THE ROLE OF SOCIAL CASH TRANSFERS IN PROMOTING THE LIVELIHOOD OF FEMALE-HEADED HOUSEHOLDS IN MALAWI: CASE OF MCHINJI DISTRICT

MASTER OF ARTS (DEVELOPMENT STUDIES) THESIS

by

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DECLARATION

I, the undersigned, hereby declare that this thesis is my own original work which has not been submitted to any other institution for similar purposes. Where other people's work has been used acknowledgements have been made.

<u>SUZGO NGWIRA CHIZALA</u>

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Signature

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Date

CERTIFICATION OF APPROVAL

The undersigned certify that this thesis represents the student’s own work and effort and has been submitted with our approval.

Signature______________________________ Date: ___________________________________

Dr. Philip Kapulula

Main Supervisor

DEDICATION

To my brothers

ACKNOWLEDGEMENTS

I sincerely and wholeheartedly thank my supervisor Dr. Phillip Kapulula for his immensely helpful comments and guidance throughout the writing of this thesis. I am grateful for your time and guidance thank you very much.

Thank you family and friends for your support throughout this journey and special thanks goes to Mr and Mrs Chirwa, Mr Daniel Chizala, Ibrahim Mussa and Sherifa Mtekama for your encouragement and support.

Above all I thank God for his light upon my life.

ABSTRACT

This study investigates the role of Malawi's Social Cash Transfer (SCT) Programme in enhancing the livelihoods of female-headed households. The research specifically examines changes in livelihoods resulting from SCT support, the challenges faced by beneficiaries, and the sustainability of positive impacts. Guided by the theory of change, which posits that cash transfers enhance household productivity by alleviating economic constraints, the study highlights SCT's role since its initiation in 2006. Initially piloted in Mchinji and later expanded to eight additional districts, the SCT Programme aims to reduce poverty and hunger, improve school enrolment, and support vulnerable households lacking able-bodied adult members. The study adopted a qualitative research design where focus group discussions and key informant interviews were conducted in beneficiary communities and desk review was conducted on important documents regarding the programme.

Findings indicate that the SCT Programme has improved the livelihoods of female-headed households, particularly through increased school enrolment and food security, enabling children from these households to access education and adequate nutrition. Further, the programme has empowered women economically, enhancing their resilience to economic shocks by allowing them to join savings groups and invest in small-scale businesses and livestock production. Participation in SCT has also facilitated social inclusion by encouraging women's involvement in community affairs.

Despite these positive outcomes, challenges remain. The study identifies the need for skill development components to improve sustainability, as current support focuses primarily on consumption without capacity-building for income generation. Beneficiaries face additional barriers, including exclusion from other development programs like subsidized farming inputs, the effects of currency devaluation on cash transfer adequacy, and inconsistent disbursement schedules. These issues hamper effective planning and increase dependency on debt. However, the study finds that SCT benefits are sustainable when participants leverage funds to invest in savings groups and livestock.

Overall, while the SCT Programme contributes to improving livelihoods for female-headed households in Malawi, addressing its structural challenges is crucial to ensuring long-term impacts and alignment with Malawi's Vision 2063 and the United Nations' Sustainable Development Goals.

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List of Abbreviations

ADC	Area Development Committee
DC	District Commissioner
FGD	Focus Group Discssion
KII	Key Informant Interviews
MoGCSW	Ministry of Gender Children and Social Welfare
MoEPD	Ministry of Economic Planning and Development
MNSSP	Malawi National Social Support Programme
MP	Member of Parliament
SCTP	Social Cash Transfer Programme
UNDP	United Nation Childrens Programme
UNIMAREC	University Research Ethics Committee
VSLAs	Village Savings and Loans Associations
VDC	Village Development Committee

Chapter one

1.1 Introduction

Social protection is an approach towards designing policies and interventions which respond to risks that the poor and vulnerable people face and which will make them less insecure (Devereux, Stephen, et.al (2006). Social cash transfers are social protection programmes that provide cash directly to the vulnerable groups (Nyamongo & Marquette, 2014). The ultra-poor are vulnerable to many risks and they lack the appropriate means of engaging in higher economic return activities that could move them out of chronic poverty (National social policy, 2012). Women are particularly considered a vulnerable group due to the triple roles they perform in society. The numerous, and often interconnected, gender inequalities that women experience, such as their primary responsibility for childcare and domestic work, cultural restrictions in their mobility as well as limited labour market opportunities, deprive them of the ability to make meaningful choices about their life trajectories.

This study assessed the role of social cash transfer programmes (SCTP) on the livelihood of female-headed households in Malawi with Mchinji as a case study. The paper first highlights the changes in the livelihood of female-headed households resulting from the SCT Programme. Secondly, the paper discusses challenges that the programme is facing. Lastly, the paper discusses the sustainability of the programme interventions when the programme phases out. The paper concludes with the finding that the social cash transfer programme has improved school enrolment and attendance amongst school going children in female-headed households and that the programme has empowered women economically in female-headed households. The study also finds that there are bottlenecks that have to be rectified if the programme is to achieve its objectives. The study adopted a qualitative research design where focus group discussions (FGDs), key informant interviews, desk review and case study were employed during data collection. And qualitative data analysis techniques were employed during data analysis.

1.2 Background

Background and Significance of the Study in the last decade, developing countries started to formulate social protection programmes with the objective of contributing to the eradication of poverty, food insecurity and vulnerabilities. The successful impacts of conditional cash transfers in Latin American countries have encouraged countries in Africa to develop and strengthen their social protection systems. As such, there has been an impressive growth of non-contributory programmes targeting poor and vulnerable households and individuals in African countries (Laskar & Manzoor,2013). The programmes serve various objectives, and there is growing recognition of their importance within each country in the African context. Non-contributory programmes are essential for reaching the poorest and most vulnerable populations, such as orphans, elderly people, people with disabilities, people living with HIV/AIDS, and those most affected by natural disasters and crises. Apart from reducing poverty and vulnerability and improving health, education and food security among beneficiaries, the programmes in some cases, have also been designed to create productive linkages within local economies (Siaplay, 2012). Further to this, there is also growing interest in knowledge exchange for social protection programmes in the global south countries as these programmes are expanding globally. In recent years, Malawi has pursued an ambitious agenda of economic and social development, and has taken steps to implement and extend social protection as one key element of this agenda through various programmes. The Malawi National Social Support Policy 2012-16 (NSSP) and Malawi National Social Support Programme (MNSSP) have set the building blocks of the country's strategy in the field of social protection. The Malawi Growth and Development Strategy II 2011-16 (MGDS II) highlights the ambition to reduce poverty and food insecurity through a multidimensional strategy focusing on economic development, productivity enhancement, and providing a social safety net for its poor and vulnerable citizens. Previously, Malawi has implemented various social protection programmes such as: the Starter Pack Programme, The Farm Input Subsidy Programme, School Feeding Programmes, Public Works Programmes and many others. Currently, the government is implementing the Social Cash Transfer Programme as a cushioning net for the vulnerable and labour constrained households.

The Malawi Social Cash Transfer (SCT) Programme started in 2006 in the pilot district of Mchinji, providing cash grants to ultra-poor households which have no able-bodied adult household members. The objectives of the programme included reducing poverty and hunger in vulnerable households and increasing school enrolment. Since 2009, the programme has expanded to reach an additional eight districts (Chitipa, Likoma, Machinga, Mangochi, Phalombe, Salima, Thyolo and Balaka) out of 28 total districts in Malawi. The programme has gone to full scale in Mchinji, Chitipa and Likoma and by 2012, had reached nearly 30,000 households. The process of scaling-up in the implementing districts began in 2013 and further expansion to new districts continued to 2014 (Malawi Social Cash Transfer Baseline Evaluation Report July 8, 2014).

The baseline evaluation report of July 2014 indicates that the programme is administered by the Ministry of Gender, Children and Social Welfare (MoGCSW) with additional policy oversight provided by the Ministry of Economic Planning and Development (MoEPD). UNICEF Malawi is responsible for technical support and guidance. Funding for the programme from 2007- 2012 was largely provided by the Global Fund to Fight AIDS, Tuberculosis and Malaria (GFATM). In 2011, the German Government (through Kreditanstalt für Wiederaufbau, or KfW) and the GoM signed an agreement to provide funding for the SCTP for three and a half years. In 2013, Irish Aid signed an agreement to scale up to one additional district, and in 2014, the German Government (KfW) and the European Union (EU) topped up the donor contribution to enable full coverage in the existing seven districts as well as scale-ups in additional districts. The World Bank is also providing resources for scale up to an additional two districts beginning in 2014.

