



Exploratory Study on The Issues and Impact of Social Cash Transfer Programs on Women's Empowerment in Ta Mkukula, Dowa District, Malawi

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ABSTRACT

The use of cash transfers has been a successful instrument for development and humanitarian interventions specifically in reducing extreme poverty in families and developing countries the long-lasting potential of the household members. This thesis explored issues and the impact of Social Cash Transfer Programs (CTP) on women empowerment in T.A Mkukula, Dowa District in Malawi. This was achieved through four objectives namely: explored the extent Social Cash Transfer program function as a tool for women's economic empowerment, investigated the effect of the social cash transfers on the decision-making power of women in their households and the community at large, explored how access to social cash transfer has affected daily livelihoods of rural women. Measured the sustainability of the social cash transfer programs on rural women's empowerment in Malawi. In terms of theoretical framework, the thesis follows Naila Kabeer's conceptualization of women's empowerment. In Kabeer's theory, empowerment is defined as the process by which those who have been denied the ability to make strategic life choices acquire such ability. Kabeer contends that the ability to make choices underlies the notion of power and thus to be denied that ability is to be disempowered. As such, the theory argues that the process of empowerment essentially is a process of change. The theory is predicated upon the notion of choice and three dimensions: resources, agency and achievements. These three dimensions of empowerment represent pathways through which it occurs and that change in one dimension has the potential to change others. The study employed mixed methods, both qualitative and quantitative approaches. A total of 30 respondents were recruited based on the convenience sampling. The data was obtained from both primary and secondary source with adherence to ethical guidance. The primary source was through In depth Interviews and Focus

Group Discussions while secondary was obtained from MIS, reports, journal and non-published data. The findings of this study portray the cash despite being enough to meet household needs, Social Cash transfer tool for women empowerment through improving women decision making, control over resources, boosting self-esteem and overall dignity, steady intra-household gender relations and gender inclusion. However, for social cash transfer to release full potential of its impact on women, the researcher suggests increasing transfer amount for optimal results. Secondly given the generally low education levels among women, CTP implementors should make basic literacy and financial literacy integral capacity building areas for women beneficiaries as well as their spouses. This would go long way in liberating not only the women but also preparing their spouses to accept resultant changes in role of the women

KEYWORDS: Unconditional Cash Transfers, Women Empowerment, Dowa District, Exploratory Study.

I. INTRODUCTION

- The Sub-Saharan Africa region continues to face serious problems of poverty. The majority of the countries) are Least Developed Countries (LDCs), where approximately half of the population lives below the poverty line. In addition, many countries in the region face serious problems that hinder development, such as civil war and conflicts, refugees, famine resulting from drought, the spread of infectious diseases such as HIV/ AIDS (Japan's Official Development Assistance White Paper 2014)
- In the international development discourse, cash transfer programs are frequently



cited as one of the most successful approaches to reducing poverty, more so in developing countries. Specifically, some claim that such programs have been critical to women's development, especially in empowering women economically, and thus spurring equal access to economic resources, and increasing women's control over resources (Bastagil et al., 2016).

- Cash transfers refer to direct regular payment that raises household income to reduce poverty and vulnerability (Baird et al., 2016). Cash transfers are now an integral part of the social protection portfolio in many developing countries (Lagarde et al., 2019). For instance, the Bolsa Familia Program (BFP) in Brazil was created in 1997 to improve productivity and consistency of cash transfer-driven social safety nets for the country's poor. Cash transfers have helped to reduce poverty and inequality by providing minimum incomes to beneficiary households. The annual household survey in Brazil (PNAD2004) found that the Bolsa Familia Program accounted for a substantial share of 20-25% of Brazil's fresh reduction in inequality, and extreme poverty representing a 16% fall in extreme poverty (Lindert et al., 2017).
- Cash transfers can be conditional or unconditional (Awojobi, 2018). When the provision of cash transfers is attached to compulsory behavioural obligations, they are conditional cash transfer programs. These programs work by giving cash payments to households only if they adhere to specific requirements, usually connected to health and education (de Janvry & Sadoulet, 2016). For instance, various conditional cash transfer (CCT) programmes disburse benefits conditional on the purpose of preventive healthcare services, participation in health and nutrition education sessions planned to improve positive behavioural changes or school participation for school pupils or students (Barrientos & DeJong, 2016; Lagarde, Haines, & Palmer, 2017).
- Evidence from other countries suggests that CCT programs have improved the lives of people in poverty. Reported benefits include increased consumption among the poor, decreased poverty, protection from income shocks such as unemployment and catastrophic illness, and increased bargaining power of women. In terms of health, CCT programs have increased the use of preventive health services and improved some child and adult health

