

**SOCIAL CASH TRANSFERS AND OUTCOMES: COMPARING MALE AND
FEMALE-HEADED HOUSEHOLDS IN T/A MAGANGA IN SALIMA
DISTRICT**

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By

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DECLARATION

I, Maria Mkwawira Chunga, hereby declare that this thesis/dissertation 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.

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DEDICATION

This thesis is dedicated to the most important men in my life, Joseph Chunga (my husband) and David Chunga (our son), for their love and support.

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ABSTRACT

The popularity of social cash transfers as an initiative designed to alleviate poverty has grown worldwide. One of the key questions regarding implementation of this intervention is criteria for identifying recipients, including gender considerations. There are variations in theoretical and empirical evidence regarding the relationship between gender and outcomes of cash transfer. This paper examines this relation in Malawi where the programme targets ultra-poor and labour-constrained households and the recipient is head of a household regardless of gender. Mainly it focuses on two key questions: whether cash transfers have differentiated outcomes if the designated recipient is a man or woman, and whether female-headed households use cash transfers differently from male-headed households. The study was guided by the sociological and psychological theory of consumer behaviour. The study employs mixed methods with quantitative paradigm being the dominant method. The key finding is that there are no significant differences in education, health and food security outcomes and use of cash transfers except in accumulation of some assets. Therefore, the paper argues in line with Duflo (2000) that care must be taken when generalizing the significance of gender factor because it is subject to many factors, including cultural context.

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ABBREVIATIONS AND ACRONYMS

CT	Cash Transfer
CCT	Conditional Cash Transfer
DC	District Commissioner
DSWO	District Social Welfare Office
FHH	Female-Headed Household
KfW	Kreditanstalt für Wiederaufbau
MHH	Male-Headed Household
MDG	Millennium Development Goal
NAC	National AIDS Commission
NSO	National Statistical Office
SCT	Social Cash Transfer
SCTS	Social Cash Transfer Scheme
SPSS	Statistical Package for Social Scientists
T/A	Traditional Authority
UCT	Unconditional Cash Transfer
UNICEF	United Nations Children's Fund

CHAPTER 1

INTRODUCTION

1.1 Background

Social cash transfers, operationally defined as non-contributory payments of money provided by government or non-governmental organisations to individuals or households, with the objective of alleviating chronic or shock-induced poverty, addressing social risk and reducing economic vulnerability (Samson et al., 2006), have attracted growing interest from national governments and multilateral donors, as key tools in achieving the Millennium Development Goals (Vincent & Cull, 2009). This is the case because it is argued that cash transfers play an important role in reducing hunger and tackling extreme poverty and vulnerabilities. Consequently, social cash transfer programmes have increasingly become an important policy approach to alleviating poverty and vulnerability across the developing world (ibid).

Evaluations of these programs provide some evidence of positive outcomes of cash transfers. For example, in Mexico, Brazil, Honduras, Jamaica and Nicaragua cash transfer programs have proved to be an effective means for promoting human capital accumulation among poor households (Adato & Hoddinott, 2010). In Lesotho, the number of old-age pensioners reporting that they never went hungry increased from 19% before the pension to 48% after introduction of old-age cash transfers (Croome & Nyanguru, 2007). Similarly, in Zambia, more households consumed proteins every day

and 35 percent more consumed oil every day if they received a transfer, compared with those households that did not (MCDSS/GTZ, 2007).

According to some studies, the outcomes of cash transfer programs differ with the gender of the recipient. It is argued that this is the case because consumption preferences of women are different from those of men. Women favour goods that benefit the whole household rather than goods that benefit themselves such as alcohol, cigarettes, status consumer goods, and female companionship (Thomas, 1990). Women “spend a marginally higher proportion of transfer income on goods and services for the ‘whole household’, while men spend slightly more on themselves” (Devereux, 2002: 671). Armand (2014) assessed a conditional cash transfer (CCT) program in the Republic of Macedonia which aimed at improving secondary school enrolment among children in poor households by channelling cash transfers to male versus female household heads. The analysis found that households tend to invest more in children when the payment is transferred to mothers.