The eligibility criteria are based on a household being ultra-poor and labour constrained (defined as having a ratio of 'fit to work' to 'not fit to work' of more than three). Household members are defined as 'unfit' if they are below 18 or above 64 years of age, or if they are age 18 to 64 but have a chronic illness or disability or are otherwise unable to work. A household is labour constrained if there are no 'fit to work' members in the household, or if the ratio of unfit to fit exceeds three. Assessing the impact of social protection programmes on female-headed households will help realise the effectiveness of the programme in achieving all-inclusive wealth creation and growth as envisioned in the Malawi Agenda 2063 which also aligns with the United Nations Sustainable Goals (Devereux, 2006).

1.3 Problem Statement

Social protection programmes are designed to uplift the lives of the marginalised groups in society and contribute to the socio-economic development of the country. The objective of the social cash transfer is to reduce poverty and hunger among ultra-poor and labour constrained households; to increase school enrolment of children in the beneficiary households; and to improve the nutrition, economic, and general well-being of beneficiaries. In order to achieve the stated objectives, the performance of the programme has to be monitored and evaluated. According to Miller et al., (2010), a rigorous impact evaluation of the pilot in Mchinji district was designed and implemented during the pilot phase in 2007/08 where the results from the evaluation indicated strong positive impacts of the pilot on household food security, children's schooling, health, and household possession of productive assets. Again, the baseline evaluation for social cash transfer in 2014 has highlighted the impact of the social cash transfer programme on the health of the beneficiaries, the rate of school drop-outs, social mobility of the programme beneficiaries, impacts on Education and Child Work, Livestock Production, Consumption and Sales and other project indicators. Also, the 2016 endline evaluation of the social cash transfer programme has provided the same project indicators that were set at baseline. Galvani and Juergens (2018) have written on the impact of social cash transfer on older people and their households in Malawi where they found that poverty is dynamic, with individuals and households frequently shifting from one category to another, and moving in and out of poverty. This was attributed to idiosyncratic shocks felt by the household (death or illness), or covariate shocks, felt by the community as a whole (seasonal or unpredictable) that can result in large numbers of the 'non-poor' falling into poverty. Between 2012 and 2016 the University of North Carolina (UNC), the Centre for Social Research (CSR) at the University of Malawi, and the UNICEF Office of Research also evaluated the programme with emphasis on the elderly. The evaluation combined qualitative research on the lives, livelihoods and experiences of beneficiaries with a randomised controlled trial (RCT) evaluation of the programme's impact on a wide spectrum of dimensions of child welfare and protection, as well as human and economic development. Research areas included household consumption, food insecurity, dietary diversity, economic productivity, wealth accumulation, health and nutrition of young children, schooling and child labour, safe transition into adulthood, as well as the health and well-being of caregivers (Galvani &Juergens,2018).

The impact of the SCTP has been rigorously evaluated a number of times, from both qualitative and quantitative perspectives. These evaluations have found that, after about two years of payments, the Social Cash Transfer Programme generates strong positive impacts on households. We now know that the cash transfer significantly increased household consumption, food security, asset ownership, income, subjective well-being, children's schooling and material needs of Malawi's poor and vulnerable. These evaluations have highlighted the Social Cash Transfer Programme's impacts on the total beneficiary population but have not shed much light on how the impacts of the Social Cash Transfer Programme differ for specific population groups, such as female-headed households. Given the importance of the Social Cash Transfer Programme in ensuring basic income security for Malawi's poor and vulnerable older people in the absence of meaningful pension coverage, it is vital to develop a clear understanding of the Social Cash Transfer Programme impacts when targeted towards female-headed households

Numerous evaluations of the project have focus on the impact of the project only on notable vulnerable and constrained groups such as children, women, older persons and people living with disability, but it has neglected the impact of social cash transfer programmes on female-headed households. Female-headed households are constrained as women are forced to play multiple conflicting roles after losing their spouses; and work in marginal, part time, informal and low-income jobs due to lack of access to high-paying jobs. Female-headed households are unable to maintain their livelihood due to problems such as poverty, poor socioeconomic status and multiple responsibilities.As a result, they have lower quality of life and family satisfaction (ILO, 2012). This called for further research on the role of the social cash transfer in promoting the livelihood of female-headed households as a vulnerable group in Malawi with Mchinji as a case study. The project was first piloted and implemented in Mchinji district.As such, Mchinji provided a benchmark of evaluation as regards to other districts.

1.4 Objectives

1.4.1 Main Objective

- To assess the role of social cash transfer programme in promoting the livelihood of female-headed households.

1.4.2 Specific Objectives

- To identify changes in livelihoods of female-headed households as a result of the project
- To establish the sustainability of the positive changes made on female-headed households
- To establish challenges that female-headed households face from the programme

1.5 Research Question

What is the role of social cash transfer programmes in promoting the livelihood of female-headed households in Malawi?

1.6 Organization of the Thesis

This thesis has been divided into several chapters. Chapter one is the introduction of the study. It also states the problem and the study objectives. Chapter two discusses the literature review on social cash transfer at global, continental, regional and national level. The chapter goes further to discuss the theoretical framework and analyses findings of previous studies related to the study. Chapter three discusses the research design and methodology on how the study was carried out. Chapter four discusses the research findings, and finally chapter five provides the summary and concludes the discussion.

Chapter Two

Review of Related Literature and Theoretical Framework

2.1 Introduction

This chapter aims to provide a general understanding of the social cash transfer programme and female-headed households in Malawi building on the brief introduction that has been given in chapter one. The chapter also highlights the key findings by other scholars on the role of social cash transfer programmes in promoting the livelihood of female-headed households. In addition, the chapter also discusses the theoretical framework that guided this study.

2.2 The Concept of Social Protection and Social Cash Transfers

Social protection is an approach towards designing policies and interventions which respond to risks that poor and vulnerable people face and which will make them less insecure (Devereux, Stephen, etal., 2006). Social cash transfers are social protection programmes that give cash directly to the vulnerable groups (Nyamongo & Marquette, 2014). The ultra-poor are vulnerable to risks and lack appropriate means of engaging in higher economic return activities that could move them out of chronic poverty (National social policy, 2012). Women are considered a vulnerable group due to the triple roles they perform in society. The numerous, often interconnected, gender inequalities that women experience, such as their primary responsibility for childcare and domestic work, cultural restrictions in their mobility, as well as limited labour market opportunities deprive them of the ability to make meaningful choices about their life trajectories (Rathgeber,1990).

Galvani and Juergens (2018) argue that most evaluations on social cash transfers have highlighted the SCTP's impacts on the total beneficiary population but have not shed much light on how the impacts of the SCTP differs for specific population groups, such as older people or households headed by older people. Additionally, given the importance of the SCTP in ensuring basic income security for Malawi's poor and vulnerable older people in the absence of meaningful pension coverage, it is vital to develop a more nuanced understanding of the SCTP's impacts when targeted towards older people or older people headed households. Galvani and Juergens (2018) have only tackled and researched about the impact of social cash transfers on elderly people as a specific population from the total population. Among other things, Galvani and Juergens (2018) find that the impact of social cash transfers is generalised and that it overlooks some of the marginalised groups like the elderly in society. In the same essence, female-headed households, as argued by Rathgeber (1990) above, are a marginalised group and the impact of social cash transfers should be evaluated specifically on this marginalised group. Social cash transfer programmes have also been evaluated before by Abdoulayi, Angeles, etal., (2017) where they found that:

"The cash transfer improves adult health and increases use of health services. The SCTP reduced the occurrence of any illness or injury for adults during the past two weeks by six percentage points. The programme increased the probability of seeking treatment at a public or private health facility among those individuals with an illness or injury by 12percentage points. The SCTP also significantly improved caregivers' outlook of their future well-being. with caregivers in treatment households being 18 percentage points more likely to report they think life will be better in one year compared to those in control households. The programme also generated strong positive impacts on the material well-being of children. Given the unique demographic structure, the eligible STCP households had relatively few children under the age of five. Thus, compared to household economic and consumption impacts, the impacts on young child health and nutrition were less pronounced. Although, strong effects were noticed on children's school participation across all age ranges, these effects did not merely reflect increased enrolment, but increased regular participation in school (i.e. participation without extended withdrawal during the school year)."