outcomes Brazil's Bolsa Familia CCT program was created in 2003. Program eligibility is based on per capita household income, and the benefit amounts vary from R\$ 22-200 (US\$ 11-98) for the study period, depending on family composition.

- Unconditional cash transfers allow recipients to boost investments in human and physical capital, to smooth consumption and to engage in more risky but productive activities (Fiszbein et al., 2018). The existing on evidence focuses the positive impact of these program on human capital, especially of younger individuals. Numerous impact evaluation studies have carefully shown that cash transfers to vulnerable households can have large effects on the education and health outcomes of children in beneficiary households (Haushofer and Shapiro, 2016; Kremer Brannen, and Glennerster 2017). Case study evidence from Malawi is no exception to this. A recent evaluation indicated that the two cash transfer program considered in this paper enhanced household welfare. Beneficiary households reported higher consumption expenditures and used part of the transfers on health and education related expenditures and investments in productive assets (Merttens et al., 2016).
- Unconditional cash transfer (UCT) programs are those in which households collect financial assistance because the households live in poverty, and there are no conditions attached to the transfer (Barrientos & DeJong, 2016). Malawi, the country under study, adopted this type of social cash transfer program and targets the ultra – poor and labour constrained households. According to the IMF Country Report of 2017, the country is a small open economy in Sub-Saharan Africa with a per capita GNI of just US\$320 in 2016, one of the lowest in the world. Per capita income has grown at an average of little more than 1.5 percent between 1995 and 2014, below the average of 2.8 percent for non-resource-rich African economies. Much as GNI per capita is currently at US\$ 620 according to the World Bank, Malawi remains an outlier even compared to its peers that are geographically and demographically similar and were at a similar stage of development in 1995. Being one of the poorest countries in the world with a 50.7 percent of the population living below the poverty line and 25 percent living in extreme poverty, efforts to reduce poverty have failed to



yield the desired results due in part to a rapid population growth that erodes the marginal gains from economic growth. According to the third Integrated Household Survey (IHS3), over a period of six years, there was a slight decline in the poverty rate from 52.4 percent in 2005 to 50.7 percent in 2011 and has remained steady thereafter. Out of the total rural population, 57.0 percent is poor compared to 17.0 percent of the urban population