Similarly, conditional cash transfer programmes in Mexico, targeting women, improved child nutrition and health (Juarez, 2010). A study done by Duflo (2003) established that the gender of the cash transfer recipient in the South Africa pension scheme affected outcomes in a way that when the recipient was female, the anthropometric measurements of grand-daughters of the recipients improved.

Based on such findings, it is asserted that targeting women specifically as transfer recipients improves household well-being and supports broader social developmental objectives. The explanation is that women do better at directing spending towards

household essentials than men. They are more likely to use resources in ways that improve family well-being, especially that of children (Rawlings & Rubio, 2005). For example, interviews with stakeholders in Kenya revealed widespread belief that cash transfers would either be abused or misdirected in alcohol consumption and other non-essential forms of consumption if given to men (Ikiara, 2009). In Swaziland, a focus group participant reported that “men don’t return home on SCTS pay-days; they find other women to spend the money with” (Devereux & Jere, 2008). In Uganda, participants and informants observed that some beneficiaries, especially men, used the cash transfer in over-drinking alcohol (Paul & Watson, 2012).

Contrary to the foregoing findings and arguments, or/and differences in outcomes based on gender of recipients, the picture is still less clear. Bertrand et al. (2003) argues that in the case of unconditional cash transfers (most notably pension programmes), the net effect of a transfer to a woman leads to negative outcomes for the household. Benhassine et al. (2013) also studied an unconditional cash transfer for primary school attendance in Morocco using an experimental design. They compared payments made to fathers versus those made to mothers and they found very little difference in outcomes.

Young et al. (2012), in a systematic review of 15 quantitative studies, concluded that there was variability of findings across specific programmes and contexts. The differences in observations made by these studies show that cash transfer outcomes, as observed by (Duflo, 2003), are influenced by different social and cultural contexts. As such, simplistic generalizations to inform policy decisions should be avoided.

Malawi's experience, to a great extent, mirrors the global picture above. Malawi is one of the poorest countries (UNDP, 2014). Cognizant of this, the government included social protection in the first and second Malawi Growth and Development Strategy which is the road-map to development. The National Social Protection Policy and Malawi Social Cash Transfer Scheme (SCTS) were launched in 2012. Both the policy and programme have cash transfers to labour constrained and ultra-poor households as primary strategy for reducing poverty (GOM, 2012). It is unconditional and designed to reduce poverty, hunger and starvation, and improve school enrolment and attendance and the health and nutrition of children among the neediest 10% of the population.

The program began as a pilot in Mchinji District in 2006. It has since expanded, as of 2015, to 16 of the 28 districts in the country (Balaka, Chikwawa, Chitipa, Likoma, Machinga, Mangochi, Mchinji, Mulanje, Mwanza, Mzimba, Neno, Nsanje, Phalombe, Salima, Thyolo and Zomba) and serves over 80,000 households (GOM, 2015). Eligibility criteria are based on a household being ultra-poor (unable to meet the most basic urgent needs, including food and essential non-food items such as soap and clothing) 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 (Garcia & Moore, 2009). Beneficiary selection is done through a community-based approach with oversight provided by the local District Commissioner's (DC) Office and the District Social Welfare Office (DSWO). Thus, the Malawi social cash transfer

scheme programme eligibility requirements incorporates several dimensions of vulnerabilities, although gender is not directly considered.

The monthly cash transfers vary according to household size and number of children enrolled in primary and/or in secondary school as indicated in Table 1.

Table 1: Cash transfer amounts by household size and number of children in school

Household Size	Monthly Cash Benefit (MK)	Residents age ≤ 21 in Primary School	Residents age ≤ 30 in Secondary School
1 member	1,700	No. of Children x MK500	No. of Children x MK1000
2 members	2,200		
3 members	2,950		
≥ 4 members	3,700		

Source: GOM (2015)

As indicated above cash ranges from MK1700 to MK3700 per month per household plus a bonus of MK 500 for each child enrolled in primary school, and a bonus of MK 1000 for each child in secondary school. For example, a household of 4 members with one in primary school and the other in secondary school receives MK5200 (i.e. MK3700 cash benefit for 4 members, MK500 bonus for the primary school child and MK1000 bonus for the secondary school child). The bonus is meant to encourage school enrolment and attendance and to discourage child labour and premature school dropouts. It assists caregivers in meeting school related child needs such as food, clothing, soap, exercise books and pencils (GOM, 2015).