However, this evaluation by Abdoulayi, Angeles, et al, (2017) for the social cash transfer in Malawi focused on the total population without going into specifics of the extent of the impact on the vulnerable groups like the livelihood of female-headed households.

Kabeer (1999) researched whether the sex of the beneficiary affects the impact for unconditional cash transfers. Kabeer (1999) hypothesized that paying transfers to women was thought to guarantee that cash would be spent wisely, reduce the risk of abuse and sharpen the focus on the well-being of children. However, four studies tested explicitly for the impact of transferring cash to a female recipient versus a male and three studies found that the sex of the recipient did not affect the impact of cash transfers in relation to household expenditure (Kenya), production (Kenya) and education (Morocco). Only one study found some differences between female and male recipients in terms of adult work (South Africa). Therefore, it was concluded that the sex of the recipient influences the impact, although not always in the clear direction of overall household well-being. This called for further research on the role of social cash programmes on promoting the livelihood of female-headed households so as to fill the existing gap in the literature.

2.3 Women and Poverty

Women experience a higher incidence of poverty than men and this shows that women bear a disproportionate burden of the world's poverty. A UN-Women report (2021) established that around 70 percent of the world's poor are female. Women are poorer than men as they lack more assets and have fewer capabilities. According to the World Bank and UNDP report of 2012, women own fewer productive assets, access productive inputs with more difficulty, and face wage discrimination which makes their lives more difficult compared to men. Women are also more vulnerable in economic terms because their labour market situation is precarious and interrupted by periods of childbearing and demands of care giving.

2.4 Women and Triple Roles in Society

In a rural context, substitutability of female and male labour in farm household activities is limited. The engagement of women in productive activities is constrained by the rigidity of their commitment to reproductive activities. Women perform triple roles in society and these are: production role, reproduction role and community role. These roles constrain women to be economically at par with men in society. Oftentimes women are occupied with childbearing, early nurturing of infants, and up-bringing, which is referred to as generational reproduction. Women are also occupied with cooking, cleaning, washing, mending clothes, firewood collection, and house repairs. As a result of these duties, there is an unequal distribution of time for cash income earning activities. This problem is exacerbated in female-headed households where women are the sole duty bearers in the households. This has led to feminization of anti-poverty programmes, namely initiatives to increase women's literacy, vocational skills and education, initiatives to recruit them as volunteers in self-help schemes, to facilitate their access to credit, and to provide targeted support to the female head of the household. At a macro-level, studies and conferences identify gender as a key issue in poverty alleviation strategies.

2.5 Gender Bias in Agricultural Production

According to Ellis (1993), in most communities there are differentiated division of labour and its impact on women's economic dependence as illustrated by the gender sequential agricultural production where women and men work on the same land, but there is a seasonal or task specific division of labour where men may do the ploughing , participate on the harvesting, and market the production; whereas women may do the weeding and spraying, participate in the harvesting, but they have no hand in the marketing. Here, women's work is likely to be cash unremunerated which restricts economic independence.

2.6 Theoretical Framework

Theoretically, cash transfers improve food security by improving access through regular income that increases purchasing power or agricultural production. The expectation is that cash alone will yield positive impacts. The underlying assumptions are that food is available in local markets for purchase; agricultural yields will improve with greater inputs; and that by raising income in ultra-poor households, recipients will choose to purchase or grow more food with a portion of their monthly income (Miller et al, 2011).

2.6.1 Theory of Change

This framework suggests that transfers influence growth by lifting restrictions on household productive capacity. It suggests that cash transfers mediate growth by facilitating access to credit, providing more certainty and security in consumption, and helping overcome cost restrictions, which can influence household decision-making. Cash transfers are expected to have positive impacts on human capital, physical and financial asset accumulation, and the local economy; and positive or negative effects on labour supply.

2.6.2 Social Contract Theory

Social protection is understood as all public and private initiatives that provide income or consumption transfers to the poor, protect the vulnerable against livelihood risks and enhance the social status and rights of the marginalised; with the overall objective of reducing the economic and social vulnerability of poor, vulnerable and marginalised groups' (Devereux Sabates-Wheeler, 2004).Social protection is usually provided by the state. It is theoretically conceived as part of the state-citizen contract, in which states and citizens have rights and responsibilities to each other (Harvey et al., 2007). According to social contract theory, Hobbes impels subjects to surrender all their rights and vest all liberties in the sovereign for preservation of peace, life and prosperity of the subjects (Manzoor, 2013). According to social contract theory, after the citizenry surrenders their liberty to the state, the state is supposed to protect its citizenry against anything that is a threat to their well-being. Poverty is a threat to the well-being of the citizens and the citizens should be guarded against it by the state. With the dawn of free market state, there are negative externalities and shocks in the economy that leaves the poor vulnerable to shocks in the economy. As such, it is the duty of the state to protect the vulnerable groups from such shocks which economy which leaves them in poverty. Therefore, social contract theory shall guide this study on how best the state should protect female-headed households from their vulnerabilities in society through the social cash transfer programme.

2.6.3 Modernization Theory

The study also has theoretical orientations in modernization theory, which, according to Rostow's model modernization, is based on the five stages of development: traditional society, precondition for take-off, the take-off process, the drive to maturity, and high mass consumption society. According to this exposition, Rostow has found a possible solution for the promotion of Third World modernization. If the problem facing Third World countries resides in their lack of productive investments, then the solution lies in the provision of aid to these countries in the form of capital, technology, and expertise. If female-headed households are to improve their livelihoods, there is need for external assistants in form of capital, technology, and expertise. And this can be realised through the social cash transfers which offer direct cash to the vulnerable groups that in turn became capital for small scale businesses.

Chapter Three

Methodology

3.1 Introduction

This chapter discusses the research design and the methodology that was used in the study. Specifically, the chapter discusses the research sites, research ethics and the methods of data collection and analysis that have been used in this study.

3.2 Study Design

As defined by Enon (1998), a research design is a plan on how a researcher will carry out an investigation. Since the objectives of the study were anchored on dealing with people's views, values and opinions as regards to the role of social cash transfer programmes on the livelihood of female-headed households, this study strategically adopted the qualitative research methods to collect the most meaningful data. This is the case as people's values and opinions cannot be measured quantitatively. In addition to that, Cresswell (2012) asserts that qualitative research helps to develop an in-depth exploration of central phenomena. Therefore, qualitative data collection and analysis methods have been used in this study to generate their insights at depth.

3.3 Study Sites

The study has been conducted in T/A Mkanda, T/A Dambe and T/A Mavwere ofof Mchinji District These traditional authorities were selected as they were the areas where the programme was first piloted in Mchinji (Miller, Tsoka,etal., 2008). Therefore, it is in these traditional authorities where people were more experienced with the SCT Programme and they were able to provide valuable data for the study. Below is a map of Mchinji showing the T/As.