- The payments are made to especially chronically poor households with an aim of supplementing household purchasing power and improving acquisition of human capital. When transfers are regular and reliable, they encourage extremely poor households to invest in schooling and health, for example by compensating households for the direct costs associated with sending children to school (e.g., textbooks, uniforms, transport, etc.). Regular and reliable transfers also improve the resilience of chronically poor households in the face of health and other shocks (Bastagil et al., 2016).
- Cash transfers help alleviate households' short-term needs, including food security, acute poverty, and the educational needs of children, and facilitate the ability of households to make longer-term investments such as productive investments in assets and small businesses, to reduce the intergenerational transfer of poverty (Baird, Ferreira, and Ozler 2016; Bastagil et al 2016; Davis et al. 2016; de Hoop, Groppo, and Handa 2017; Handa, Daidone, Peterman et al. 2018; Handa, Natali, Seidenfeld et al. 2018). Cash transfers also make provisions of financial assistance to the poor or those who are likely to fall below the poverty line (World Bank, 201). These include child-care grants, social pensions, unemployment benefits, cash for work programmes and other transfers to vulnerable people (independent Commission for Aid Impact, 2016).
- According to Wanjohi, (2014) Cash transfers are an investment and there are various pathways through which cash transfers hold the potential to eradicate poverty. However, in spite of government increasing the number of households as beneficiaries of Social cash transfer across districts nationwide, the levels of poverty seem to be increasing. The biggest problem for those living under the poverty line is a lack of basic cash. Cash transfers are now seen as effective and a normal means of addressing poverty. Cash transfers represent a paradigmatic shift of poverty reduction. These cash transfers do not assume that people are poor because of stupidity and laziness. They are seen as partly satisfying the right to an adequate standard of living.
- Most countries in the world have agreed to the 2030 Agenda adopted in 2015 and the accompanying 17 Sustainable Development Goals (SDGs). The 17 Sustainable Development Goals aim to support the sustainable human capital development and poverty eradication. Promoting gender equality is directly linked to poverty and development issues in the developing countries. Social vulnerability, such as gender equality and social discrimination had been assumed in the developing countries for a long time. Social protection policies and programs play a major role in the promotion of gender equality and gender inclusion (Devereux, 2016). Women in the developing countries have been under-represented in economic activities and employment opportunities. Program beneficiaries and stakeholders recognize that gender dynamics play a key role in shaping and implementing social protection program effectiveness (Holmes, 2018).
- This study seeks to highlight the voices of women who are accessing social cash transfers in defining and articulating their perception of women empowerment; determine whether social cash transfers enhances women's control over how household income is used, identify any contributory factors that might have impact on women's economic empowerment and generally to explore the role of social cash, to analyses the extent to which social cash transfer enhance women ability to make decisions on public leadership affairs, and other income-generating activities, to what extent social cash transfer empowering women to participating in communities' activities and advocating for women rights .
- In Dowa District Social Cash Transfer Program targeting was done in 2018 across all Traditional Authorities and first transfer was done in the same year. Current coverage is 17,467 beneficiaries and 76,721 beneficiary members. 10083 female headed household and 7384 male headed household. 3828 beneficiary heads and 97779 members with chronic illness. 16439 elderly beneficiary's heads, 1648 beneficiary heads and 3538 members living with disability and 2011 child head households



1.1. Statement of the Problem

2. Social Cash Transfer (SCT) is promoted in all districts in Malawi as effective instrument for poverty reduction. The IHS (2018) estimates that 50.7% of the population live below poverty line and 25% being ultra- poor. Like in many developing countries, in Malawi the majority of beneficiaries are poor and vulnerable women. As a result, it is often claimed that SCTP has an empowering effect on women based on the assumption that, as the main recipients of the transfers, women gain great control over financial resources. Several studies conducted on the impacts of cash transfers, more specifically on conditional and unconditional cash transfers in Malawi have focused on future impacts and have not been specific to such impact on women (Bonilla and Ring, 2017). Nevertheless, available evidence on empowerment outcomes is far from conclusive, particularly as to whether SCT actually improves women's bargaining power and decision-making in the household. As Molyneux (2019) argued, claims that SCT empower women are questionable and are weakly supported by evidence. Beteta (2017) further asserted the scarcity of data on women's decision- making power at the household level and their economic power.
3. Again, REPOA, (2019) argues that the implementation of CTPs does not essentially empower female beneficiaries. Even when women are the formal beneficiaries of cash transfer programs, gender-based power dynamics in the household may regulate who decides how to spend it (Asfaw et al., 2015). Although most of the statistically significant findings on women's decision-making power suggested that CTPs improved women's economic empowerment, the majority of findings within the reviewed papers were insignificant.
4. Nevertheless, this thesis contends that these cash transfer programs are often gender blind as they do consider the culture, social organization, and intra-household gender relations that may have a negative attitude on women's economic empowerment. As such, this thesis further notes that women will continue to spend their time in "invisible" work at home because women are restricted to traditional day to day chores of motherhood. Keeping in view this lack of social organization, culture, and intra-household gender relations, thus the need to examine the

effects of CTPs on women's access to and control over resources and decision making at household level in the context of highly patriarchal and matriarchal society. Therefore, this thesis will consider not only the immediate impact of the program but also seek to identify evidence on their longer-term effects and wider implications for various dimensions of women's income generation and participation in the community

