
		District debrief	DSSC
Day 6	Liwonde	Team consolidation and synthesis	Lead researcher and field team
		Start for Chitipa	Lead researcher and field team
Day 7	Mzuzu	Procceed to Chitipa	Lead researcher and field team
	GVH Mwenechilanga, Karonga	Book comparison site appointment	Patrick Msukwa (member of the local field research team who organized the FGDs in Chitipa)
	Chitipa	Training of translator	Lead researcher
		Booking and confirming of appointments in Lufita and Chendo	Patrick Msukwa
		Getting information on male and female beneficiaries in Lufita by zone and village	Patrick Msukwa
Day 8	Chitipa Boma	KII	DSSC
	Chendo VC	FGD (no tool)	CSSC
		FGD (CWA)	Opinion leaders
	Lufita VC	FGD (CWA)	Opinion leaders
		FGD (no tool)	CSSC
Day 9	Chendo VC	FGD (seasonal calendar)	Male and female beneficiaries separately
		FGD (seasonal calendar)	Male and female beneficiaries separately

	Lufita VC		
Day 10	Chendo VC	FGD (Access and control over resources)	Male and female non- beneficiaries separately
	Lufita	FGD (access and control over resources)	Male and female non- beneficiaries separately
		KII	Church leader
		KII	Village head
Day 11	Chendo VC	FGD (no tool)	Girls and boys
		Community feedback	Chota community members
	Lufita	FGD	Members of CBOs (OVOP and Total land care)
		Community feedback	Community members and CSSC members
Day 12	Chitipa Boma	District feedback	CSSC members
	Mwenechilanga	FGD (CWA)	Community leaders
		FGDs (no tool)	Men and women separately
	Chitipa Boma	Team consolidation and synthesis	Lead researcher and field team
		Travel to Mzuzu	All
Day 13	Mzuzu	Travel to Zomba via Lilongwe	All
Day 14	Lilongwe	National debrief	Lead researcher, 3 field leaders, Center for Social Research (CSR) project manager

Source: CSR Team

DSSC: District Social Support Committee

CWA: Community well-being analysis

CSR: Center for Social Research Team

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