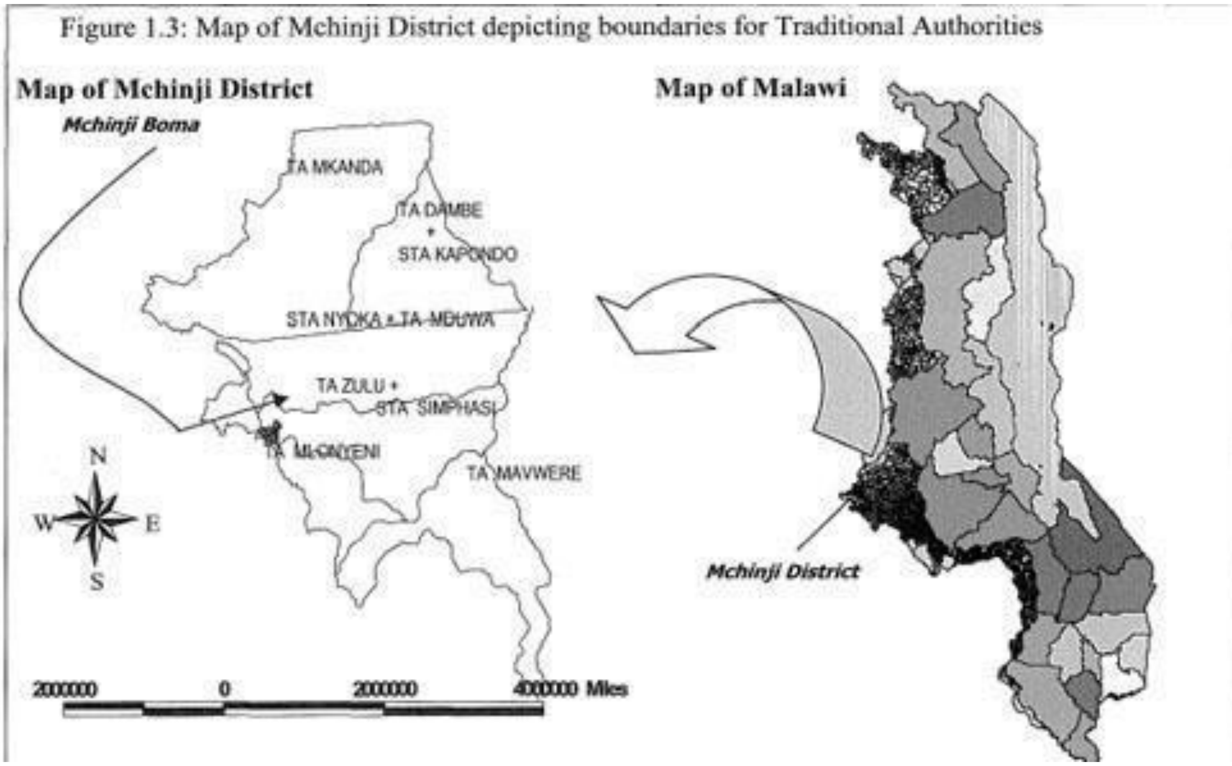


Figure 1: Map of Mchinji district

3.4 Study Participants

The study involved participants above 18 years old. The focus group discussions were conducted with beneficiaries of the social cash transfers from female-headed households and non-beneficiaries of the programme from female-headed households separately. The study involved 72 participants in Focus Group Discussions across the three Traditional Authorities and 5 local government officials through key informant interviews at Mchinji district council.40 participants of the focus group discussions were SCT beneficiaries from female-headed households while 32 participants of the focus group discussions were non-beneficiaries of SCT Programme from female-headed households.

3.5 Data Collection

This study employed qualitative data collection techniques which include; focus group discussion, key informant interviews and desk review.

3.6 Desk Review

Secondary data sources were consulted in order to review project performance. Appraisal reports from implementing agencies were also reviewed. Specifically, the study consulted evaluation reports of the project at baseline which the researcher used to compare with the current livelihood of the female-headed beneficiary households. The district socio-economic profile of Mchinji was also reviewed to assess changes in the livelihoods of female-headed households in both implementing and non-implementing areas.

3.7 Key Informant Interviews

Key stakeholders were interviewed with the aid of a pre-tested checklist. The stakeholders that were interviewed include: The District Social Welfare Officer, The District Education Officer, traditional leaders in the three T/As (identify the key officers involved), and Area Development Committee (ADC) chairpersons for the selected traditional authorities. These key informant stakeholders were selected as they are directly involved in the social cash transfer programme and they are in contact with the beneficiaries of the SCT Programme. As such, they were able to provide insights on how the SCT Programme is helping beneficiaries from female-headed households. The data collected from the key informants has been used to substantiate and triangulate information collected from focus group discussions and the desk review. The Key informant interviews also provided confidential information that would not be revealed in other settings

3.8 Focus Group Discussions

Facilitated FGDs with carefully selected project beneficiaries and non-project beneficiaries from female-headed households were conducted to get more in-depth qualitative information on the role of the programme in promoting the livelihood of female-headed households. According to Creswell (2012), FGDs help to collect shared understanding from several individuals as well as to get information from specific people. Participants of the focus group discussions were female beneficiaries of the SCT Programme from female-headed households and female non beneficiaries of the programme from female-headed households who narrated their ideal regarding the social cash transfer programme. The beneficiaries and non-beneficiaries of the programme were interviewed separately so that the participants could express their views freely. The FGDs comprised 8-12 participants. A Total of nine focus group discussions were conducted. Selection to participate in the FGDs was done randomly among the beneficiaries and non-beneficiaries in the selected sites using number cards where the people were given cards with numbers 1 up to 15.The cards were selected randomly until 8 people were selected to participate in the focus group discussion. This helped to reduce selection bias of the FGD participants. The numbers given to the participants also acted as their identifiers when the FGDs were conducted so that their names should not be known with the data collected and this helped to uphold confidentiality of the participants. The FGDs were important during data collection as they helped to yield important information that has been used to triangulate data collected from the key informant interviews, case studies and desk review.

3.9 Case Studies

One unique case study has been reviewed in this study where students selected to secondary school after finishing primary school education have been removed from the programme. This was a special case as secondary school students need more support and their households deserve to be on the programme from the household selection criteria of the SCT Programme. This also has helped to shed more light on the graduation criteria of the SCT beneficiaries from the programme.

3.10 Selection of Participants

Purposive sampling has been used for selecting participants in focus group discussions. In purposive sampling the researcher identifies the people, places and situations which have the largest potential for advancing his/her understanding of the concerned issues (Palys, 2008). Snowballing has been used when selecting participants for key informant interviews. The district council officials helped with the identification of the sites where the programme was initially implemented. Respondents were selected purposively depending on whether they are beneficiary of the project or not and if they are above 18 years old. However, selection to participate among the beneficiaries and none beneficiaries was randomly done using number cards where the people were given number cards from 1 to 15. Then these cards were randomly selected to determine who will participate in the FGD, thereby reducing selection bias. And for key informant interviews, participants were recommended by other participants for further details. For instance, the district education officer was recommended by the district social welfare officer when asked about changes in school enrolments and attendants among children from the beneficiaries of the programme.

3.11 Sample Size

The study was qualitatively designed. As such, data was collected from respondents until it reached point of saturation through the focus group discussions, case studies, desk review and key informant interviews. In total, the study involved 72 participants in Focus Group Discussions across the three Traditional Authorities and 5 local government officials through key informant interviews at Mchinji district council. About 40 participants of the focus group discussions were SCT beneficiaries from female-headed households while 32 participants of the focus group discussions were non-beneficiaries of SCT Programme from female-headed households. The study identified one case study which has been used to triangulate data obtained from desk review, KIIs and FGDs.

3.12 Data Management and Analysis

Data analysis process started with transcribing the audio data which was collected through voice recorders. The aim of transcription was to make sense of the data, identify the emerging themes and also follow up on the issues that were not very clear during the interviews. The themes were examined in detail and where possible, the data was sub-categorised. This process was undertaken to make sure that the collected data was relevant to the study objectives. Content analysis was used to analyse the data that was collected. According to Hsieh and Shannon (2005), content analysis is a method for the subjective interpretation of the content of text of data through the systematic classification process of coding and identifying themes of patterns. This analysis focus on the content and contextual meaning of text of collected data.

3.13 Research Dissemination Strategy

As an academic study, the researcher has used this study to advance knowledge. The data has provided a base for academic writing which will be presented at different academic forums as evidence to the existing gap in literature on the role of social cash transfers in promoting female-headed households

3.14 Benefits of the Study to the Participants

Participants did not benefit directly from the study. However, their views will help to inform future public policy that will benefit the participants and the nation at large regarding the livelihood of female-headed households

3.15 Ethical Consideration

Strict adherence to research ethics was crucial when undertaking this study. To ensure that the research meets ethical standards, efforts were made to minimise the risk of potential harm to participants resulting from the data collection process. The following ethical issues were strictly adhered to during the study; first, permission was sought from Mchinji District Council to allow the researcher to interview the participants in the community, the researcher also sought permission from local authorities such as chefs before carrying out the research; and also all the participants were requested to give their consent in order to voluntarily take part in the research; and the research was done in a manner that avoided harm to the participants. This is in line with the ethics guidelines as provided by the University of Malawi Research Ethics Committee (UNIMAREC) which provided ethical clearance for this study.