II. LITERATURE REVIEW

The research employed systematic review of both theoretical and empirical literature related to the impact on social cash transfer on economic empowerment of women

Theoretical Review

- Kiplangat Bett (2020) observed that by being part of social protection, cash transfers can help disadvantaged households manage risk and invest in human capital and physical assets to enhance resilience. Haushofer and Shapiro (2016) On the other hand contend that Social Cash Transfers have potential disadvantages from a policy perspective: they might be spent on tempting goods and thereby decrease welfare in the long run; they could lower labor supply due to their income effect (Cesarini et al. 2015); or they could lead to conflict within the family or community (Bobonis, Gonzalez-Brenes, and Castro 2014; Hidrobo, Peterman, and Heise 2016).
- Vincent and Cull (2019) proclaimed cash transfers promote self-esteem, status and empowerment amongst vulnerable people, enabling them to be active members of their households and communities, rather than burdens. The recipients of such transfers are typically vulnerable groups of the population who are dependent, in various ways, on other members of their household for their wellbeing.
- Mbevi 2016 contends that cash transfer program promote gender inclusion and build economic empowerment. This is in line with Devereux (2004) who noted that social cash transfer program play a major role in the promotion of gender equality and gender inclusion. Both findings assume that women in developing countries have been under-represented in economic activity and employment
- Holmes (2017) argues that Cash Transfer program offer women opportunity to empower themselves. In the same vein, slatter 2016,



Wanjohi (2014) add that social cash transfer address poverty and inequality

- Handa et al. (2019) argue that cash transfers could crowd out any intrahousehold transfers from men to women, rather than working to increase women's bargaining power within households. This argument is consistent with evidence from the Progresa impact evaluation, which found that women retain agency over the transfers, but little else within households (Attanasio and Lechene, 2020).
- According to Driemeier and Hasan, (2018) making changes in family law as an intervention for empowering women bears an overall net positive effect on women's development as well as bargaining power. In the same vein, Kabeer (2018) argues that women's economic empowerment ought to entail inclusive growth through a focus on women's employment.

Emperical review

- Bangladesh, cash transfers have interacted with direct health interventions to bring a number of benefits which include extending immunization, increasing consumption of micronutrients and boosting attendance for ante- and post-natal care. In Cambodia, cash transfers have also shown promise in helping mothers and children affected by HIV and AIDS
- UNICEF (2015) revealed from their study on Zambia's Social Cash Transfers spark a broad range of Impact; that Social Cash Transfers (SCTs) programme plays a vital role in reducing debt and allowing households to make critical investments, making resilience a key impact. In particular, during the harvest season, a cash transfer, with more food available, families used the cash transfers to invest in chickens, goats, mosquito nets (to protect against malaria) and farm tools. Recipient households also invested in improved housing conditions, building latrines and cement floors, which all have positive health implications
- According to the Department of International Development (DFID) (2017), social cash transfer is an effort to improve the coherence and efficiency of the social safety to poor families and inequality providing a minimum level of income for the extremely poor. Social cash transfers do so by focusing on education, health, women leadership, income to households. They also empower women by

allowing them a degree of control on how to use the money (Asfaw et al., 2015).

- McCord (2019) in his article titled Cash transfers argued that health is one of the factors often directly targeted by conditional cash transfer usually aiming to guarantee that children and mothers receive proper care during pregnancy, on birth and after
- Bonilla et al., (2017)The social cash transfer in Malawi is gradually leading to poverty reduction and women's economic empowerment through activities such as social protection and poverty reduction strategies .
- On the contrary, studies also suggest that 'women involved in cash transfer programs were tied to the household and with the role and intention of primary caregiving (Simon et al., 2018). Claire and Simon thus note that the women involved in CTPs continued to spend increased amounts of time in 'invisible' work at home because they were restricted to the traditional responsibilities of motherhood. This point is also tied to the assertion that CTPs to women in some instances caused conflicts within the household, increasing violence towards women due to a change in control over resources but also because of the woman's increased independence (Simon et al., 2018).
- according to Asfaw (2015), cash transfer programs in African countries have a habit of being unconditional, regular, and predictable. Transfers of money are given directly to beneficiary households without conditions. As such, an argument is advanced that CTPs provide the wrong incentives to recipients. For example, they may discourage labour supply or investment in a person's human capital for future gainful employment. The thinking behind this is that if the government provides the necessities of life, why would people in low productivity settings bother with very hard work that pays when they know the money will be given to them freely (Gwartney, Lawson and Hall 2016).