Like in other parts of the world, as presented above, there is ample evidence of the impact of social cash transfers on the welfare of beneficiaries. They increase school enrolment rates, improve health, and raise household consumption (Chirwa & Mvula, 2013). Further, cash transfers are said to enhance human capital development (through increased school attendance and improved learning outcomes, improving workers health and productivity), reduced asset depletion by poor households, mitigating risks and encouraging investments thereby stimulating demand for local goods and services (Samson, 2009).

Miller et al. (2008) highlight several impacts based on the Mchinji social cash transfer pilot. Among them are improved health with fewer reported sicknesses among adults and children; greater demand for healthcare for children and adults and higher healthcare expenditures; increased expenditure on children's schooling; reduction in child labour; significant accumulation of household and productive assets, basic necessities and livestock; increased agricultural production with greater food stores; improved food security including higher food expenditures, fewer missed meals, fewer days without adequate food, and greater food diversity.

In addition, evaluation by Miller and Tsoka (2012), on child education and labour in Malawi, also revealed that social cash transfers had positive impacts in improving child education and health. It was highlighted that SCTs reduced underweight and stunting in under five-years-olds, reduced numbers of children working outside the home, improved food security with fewer days without food and increased dietary diversity (including an increase in consumption of complex proteins). Miller et al. (2010) went further to study the impact of social cash transfer scheme on food security in Malawi

which proved that cash transfer scheme provides the income necessary for households to increase food expenditure and increase the share of expenditure dedicated to food.

Looking beyond changes cash transfers can bring to lives of beneficiary households, Davies & Davey (2008) analysed their impact on the local economy of an emergency cash-transfer programme in rural Malawi. The analysis provided evidence that the programme served to stimulate production, encouraging employment, or the setting-up of small businesses.

Even though all the foregoing studies revealed positive impacts of social cash transfer on a variety of wellbeing outcomes, none of them focused on the gender analysis thereby missing one of the critical questions regarding efficacy of cash transfers. Dembo (2014) compared men and women on their preferences on expenditure and decision making over public works payments. The study found that although men and women have different preferences, husbands are the ones that make decisions. Women may initiate the decisions, but they don't have the final say. This study evaluated decisions and preferences within the household in which husbands were considered as heads. It doesn't show whether women who head households use their cash differently from men. Thus, while the finding that men and women have different spending preferences suggests that female-headed and male-headed households may use cash transfers differently and have different outcomes, the study doesn't actually investigate this question.

Boone (2013) attempted to examine the differences of giving cash transfers to women as compared to men and found that the impacts of the cash transfer did not depend on

the sex of the household head. However, his study had a narrow scope focusing on child health outcomes only, hence it cannot be generalised in other possible outcomes. A more similar study was done by Cohn (2012) who assessed the extent to which the effect of the program changes if the cash transfer is received by a female head of household in comparison to a male head. However, this study analysed the impact of Malawi SCT using data from Mchinji District only for one year (from 2007 to 2008), which is too short a period of time to assess some of household outcomes like school enrolment. Secondly, this study used quantitative data only which did not shed light on how the two types of household use the money, how they prioritize their needs and why there are differences in the use of cash transfer and outcomes. These issues can better be explained by a qualitative study. Lastly, like the other studies above, the analysis was also narrow, focusing on cash transfer effects on production (assets and livestock) and consumption leaving out other major wellbeing outcomes like education and health.

In terms of exploring how male-headed households and female-headed households use cash transfers, there is also limited evidence. Devereux et al. (2006) suggested that men use cash transfers for other purposes instead of serving their households. For example, focus group discussion participants reported that some men used the cash transfer on beer even though they had families and children. If this finding holds for most households, one would expect cash transfers to have different effects on the household wellbeing outcomes if the designated recipient is a man or woman. However, the extent to which this finding holds in a given amount of the population of cash transfer recipients was not established by this study.