3.15.1 Privacy and Confidentiality

After collecting data from the field, the audios were transferred from the recorders into a computer with a secure password. The names of the participants were not linked to the responses recorded in this study, nor were the researcher able to link the identity or address of the participants to the responses that were recorded.

3.15.2 Foreseeable and Non-foreseeable Events

This was a minimal risk study. As such, the study did not pose any additional risk to participants other than those risks they may encounter in normal daily life. Otherwise, there was no adverse event during the study.

3.16 Limitations of the Study

There were a number of factors that could jeopardise the study. The researcher, being a social being, could have been influenced by his own values when making judgments of the transcribed data. To counteract this limitation, the researcher judged the findings according to the people's point of view.

Chapter Four

Research Findings and Discussions

4.1 Introduction

This chapter presents, interprets and analyses the findings of the research which focus on the role of social cash transfers in promoting the livelihoods of female-headed households in Mchinji. The discussion has been divided into three sections in response to the study objectives and in relation to the theory of change that has been used as a framework of the study. The first objective was to identify changes in livelihoods of female-headed households as a result of the programme. The second objective was to establish the sustainability of the positive changes made on female-headed households. The last objective of the study was to establish the challenges affecting the implementation of the prrogramme. The study focus on beneficiaries of the social cash transfer programme from female-headed households in the traditional authorities of Nkanda, Dambe and Mavwere of Mchinji District.

4.2 Findings and Discussions

4.2.1 Social Cash Transfer and Changes in School Attendance of Children

As indicated above, one of the objectives of the social cash transfer is to enable children from ultra-poor and labour constrained households to afford education. As such, the targeting of programme beneficiaries also takes into account the number of school-going children in the ultra-poor and labour constrained households. Beneficiaries of the SCT Programme from female-headed households are of the view that the programme is helping to keep their children in school. The female-headed households are able to buy school uniforms and food for their children to stay in school. One programme beneficiary had this to say.

"*This programme has really helped my children to stay at school, looking at my age, how can I manage to provide for my children?My husband abandoned me sometimeback and I have three children with no land to farm.But through the money I get from the programme am able to buy my children school uniform"* (SCT beneficiary FGD, T/A Dambe GVH Kathobwa, Mchinji)

This is also substantiated by the data collected at the Ministry of Education Statistics Report of 2023 which indicates that among SCTP households, 94 percent of children of primary school going age (6 – 13 years) are reported to be enrolled and retained in school in the current school year. According to the Ministry of Education officials, the only possible explanation of this phenomenon is that SCTP households are responding to the need to have children enrolled in school because it is easily verifiable, and they fear potential repercussions of not enrolling the children. (Ministry of Education Report, August 2020). With the high school enrolment rate among children from SCT beneficiary households, and that the beneficiary households are able to provide food and school uniform requirements according to the beneficiaries, school attendance has also increased among the beneficiaries of social cash transfer programme from female-headed households.

Unlike the beneficiaries of social cash transfer programme from female-headed households, the female-headed households that are not beneficiaries of the SCT Programme lament over lack of money to buy school uniforms and to provide nutritious food for their children to be able to go to school. One study participant from female-headed household who is not on the programme narrated her ordeal as follows:

"*We are suffering. We see those who are beneficiaries of the programme buying school uniforms, eating meat, enjoying life, while for us to get those things we need to suffer, work extra to get them"*(SCT beneficiary FGD, T/A Dambe GVH Kathobwa, Mchinji).

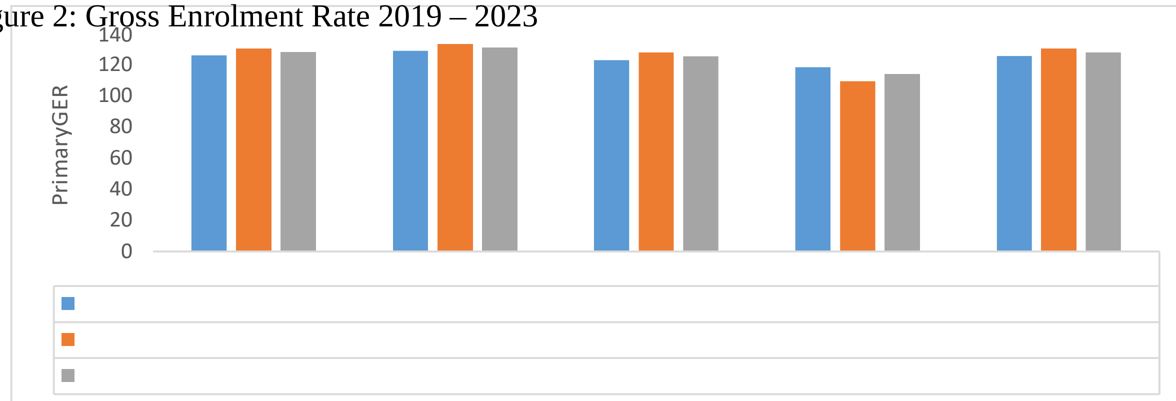
Regardless of other socioeconomic opportunities available to non-beneficiaries' households, the non-beneficiaries identified themselves as facing similar day to day challenges with those on the SCT Programme and they envy the breakthroughs that beneficiaries of the SCT Programme from female-headed households are making from the programme.

The study also found that children from male headed SCT beneficiary households do not enrol and attend classes the way the children from female-headed households do. This is mainly due to abuse of the money by men when they received it. Women say that most men use the money received from the programme to buy alcohol and marry other women, thereby deepening the existing poverty in their households. This is the case in T/A Mkanda where one woman who is not a beneficiary of the programme narrates:

" *... most men, when they get the money, they lose their senses such that they start swearing and become disrespectful to their wives."* (FGD, Mkanda).

However, there are some few men who are able to invest the money properly and help their families.

Figure 2: Gross Enrolment Rate 2019 – 2023



	2019	2020	2021	2022	2023
Male	126	129	123	118.4	125.6
Female	130	133	128	109.3	130.4
Total	128	131	126	114	128

Source*: Malawi 2023 Education Statistics Report*

With the increased school enrolment and attendance of children from ultra-poor and labour constrained households as presented by the Malawi 2023 Education Statistics Report, there will be improved education attainment among children from female-headed households which will in turn improve the welfare of the female-headed households and contribute to national development in Malawi.

The increase in children school enrolment and attendance from female-headed household is in line with the United Nations sustainable development goal number 4 on education. This goal asserts that greater investment in quality education is key to alleviating poverty and ending population growth. Due to gender inequality, girls are disproportionately affected by lack of access to education as still one in four girls does not attend secondary school and in sub-Saharan Africa. The number of girls out of secondary school has increased by 7 million since 2007 due to the region's population growth (Siaplay, 2012).According to this UN sustainable goal, the more years a woman spends in education, the smaller her family size. When women are able to delay childbirth and have fewer children, it empowers them to pursue educational opportunities such as advanced degrees, which would be difficult or impossible with many dependents (children).

Therefore, by empowering children to enrol and stay in school, the programme inherently tackles the problem of rapid population especially when it is the girl child enrolled and staying in school. Again, this aligns with Malawi Vision 2063 enabler number 5 on Education and Skills Development which asserts that the government shall provide and make it a priority for every child to go through Early Child Development (ECD) and make it compulsory for every citizen to attain at least 12 years of formal education. And according to the theory of change, it is a chain of interlinked activities that brings about the desired change such as national development through the positive outcomes of the social cash transfer programme through promotion of early child development education as explained in the above section.