Theoretical framework

- Women Empowerment Theory
- This thesis analyzes women empowerment through cash transfers, using Naila Kabeer's concept of women's empowerment. Kabeer (2019) argues that empowerment is a process of change, enabling those denied the ability to make strategic life choices.
- According to Kabeer's (2019) notion of women's empowerment, those who aren't given



the opportunity to make wise decisions in life eventually develop this skill. Two things are necessary for empowerment to occur: there must be options and the capacity to make diverse decisions. Empowerment is a process of change. For example, poverty makes people dependent on strong people by denying them the opportunity to meet their own needs. This system of dependency prevents real choice. Ibid (2019) further points out that gender inequality exacerbates the effects of poverty and that both men and women are impacted by the lack of choice that comes with it. The theory also recognizes the impact of blindly accepting authority, which might provide the feeling that one has no other options. Women may internalize a smaller claim to resources in a setting of power relations, leading to a perceived "choice."

Significance of the Study

- Most of the studies have centered on conditional cash transfer with few undertaken on unconditional cash transfers. As such, this study seeks to add to the existing body of knowledge regarding the impact of unconditional cash transfers on women empowerment.
- The findings of the study suggested that policy makers and decision makers as well as stakeholders should have insights as regards what could further be taken on board in the quest to improve the program to ensure efficiency and achievement of better results.
 - The findings of this study underlined the role of unconditional social cash transfers in addressing the daunting task of women empowerment in Malawi

III. Scope of the Study

The study conducted in Dowa district which is 60km away from Lilongwe city. The area is known for its agricultural activities with over 32000 small scale farming families and 256 commercial farmers. It shares borders with Lilongwe, Salima, Kasungu, and Ntchisi districts.

The research conducted in Dowa district as a case study, this was because the district has about 17467 people who benefited from the social cash transfer program. Beneficiaries included child-headed homes, those aged above 65 years and certified people living with disabilities who are about 511 within the district.

IV. Objectives of the study

- To explore the extent Social Cash Transfer program function as a tool for women's economic empowerment
- To analyze the effect of the social cash transfers on the decision-making power of women in their households and the community at large
- To examine how access to social cash transfer has affected daily livelihoods of rural women.
- To measure the sustainability of the social cash transfer programs on rural women's empowerment in Malawi

V. Research questions:

- How and to what extent does Malawi SCTP function as a tool for women's economic empowerment?
- What is the effect of the Social Cash Transfer Program on decision making power of women in their households and the community at large?
- How access to social cash transfer has affected daily livelihoods of rural women
- What is the level of sustainability of the social cash transfer programs on rural women's empowerment?

VI. RESEARCH METHODOLOGY

- The chapter comprises of the research design, target population, description of the sample and sampling procedures, description of the research instruments of data collection instruments, procedures of data collection and data analysis and ethical considerations

❖ Research Approach.

- This study adopted epistemological approach. This approach enabled the researcher to describe and understand how social cash transfer has helped in the women empowerment. (Through participants' experiences and Knowledge

❖ Research Design

- This research employed a **Case Study**. A case study helps to provide an opportunity for an intensive analysis of specific details that might have been overlooked by other methods if they were to be used.
- Therefore, a case study in this research was used to investigate the impact of social cash transfer on women empowerment among the beneficiaries in Dowa district.