It is against this background that the present study compares female-headed households with male-headed households in relation to cash transfer outcomes. Specifically, it looks at schooling outcomes (school enrolment, school attendance and school dropouts); health outcomes (morbidity, health seeking behaviour & health expenditure) and food security outcomes (food running out before harvest time, number of meals per day and worries on not having enough food). It further explores whether there are differences in terms of how the two categories of households use their cash transfers.

1.2 Problem statement

Malawi social cash transfer scheme programme does not consider gender as a factor in its criteria for targeting beneficiary households. The underlying assumption is that it does not make a difference whether the designated recipient is male or female as long as the household is ultra-poor or labor-constrained. This is against empirical evidence showing that there are more positive effects of giving cash transfer to females compared to males on family wellbeing (Thomas, 1990; Devereux, 2002; Armand, 2014; Juarez, 2010; Duflo, 2003). Countries whose policies are informed by this philosophy deliberately target women in their cash transfers. This is why most Latin America countries design cash transfer programme with gender sensitivity by deliberately targeting women rather than heads of household as done in Malawi. Consequently, majority of recipients are women. For example 94% of the recipients in Brazil are women (Holmes & Jones, 2010).

If the evidence, that giving cash to women leads to better outcomes for a household than if the same is given to men, applies to Malawi then the country would do better in its fight against extreme poverty and vulnerability if it changed its cash transfer targeting policy. On the other hand, as presented in the background above there is also

contrary evidence. In some cases targeting either sex does not matter while in other circumstances it leads to negative outcomes when women are designated recipients (Bertrand et al., 2003; Benhassine et al., 2013; Akresh et al., 2012; Young et al., 2012; Duflo, 2003). Based on these findings, it is the context that shape the relationship between cash transfers and outcomes across the gender of the recipients. This means there is a possibility that Malawi could be one of the societies where cash transfer outcomes as well as utilisation by male and female recipients do not differ. In that case, calls to focus on women as is the case in most Latin American countries, would be ill-advised. For a better informed position, there is need for an empirical investigation of whether there are different outcomes between male and female-headed households

Studies that have been conducted have not adequately addressed this question. Most of them assess outcomes of cash transfers without disaggregating and comparing the two categories of households (Chirwa & Mvula 2013; Miller et al., 2008; Miller & Tsoka, 2012; Miller et al., 2010; Davies & Davey, 2008). Those who attempted to compare the two categories did that with narrow focus namely, child health (Borne, 2013) and assets and livestock production (Cohn, 2012). This may be misleading if simply generalised to other outcomes like schooling and food security. Worse still, these studies did not explore whether female-headed households and male-headed households utilise the cash transfers differently. Dembo (2014)'s analysis of decision consumption preference of women versus men gives insight of possible differences in utilisation of cash between men and women if women head their own households, but Dembo does not establish this nor does she examine possible differences in outcomes.

Thus this study emanates from the need for a context-relevant data on whether women-headed households and male-headed households utilise cash transfers differently and whether there are differences in outcomes. This is critical for both informing the policy on criteria for targeting recipients as well as understanding the extent and context to which policy and program outcomes are responsive to gender differences.

1.3 Objectives of the study

1.3.1 Overall objective

The overall objective of the study is to assess whether cash transfers have differentiated effects on outcomes if the designated recipient is a man or a woman.

1.3.2 Specific objectives

To achieve the overall objective, the study has the following specific objectives:

1. To compare schooling, health, and food security outcomes in MHH and FHH cash transfer beneficiary households.
2. To explore whether or not MHH and FHH cash transfer beneficiary households utilise the cash transfers differently.

1.4 Significance of the study

Broadly, the study attempts to make contribution on the role of gender in development interventions from instrumental view of women involvement, i.e. whether women involvement leads to better outcomes. Some scholars have argued that women involvement in interventions aimed at improving the welfare of households lead to better outcomes as women use their resources for the households more responsibly than men (e.g. Thomas, 1990). This is based on the argument that women are usually

responsible for domestic consumption while men are self-serving, spending money on themselves, and are seen to be able to walk away from domestic demands, leaving women and children without support. Thus, this study aims to question or validate these theoretical claims.