4.2.2 Social Cash Transfer and Economic Empowerment of Female-headed Households

The social cash transfer is there to empower ultra-poor and labour constrained households economically by giving them direct cash. Theoretically, cash transfers improve food security by improving access to food through regular income that increases purchasing power or agricultural production. The expectation is that cash alone will yield positive impacts. The underlying assumptions are that food is available in local markets for purchase; agricultural yields will improve with greater inputs and that by raising income in ultra-poor households, recipients will choose to purchase or grow more food with a portion of their monthly income (Miller et al, 2011). According to the theory of bargaining approach, when women receive a cash transfer, it improves their status within the family and their ability to influence household decisions through enhancing their bargaining strength (Ellis, 1993, p. 185). This study has found that through the money received from SCT Programme, women from female-headed households are able to join village saving and loan associations (VSLA) in their communities which help them to save money and venture into small scale businesses. A VSLA model encompasses the provision of financial services, including loans, savings and insurance, to low-income clients who generally lack access to more formal banking services (Amponsah, et al., 2022).Through VSLA, women are able to increase their income, participate actively in decision making at household and community levels and confer the ability to own assets. One woman who is a SCT beneficiary from a female-headed household narrated her experience with SCT Programme as follows:

"…*Since I became a beneficially of social cash transfer programme. I have been able to start a small business and have been able to enter into village banks where I have been saving money from my* *small business. I have used the money to send my children to school. One of them is sitting for JCE examinations while another will be sitting for MSCE examinations.in addition, my daughter is now a teacher"* (FGD, T/A Dambe GVH Kakunga).

Another beneficiary from female-headed household who is economically benefiting from the programme also narrated her experience with the programme as follows

"I can also say that I have benefitted from the programme a lot. I keep four orphaned children in my house. As you can see, I am old and so is my husband. So, when exams approach, divide the money and give it to each and every one of the boys. Since I am old, like my colleague has said, I bought a goat so that in the future it can help them. My two sons finished their secondary school education but one of them has went back to school because he was not satisfied with the grades he got. I am also able to afford soap for washing clothes for the children. All this has been possible with the help of the social cash transfer programme"(FGD, T/A Dambe GVH Kakunga).

Some women narrated that they have been able to build and renovate their houses through the programme especially during Cyclone Freddy. One woman explains that she managed to rebuild her house after it was damaged by Cyclone Freddy, while other women say they were able to buy food from the money received from SCT Programme when their crops were destroyed by the cyclone.

Women who are not beneficiaries of the SCT Programme complained that they are not able to actively join and participate in the VSLA, citing lack of financial muscle. These non-beneficiaries envied their counterparts as the latter are developing economically they are developing through the VSLAs. Again, there are men beneficiaries who are also participating in the VSLAs and together with the women beneficiaries their households are doing fine. Even though this is the case, there are also men beneficiaries who are in the VSLAs with women but they do not participate actively and most of the time they dodge contributions in the associations which poses problems to women from female-headed households. As such, it is safer to give the social cash transfer funds to women than to men who are abusing the funds and they are causing problems in the VSLAs groups when they are added. This is also supported by the developments that women on social cash transfer are doing compared to what men beneficiaries are doing with the funds. Again, with the level of achievements arising from the VSLAs, these associations should form part and parcel of social cash transfer programming.

4.2.3 Changes in Food and Nutrition

This study finds that children from female-headed households that are beneficiaries of the SCT Programme from T/A Dambe in Mchinji are food secure compared to children from female-headed households that are not on the programme. Women from the programme narrated that from the amount they received from the programme, they are able to buy food to feed their children so that they can go to school. One woman narrated her experience as follows:

"I am very grateful to government for putting us … Through the programme, I am able to …so that they can go to school"(FGD T/A Dambe Mchinji).

However, some women complained that the money they receive is no longer enough to cater for their food needs as prices of things have gone up while the amount of money they receive through the programme is still the same.

According to the 2020 Integrated Household Survey (NSO, 2020), poverty and under nutrition are widespread throughout Malawi as evidenced by high poverty headcount ratios, high poverty gaps, and a large prevalence of under nutrition. Social protection strategies are employed to reduce household vulnerability to extreme poverty and to strengthen food and nutrition security. The poor are particularly vulnerable to hunger and food insecurity because they often live just above or at subsistence levels, where even small shocks will move them closer towards destitution. Therefore, with these findings on the role of social cash transfer in promoting the livelihood of female-headed households, the programme is contributing to aspirations of the Malawi Vision 2023 on food and nutrition. Malawi Vision 2023 on food and nutrition stipulates, malnutrition has a significant bearing on our children's future development and health with wider implications on socio-economic development. As such, interventions such as the social cash transfer should ensure access to nutritious food, especially in the first 1,000 days of life, to improve cognitive development. As such, government and other stakeholders should halt intergenerational stunting by prioritizing women's health and nutrition. The Vision 2063 further stipulates that Malawi should improve livelihoods and resilience to promote access to and consumption of diverse diets among young children and pregnant women through a multi-sectoral approach which is required in sectors such as agriculture, health, early childhood education and social protection. With the Cyclone Freddy hitting some parts in the southern region districts, most households are vulnerable to food insecurity and children in these households are not exceptional.

4.2.4 Livestock Production

Beneficiaries of the SCT Programme have embarked on livestock production as a means of sustaining their household income from the SCT Programme. Beneficiaries are raising goats, chickens and pigs which they sale and others consume as food. This is helping the beneficiaries of the SCT Programme to sustain their economic lives. This is no exception with beneficiaries from female-headed households who narrate:

"*Through this programme we have managed to buy goats which we will be able to sale in future when we are in need of household items….*" (FGD, Mphanda).

4.2.5 Women Community Engagement

The SCT Programme has enhanced women participation in community affairs. With the money they received from the SCT programme, women from female-headed households now consider themselves at par with men in the community such that they are able to make important decisions in the community and in their families. According to the theory of bargaining approach, when women receive a cash transfer, it improves their status within the family and their ability to influence decisions in both the community and their households through enhanced bargaining strength. A woman beneficiary from female-headed household elaborates:

"*Since the inception of the programme, I am able to engage with my fellow beneficiaries of the programme when we are meeting to receive the money, and in the process, we also talk about different issues in the community that are affecting our lives"* (FGD, T/A Dambe GVH Kathumba).

Again, through the programme, the beneficiaries are able to interact with authorities such as traditional leaders and government officials and express their everyday challenges. Also, since the households spend their extra income locally, there are also wider benefits for the rural economy and other households in the community which is in line with the focus of Malawi Vision 2063 on inclusive wealth creation and self-reliance.

4.2.6 Skills Development

The SCT Programme has not enhanced much skills development among beneficiaries from the female-headed households. The beneficiaries are only given the money and told to buy food and clothes for children to go to school. According to the beneficiaries, there is no additional training given to them for skills development. As such, most of the beneficiaries do self-initiatives to acquire certain skills that they will be using when given the money for their everyday survival. Most women engage in animal rearing. However, few women from T/A Dambe Group Village Head Mphanda underwent training in vocational skills which enables them to do carpentry and mental works and this was their self-initiative using the money from the SCT Programme. Some women from female-headed households have indulged in brick laying and they are able to build houses on their own.

4.3 Challenges of the SCT Programme

The study has established a number of challenges that beneficiaries are facing from the programme including the following:

4.3.1 Beneficiaries Side-lined in Other Development Programmes

There is a general outcry from beneficiaries from the female-headed households that they are sidelined from other development programmes that come to the communities as they are considered to be better off than those that are not on the programme. Apart from the SCT Programme, there are a number of programmes that the government and other non-governmental organisations are implementing in the communities that aim at uplifting the livelihood of the ultra-poor. For instance, the government of Malawi is implementing the farm input subsidy programme that intends to increase poor smallholder farmer’s access to improved agricultural farm inputs, thereby achieving food self-sufficiency and increased income of resource for poor households through increased maize and legume production(Burchi, & Roscioli, 2022).This study has found that beneficiaries of the SCT Programmes are not allowed by traditional leaders and government officials in-charge of the programme to be beneficiaries of this farm input subsidy programme even though it is not formally written in the project documents of the programme. This is a challenge to most beneficiaries of the SCT Programme from the female-headed household as the money they receive is not enough to afford fertiliser. Currently the beneficiaries of the SCT are receiving K16,000 a month if they have one child in the household which is not enough compared to the price of fertilizer on the market. One key informants who is a traditional.

“ the authorities go through clubs and say that if this person’s identity card belongs to the social cash transfer then they are not supposed to go to any other programme” (FGD, Mkanda).

Given that instruction, the tradition leaders obey and remove beneficiaries of the SCT Programme from other programmes which negatively affects the SCT beneficiaries whose money depends on the number of children available at a household and is not consistent. Another key informant traditional leader also explains his experience as follows:

"... an example of the water programme, most people are not on it because their IDs are on the social cash transfer programme, but also those that were listed as beneficiaries of the Kumadzi Programme were given twenty something thousand kwacha but were also told that on fertilizer they shouldn't do what? Receive" (FGD, Mkanda).