- **Study area**
- The study conducted in Dowa district The district is located in the central part of Malawi. The district covers an area of 3,041 km². and has a population of 772,569 (NSO,2018)..
- **Study Population**
- Population is defined as any group of individuals that have one or more characteristics in common that are of interest to a researcher (Murphy, 2016 . In this case the population is 17467 of total beneficiaries in Dowa
- **Target Population**
- The sample was selected from 1445 of beneficiaries in T.A Mkukula
- Sample size was 30 participants. The total of 30 participants arrived at for three reasons. First, with the choice of purposive sampling approach, takes cognisance of the fact that this method can be efficient without achieving the representativeness standards set in random sample designs, as long as the participants are carefully selected. Second, interviews as a qualitative method are cumbersome and time consuming especially in transcription and analysis, therefore the researcher believed that 30 carefully selected participants provided adequate information whose analysis sufficed for the thesis.

VII. RESULTS AND DISCUSSION OF THE FINDINGS

Characteristics of Respondents

study began from educational background of the research participants, as a variable. The findings are distributed as follows across all participants: slightly less than half, 47% of the participants did standard 1to 5, 10% unschooled, 23.% primary 6-8, 10% secondary, 10% tertiary

- The age range/distribution of respondents, were: 4 respondents between 20 and 30 years, 6 participants between 31 to 41 years, 12 respondents between 41 and 51, 6 out of 30 participants were between 51 and 61 while 2 participants were above 61. The age range was favourable for meaningful business amongst the participants or beneficiaries. This resonates well with the main objective of Social Cash Transfer in Malawi of reducing poverty.

OBJECTIVE ONE: To explore the extent Social Cash Transfer program function as a tool for women's economic empowerment

- *The data shows that 80% of women did not have assets with only 20% indicating ownership of assets before cash transfer. By assets, the reference was broadly on land, small business premises and household equipment used in farm*
- *The data shows that 89% of women have assets with only 11% indicating not having assets after cash transfer.*
- *The study sought to find out the sources of income in households for households before the scheme. 41% indicated that they earned their income through begging, 22% through piece work, 7% remittance while 30 % indicated nothing.*
- *those depended on begging and without income admitted that it was not easy to always find money to feed their families hence they were vulnerable to hunger, diseases*
- *The study further sought to find out the sources of income in households for households after the scheme. The most predominant sources of income to the participants were Social Cash Transfer and business 57% and 29% respectively. The starting point of businesses emerged as a recurrent theme among the women, most of whom underscored the importance of starting even in a small way as a path to self-sustenance hence eventual empowerment. Here, the women broadly mentioned tomato, selling banana, local alcohol commonly known as kachasu, and selling of fish and groceries*

Objective 2 To analyze the effect of the social cash transfers on the decision-making power of women in their households and the community at large

- The study also sought to establish the dynamics of decision making in participants households. The findings indicated that 53% of both women, men and single mothers do make the decision in their houses, 47% of wives take the sole role in their household's decision making while in 0% of the households, men make decisions.
- 53% of participants indicated independent control of income while 47% said do not independently control.
- The study also sought to establish the dynamics of decision making in participants households. The findings indicated that in majority of the households, both men and women jointly make decisions



- The women participants in FGDs broadly held the view that CTPs and their small businesses have significantly improved their decision making on critical issues such as what the families eat/ wear and choice of schools where their children would be enrolled.
- They argued that they had gained in self-esteem and commanded dignity which has also in return improved their eligibility for consideration for offices—such as in church
- However, there was also an outlying case in which one woman participant (housewife with no business) insisted that her role was strictly cooking for the kids while her husband went out to fend, as such, the woman added, “my work is to cook for family, and take care of the house it is only my husband who has rights to make decision concern money and other assets here at home”.

Objective 3: To examine how access to social cash transfer has affected daily livelihoods of rural women.