Specifically regarding the role of social cash transfers, it has been pointed out above that assessments in various countries have shown different findings regarding whether gender is an important factor in shaping outcomes. In the context of Malawi, it is not clearly known whether female-headed households and male-headed households use cash transfers differently and whether the outcomes are different. Most evaluations of effects of cash transfers are general not disaggregating outcomes by gender; those that attempted to compare the effects based on gender only used single selected outcomes and more importantly they did not explore how the households use the cash they receive.

Findings of this study are a contribution to informed debate on whether gender should be one of the key considerations in targeting beneficiaries of cash transfer programs. For Malawi, this would mean a policy shift from simply head of ultra-poor and labour-constrained household to possibly women recipients regardless of whether they are in a female or male-headed households. Calls towards this policy shift can only be justified if there is evidence of difference in utilisation of cash between male-headed and female-headed households and differences in outcomes.

1.5 Outline of the thesis

This chapter has provided the background to the study, problem statement, objectives of the study, and significance of the study. The rest of the thesis has been organised as follows: Chapter 2 reviews literature on differences between male-headed households and female-headed households on the use of resources. It also includes presentation of major theories underpinning the study and the conceptual framework. Chapter 3 covers the methodology employed in the study. Chapters 4 and 5 present findings of the study and discussion of the findings, respectively. The last chapter presents conclusions and implications.

CHAPTER 2

LITERATURE REVIEW

2.0 Introduction

This chapter reviews literature on gender and decision making, major concepts and theories underpinning the study, cash transfers and their rationale and differences between male-headed households (MHH) and female-headed households (FHH) on the use of resources

2.1 Gender and decision making

Gender differences in resource control, asset ownership, income earning, consumption and expenditure have been identified as important factors in household wellbeing (Owotoki, 2005). Luke & Munshi (2010), in talking of women as agents of change, mention a common perception that ‘money in the hands of women is used differently than money in the hands of men. Thomas (1990) also argues that unearned income in the hands of the mother is estimated to have a bigger impact on her family's health than unearned income to the father. Therefore, an understanding of household heads gender differences in resource control and use can be an important factor in tracing the effects of the programmes on outcomes and evaluating policy impacts. If there are differences in the use of resources based on gender of the head of household, this can affect outcomes in households.

2.2 Theoretical frameworks

This study was framed by the sociological and psychological theory of consumer behaviour. In addition it uses a theory of change to explain the mechanism through which the cash transfers might have resulted in different outcomes based on gender differences of the heads of household.

2.2.1 Sociological and psychological theory of consumer behaviour

Literature has asserted that gender identity, a combination of an individual's gender psychological traits, social gender roles, and gender orientations, has a dramatic impact on one's perceptions and behaviours. Research suggests that gender identity plays an important role in consumer behaviour and decision making (Bem, 1981). Therefore, the study has been guided by the sociological and psychological models of consumer behaviour theory as espoused by Bakshi (2010) and Katona (1968). Katona proposed a theory of consumer behaviour which abandons the assumption that consumer behaviour "is based on fully rational decision making" but "a genuine decision reached after careful weighing of alternative courses of action is an exception rather than the rule, in view of the great frequency of habitual behaviour as well as the influence of long-established stereotypes" (Katona, 1968:19).

Specifically about gender relations and consumer behaviour, Bakshi (2010:1) argues that "men and women due to their different upbringing and socialization along with various other social, biological and psychological factors depict different types of behaviour at various situations. Whether it is decision making on personal life or family life, about shopping or eating, both the genders are different at every stage of decision

making”. This can help explain whether and why there may be differences in outcomes of cash transfer to male vs. female-headed households.

2.2.2 Theory of change for cash transfers

While there is a large body of literature examining social protection and cash transfers’ (CT) impacts on poverty reduction and development, there is much less on understanding the mechanisms and pathways by which this happens. The present study also used theories of change for cash transfer to explain the mechanisms and pathways by which social protection and cash transfers’ (CT) impact on poverty reduction and development. In short these theories attempt to explain how and why change happens as a result of CTs. The basic argument is that cash transfers affect the wellbeing of households by increasing their income which promotes growth, social justice, education, health and nutrition and state-society relations. According to the definition of wellbeing adopted by this study the theory helped in looking at the relationships between cash transfer and growth, education health and nutrition.