4.3.2 Unfair Dismissal from the Programme

Another challenge that the beneficiaries of the SCT Programme are experiencing is that they are removed from the programme without properly following laid down procedures. The beneficiaries say that government officials just visit schools without any notice and do roll call for children who are coming from families that are on the SCT Programme. If it is a child is absent that day, then the household is removed from the programme regardless the number of the school going children that the household has and regardless of the reason the child is not around during the time of their visit at the school. This is what one beneficiary of the SCT Programme from female-headed household had to say:

"also, last year there was a problem the social welfare authorities just showed up in schools with a list of children belonging to the social cash transfer households and started to call them and if they find them absent they just resort to saying they don't go to school and they took them of the system so when the mother goes to receive the social cash transfer money funds they just find that their child was taken out of the system and when they ask how since my child still goes to school?, they say that they child stopped going to school so we took them off the programme" (FGD, Mavwere)

This has brought uncertainty to SCT beneficiaries who are not sure of the sustainability of the programme as they are removed from the programme anyhow.

4.3.3 Inadequacy of the Funds

The beneficiaries from the female-headed households also complained that the money they receive from the SCT Programme is not enough to cater for their household needs. The money given to the households varies according to the family size especially with the number of school-going children at the household. One woman beneficiary narrated:

"*I receive K22,000 in two months for my family. I have six children and the money is too little. In the past we were complaining, they said they will look into it but till date there has been no changes but since we have banks, we have been saving the money and investing it, so when they come again to give us money we buy seeds in the processes helping our families. Because looking at the money that they give us, just depending on it then one will not be able to do anything" (FGD, Kathumba).*

With the current price escalation of commodities and the devaluation of the currency (Kwacha), most beneficiaries from female-headed households who participated in the study bemoaned the inadequacy of the amount of the money received which also exempts them from benefiting from other community interventions.

4.3.4 Delays in Disbursement of Funds

Some women cited delays in receiving the money from authorities affecting their well-being and that of their children. Usually, according to the arrangement of the programme, the beneficiaries are supposed to receive the money monthly but on the ground the beneficiaries complain that they go up to three months without receiving the money. Hence when the money arrives, it goes straight into paying debts thereby making its intended purpose redundant.

4.4 Sustainability of the Social Cash Transfer Interventions

Sustainability is concerned with whether the benefits of the project are likely to continue when the programme phases out (Ninson, 2018).Sustainable and effective social protection programmes are supposed to ensure that there is graduation and people are not on social protection for ever(Burchi & Roscioli, 2022). In this SCT Programme, the benefits we are looking at are the sustained school attendants of school going children from beneficiary households of female-headed households, sustained food availability in beneficiary female-headed households and sustained economic returns in female-headed households. Evidence from this study establishes that the benefits of the SCT are sustainable when the programme phases out. This is due to the investments that the beneficiaries of the programme are making. This study finds that the beneficiaries of the programme are investing in village savings and loans associations (VSLAs) where they are able to realize capital for venturing into different businesses. It is the businesses that they are venturing into that will help them in future when the programme phases out. Again, the beneficiaries are venturing in livestock production and in the long run, they will have enough livestock to carter for their household needs.

Regardless of the efforts by the beneficiaries to make the programme sustainable in the long run, there are bottlenecks in the programme design that should be revisited to make the programme more sustainable. For instance, there are no proper bridging arrangements for school going children when they are transitioning from primary to secondary school. Beneficiary households are removed from the programme when children move to secondary school when in essence they were supposed to be maintained on the programme as the households are still required to provide for the school going children even at secondary school. Again, according to the beneficiaries of the programme, the programme does not have fixed dates when the beneficiaries are supposed to receive the money. The inconsistencies in the disbarments of the funds to the beneficiaries affects the planning on how the beneficiaries intend to use the funds and this makes the programme not sustainable enough. To substantiate this finding, Gandure (2009:19) asserts:

"*If a community knows what they are entitled to, and can expect to have access to it in a reliable manner; they can exploit these benefits to their fullest, taking calculated risks to enhance their livelihood opportunities. This is not possible if their entitlements are not clear to them.*"

Therefore, the inconsistencies in funds disbarment make it difficult for the beneficiaries to properly plan for the funds.

Again, sustainability of the programme is affected by the fact that the beneficiaries of the SCT Programme are not allowed to participate in other development programmes in the community when in essence the other development programmes were supposed to provide collaborative platforms for sustained impact of the programme in the communities. Beneficiaries of the SCT Programme are not allowed to be on other programmes such as the subsidy farm input programme which gives people coupons to buy cheap fertilizer. If the beneficiaries of SCT were allowed in these other development programmes, the sustainability of the impact of the SCT would be increased.

The programme is designed in such a way that beneficiaries of the project should graduate from the programme after 10 years. Graduation, in the context, entails positive transformation in livelihoods such that over time households become more resilient to different shocks (Sabates-Wheeler and Devereux, 2013). This study finds that so far no beneficiary and non-beneficiary household has successfully graduated from the programme whereby no household can claim that they have moved out of poverty. However, there are female-headed households that have exited from the programme and exiting from the programme only means that they have reached a certain administrative benchmark such as reaching the number of years that the household was supposed to be on the programme. The exit from the programme does not mean that they have moved out of poverty as one beneficiary narrated her ordeal as follows:

"My household was removed from the programme when my children were selected to secondary school when this was the time when we need support the most as secondary school demands more resources.So, for my household, we are still in poverty even though we were beneficiaries of the programme" (FGD, Kathumba).

This is the case for most households who were on SCT Programme, they are hardly out of poverty due to bottlenecks in the programme design cited earlier such as lack of consistency and inadequacy of the funds given to the beneficiary.

Therefore, this study argues that the social cash transfer programme is helping in promoting the livelihood of female-headed households. The study finds that as per objective number one of the study, there are positive changes in the livelihood of female-headed households resulting from the programme. For instance, there is improved school enrolment and attendance among children coming from female-headed households. Women are also empowered economically from the programme as they are indulging in various businesses to sustain their day to day lives. Before the programme, female-headed households were struggling to keep children in school as they were lacking school uniform and food. So, with the coming of the programme, there have been changes in school enrolment and attendance from these households. With the increased school enrolment and attendance of children from ultra-poor and labour constrained households, there will be improved education levels on children from female-headed households which will in turn improve the welfare of the female-headed households and contribute to national development in Malawi. This is in line with the United Nations sustainable development goal number 4 on education which assets that greater investment in quality education is key to alleviating poverty and ending population growth. This is the case because the more years a woman spends in education, the smaller her family size. When women are able to delay childbirth and have fewer children, it empowers them to pursue educational opportunities, such as advanced degrees, which would be difficult or impossible with many dependents (children).

Therefore, by empowering children to enrol and stay in school, the programme inherently tackles the problem of rapid population especially when it is the girl child enrolled and staying in school. Again, this aligns with Malawi Vision 2063 enabler number 5 on Education and Skills Development which asserts that the government shall provide and make it a priority for every child to go through Early Child Development (ECD) and make it compulsory for every citizen to attain at least 12 years of formal education.

Also, by keeping livestock, women from female-headed households are able to sale in time of need. Other women have also gained different skills such as welding from which they realize some income for their survival.

The programme has also improved women community participation through interaction with government officials and traditional leaders. When receiving money from social cash transfer programme, women are able to engage with the communities they are living in and are able to discuss issues affecting their lives and in the process, the women are empowered to participate in the affairs of the community.

In addressing the second objective of the study, the study finds that the programme is marred but challenges during implementation. For instance, beneficiaries from the female-headed households are side lined from other development programmes that come to the communities as they are considered to be better off than those that are not on the programme. Again, beneficiaries of the SCT Programme are removed from the programme without following properly laid down procedures. The beneficiaries say that government officials just visit schools without any notice and do roll call for children who are coming from families that are on the SCT Programme. If a child is absent that day, then the household is removed from the programme regardless of the number of the school going children that the household has and the officials do not consider the reasons why the child is not present during the time of their visit at the school. Also, the delays in disbursing the funds to the beneficiaries affect the beneficiaries when it comes to planning on how to utilize the money. Most of the time, the beneficiaries find themselves in debts due to the delays of the funds when they have bills to pay. Apart from the delays in disbursement of the funds, the money received from the programme is not adequate to cater for the needs of the beneficiaries due to the current rise in living standards resulting from the devaluation of the currency.