Positive

- sharing the burden of providing for their families
- the married women also noted a marked decrease in cases of domestic violence.
- Proliferation of women saving groups
- Dignity

Negative

- Loss of respect for men still was mentioned as a concern by the men- Fears that women are becoming powerful
- as women increasingly take financial responsibility, they are increasingly not subservient
- in cases where husbands were drunkards, fights have ensued over CTPs, some incidents even leading to attempts by the men to stop their wives from engaging in small businesses altogether
- Laziness amongst men do not want to work

Objective 4. To measure the sustainability of the social cash transfer programs on rural women’s empowerment in Malawi

-If Government of Malawi leaves us now, who is going to pick us? We are helpless.”

- The problem of sustainability is compounded by lack of graduation criteria, inadequate finance Government dependence on donors, beneficiaries

dependent on the scheme to cushion their livelihoods more or less on a permanent basis

- The findings suggest that the absence of a funding mechanism that is locally resourced threatens the potential sustainability of the STCs (Chisinga, 2019)

Inferences from findings based on literature and adopted theory

- *It employed Naila Kabeer’s women’s empowerment theory as its theoretical lens with which to examine the research question. Kabeer’s theory was apt for the study as its predication on the concept of choice as well as three dimensions of resources, agency and achievements provided a holistic perspective. Put differently, it cautioned the study from oversimplifications of the notion of empowerment yet also allowed appreciation of meaningful efforts and their shortfalls. Ordinarily, it is easy to associate provision of money with empowerment .*
- *The literature review delved into definitions of the notion of empowerment broadly then women’s empowerment. It further reviewed existing studies on role and impacts of cash transfer programs as been implemented thus far in South America, Asia and parts of Africa. The literature review thereafter examined the existing arguments for and against cash transfers based on academic assessments of various programs.*

DISCUSSIONS

- *A huge proportion of the women beneficiaries in the study area (92%), view SCT programs either as avenues for meeting basic needs acquiring assets or empowerment. This view point was widely shared by implementers and some men in the district*
- *The women beneficiaries indicated that, as a result of CTPs, they have improved their aesthetic choices, boosting their self-esteem and overall dignity. As a result, the women attest to more eligibility for selection into public affairs such as leadership of their local churches. These findings resonate with Kabeer’s description of negative agency “power over” where the focus is on the ability to override other’s prohibitive agency. The finding also resonates well with Vincent and Cull (2019)*
- *The findings proved that social cash transfer is a tool for women decision making . Brauw et*



al. (2014) find positive impacts of Bolsa Familia on some spheres of women's decision-making power in Brazil. Ambler (2016) finds that the receipt of the pension in South Africa increases the likelihood of women becoming the primary decision maker in the household

- **Intra-Household Gender Relations and gender inclusion.** As Mbevi (2016) established, Cash Transfer programs that target women promote gender inclusion and build economic empowerment. Equally cash transfer programs have been able to support women join different micro-enterprise-based income and generate agricultural income in both rural and urban areas of these countries.
- **CT source of conflicts.** This point is also tied to the findings by Simon (et Al., 2018) that CTPs to women in some instances caused conflicts within the household, increasing violence towards women due to a change in control over resources but also because of the woman's increased independence
- **Inadequate transfers:** Transfers are not enough to meet family needs amidst cost of living in Malawi. This equals the findings of Tasha, (2021) A Case Study of South Sudanese Women in Yumbe District Bidibidi Refugee Camp Northern Uganda

Conclusion

- Despite the transfers being inadequate, Social cash transfer has provided avenue for women empowerment in the district with respect to access to resources, decision making, intrahousehold gender relations. In this case the conclusion justifies the hypothesis that cash transfer is a tool for women empowerment.

Recommendations

- ❖ *Based on the findings, I believe there are two areas worth considering.*
- *First, the amounts being disbursed are inadequate to release full potential of women, therefore consider increasing transfer amount for optimal results.*
- *Secondly, given the generally low education levels among women, CTP implementors should make basic literacy and financial literacy integral capacity building areas for women beneficiaries as well as their spouses. This would go a long way in liberating not only the women but also preparing their spouses to accept resultant changes in role of the women.*

Areas of Further research

- Exploring challenges women are facing as a result of social cash transfer program in Malawi
- Assessing the effectiveness of cash transfer program in increasing household resilience in Malawi

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