In establishing the sustainability of programme, the study finds that the social cash transfer programme is sustainable to female-headed households as the beneficiaries are engaging in various economic activities that will help them in future. For instance, most beneficiaries from female-headed households have joined VSLs where they are able to save the money which they received from the programme and other beneficiaries are buying and raising livestock which they will be able to sell and realize economic returns in the future.

Chapter Five

Summary and Conclusion

5.1 Introduction

This chapter provides a summary and conclusion of the study findings.

5.2 Summary and Conclusion of the Study Findings

The study set out to understand the role played by social cash transfer programme in promoting the livelihood of female-headed households. The study specifically aimed at identifying changes in livelihoods of female-headed households as a result of the project, to establish the challenges the beneficiaries face from the programme and to establish the sustainability of the positive changes made on female-headed households through the SCT Programme. The study was guided by the theory of change which asserts that transfers influence growth by lifting restrictions on household productive capacity.

Social Cash Transfer programme in Malawi started in 2006 in the pilot district of Mchinji, providing cash grants to ultra-poor households which have no able-bodied adult household members. The objectives of the programme include reducing poverty and hunger in vulnerable households and increasing school enrolment. Since 2009, the programme has expanded to reach an additional eight districts (Chitipa, Likoma, Machinga, Mangochi, Phalombe, Salima, Thyolo and Balaka) out of 28 total districts in Malawi. The programme has gone to full scale in Mchinji, Chitipa and Likoma and by 2012 it had reached nearly 30,000 households. Further scale-up in the implementing districts began 2013 and further expansion to new districts continued to 2014 (Malawi Social Cash Transfer Baseline Evaluation Report July 8, 2014). The programme has been going on up to date with government and developing partners funding the programme.

This study has found that the programme is playing a role in improving the livelihoods of female-headed households through different ways. It has also found that there are some challenges regarding the delivery of the programme contributing to high poverty levels among female-headed households. Apart from that, there is increased school enrolment and attendance for children coming from female-headed households that are on social cash transfer programme. This is the case as these households are able to buy school uniforms and meet food requirements for their children to go to school. This has been supported by data from the Ministry of Education report of August 2020 which shows that 94 percent of children of primary school going age (6 – 13 years) from SCT households are reported to be enrolled in school in the current school year and the ministry attributes this to the fact that SCTP households are responding to the need to have children enrolled in school as it is easily verifiable so households fear potential repercussions of not enrolling the children. So, this is one of the positive changes identified in the livelihood of the female-headed households as a result of the social cash transfer programme. It is in line with Malawi Vision 2063 enabler number five on education and skills development which asserts that the government shall provide and make it a priority for every child to go through Early Child Development (ECD) and make it compulsory for every citizen to attain at least 12 years of formal education. At international level, this finding aligns with United Nations Vision 2030 specifically on sustainable goal four which asserts that the more years a woman spends in education, the smaller her family size. And when women are able to delay childbirth and have fewer children, it empowers them to pursue educational opportunities, such as advanced degrees, which would be difficult or impossible with many dependents. According to the theory of change, this, with other chain of events will lead to national development.

Poverty and under nutrition are widespread throughout Malawi as evidenced by the integrated household survey (IHS) of 2020 high poverty headcount ratios, high poverty gaps, and a large prevalence of under nutrition. This study explains that children from female-headed households that are beneficiaries of the SCT Programme are food secure compared to children from female-headed households that are not on the programme. Women from the programme narrated that from the amount they received from the programme, they are able to buy food to feed their children so that they are able to go to school in good health. This aligns with the objective of social protection strategies which are employed to reduce household vulnerability to extreme poverty and to strengthen food and nutrition security. This is because the poor are particularly vulnerable to hunger and food insecurity because they often live just above or at subsistence levels, where even small shocks will move them closer toward destitution.

The study also explains that the social cash transfers are empowering beneficiaries from female-headed households economically and making them resilient to economic shocks in the process. Through the money received from SCT Programme, women from female-headed households are able to join village saving and loan associations (VSLA) in their communities which help them to save money and venture into small scale businesses which helps them to make their ends meet and withstand economic shocks. For instance, one woman explains that she managed to rebuild her house after it was damaged by Cyclone Freddy while other women say they were able to buy food from the money received from SCT Programme when their crops were destroyed by Cyclone Freddy. Beneficiaries of the SCT Programme from female-headed households have also embarked on livestock production as a means of sustaining their household income from the SCT Programme. Beneficiaries are raising goats, chickens and pigs which they sell and others consume as food. This is also helping them to sustain their economic lives.

The programme has also enhanced the capacity of women from female-headed households to effectively participate in community affairs through the interaction with other people when receiving SCT funds. In the process, they are able to discuss issues concerning their community.

Regardless of the milestones being achieved by the Social Cash Transfer programme to female-headed households, the study also explains challenges that are experienced by beneficiaries of the programme. The programme has no component for skills development to the beneficiaries such that the beneficiaries are only given the money to buy food and clothes for children without training them on any income generating activity. This affects the sustainability of the programme as beneficiaries who were not investing the money will live in poverty when the SCT Programme phases out.

Another challenge discovered through this study is that the beneficiaries of the SCT Programme are sidelined in other development projects such as the farm input programme which, among others, provides fertiliser at affordable prices. This affects beneficiaries of the SCT Programme from female-headed households negatively since these households are worst hit by poverty. In essence, other development programmes are supposed to complement the already existing development efforts for achieving greater good for the female-headed households.

With the current devaluation of the Malawi Kwacha, the study found that the funds the beneficiaries receive from the SCT Programme are no longer adequate to cater for their needs. Recently, the Malawi kwacha has devalued many times meaning that prices of goods and services have gone up.

In order to maintain the value of the amount beneficiaries receive from the programme, the SCT Programme should be designed in such a way that the amount given to beneficiaries should fluctuate with currency.

Again, there are delays in disbursement of the SCT funds. In addition, he dates for receiving the money are not consistent which makes it difficult for the beneficiaries to plan in advance for the funds. According to beneficiaries of the SCT Programme from female-headed households, they say that they wait for up to three months to receive the money and this makes them incur in debt and when they receive their money, it goes straight to debt repayment.

Regarding the sustainability of the SCT Programme, this study establishes that the benefits of the SCT are sustainable when the programme phases out. This is due to the investments that the beneficiaries of the programme are making. This study finds that the beneficiaries of the programme are investing in village savings and loans associations (VSLAs) where they are able to realise capital for venturing into different businesses. It is the businesses that they are venturing into that will help them in future when the programme phases out. Again, the beneficiaries are venturing in livestock production and in the long run they will have enough livestock to carter for their household needs. However, regardless of the efforts by the beneficiaries to make the programme sustainable in the long run, there are bottlenecks in the programme design that should be revisited to make the programme more sustainable. These bottlenecks have been explained as the challenges facing the programme that should be solved. These include bridging arrangements for school going children when they are transitioning from primary to secondary school, consistency in disbursement of the funds, the funds should be adequate enough, beneficiaries of the SCT Programme should not be sidelined from other development programmes and also that the beneficiaries should be trained in different vocational skills.

This study concludes that the social cash transfer programme is promoting the livelihood of female-headed households in Malawi even though there are challenges that should be addressed so that the benefits realised from the programme should be sustainable when the beneficiaries graduate from the programme.

5.3 Areas of Further Study

The study specifically examined the role of the Social Cash Transfer (SCT) Programme in enhancing the livelihoods of female-headed households. This focused approach allows for a detailed understanding of how the SCT Programme addresses the unique challenges and economic needs faced by women who are the primary earners in their families. However, there remain significant opportunities for further research to broaden this scope. Future studies could investigate the SCT Programme's impact on improving the quality of life and economic resilience of other vulnerable groups in society, such as children with physical disabilities and elderly individuals. Exploring these additional dimensions would provide a more comprehensive view of the SCT Programme's effectiveness in supporting diverse at-risk populations and inform policymakers on how to tailor interventions to meet the varied needs within society.

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