Guided by the consumer purchase behaviour theory and the theories for change for cash transfer, the study analysed how male-headed households vs. female-headed households use cash given to them and how these cash transfers affect outcomes in these two different types of households in Malawi. The theories framed the study in understanding how gender differences in the use of resources affect the wellbeing of the household.

2.2.3 Conceptual map

Based on the key question of the study as outlined under objectives and guided by the foregoing theoretical framework, the conceptual map in the figure below guided the operationalisation of the study.

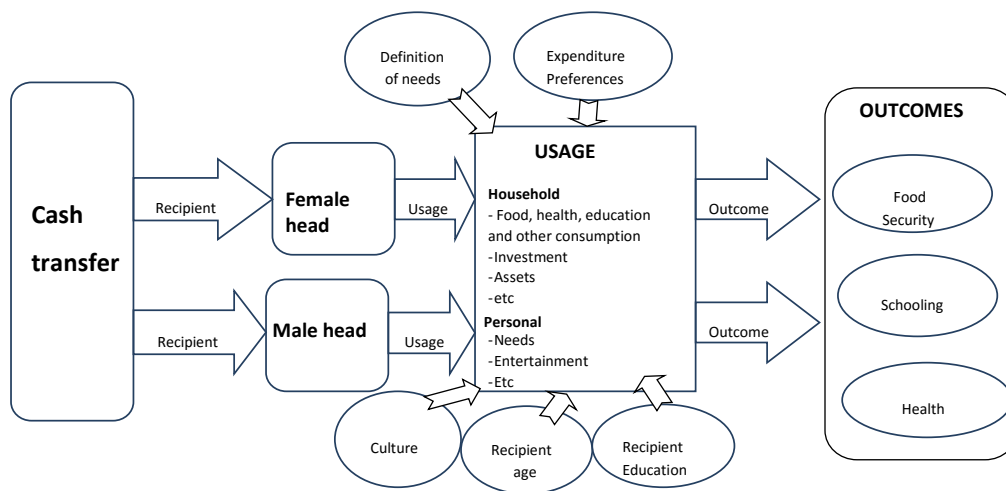


Figure 1: Conceptual map

Source: Author's formulation, adapted from Handa et al. (2015)

From the figure above, the study investigates whether SCTs given to male recipients and female recipients are used differently with one sex focusing more on household needs (food, health, education and assets) or personal needs (entertainment, extra marital affairs, beer, tobacco etc.) than the other. This is assumed to operate through mechanism of their differences in definition of needs, preferences, attitudes, personality, motives, culture/social roles, age, and education background. The difference in usage of SCT results in differences in outcomes namely schooling, health, and food security.

2.3 Social cash transfers and their rationale

Social cash transfers are defined as “the provision of money to individuals or households, either as emergency relief intended to meet their basic needs for food and non-food items, or services, or to buy assets essential for the recovery of their livelihoods (Farrington & Slater 2006,). These have become popular instruments of social protection for poor and vulnerable households around the world particularly in many developing countries (Samson, 2009 in Chirwa & Mvula 2013). Arnold et al. (2011) note that over the past two decades, social cash transfers have moved from the margins to the centre of development policies in many parts of the middle income and developing countries. There are basically two kinds of social cash transfers: conditional and unconditional social cash transfers.

Conditional cash transfers (CCTs) are those whose access to transfers depends on satisfying the minimum contribution in-kind or cash by beneficiary households or by participating in specific programmes. The thinking behind conditional cash transfers is that more than one objective can be achieved through a social protection programme that transfers resources to the poor and also provides an incentive to adjust the behaviour of beneficiaries, in a way that is believed to be in their own best interests as well as socially desirable (de Janvry & Sadoulet, 2004). These CCTs are popular in Latin America and Asian countries (Handa & Davis, 2006; Adato & Bassett, 2008; Fiszbein & Schady, 2009) and some of the conditions that have to be satisfied for beneficiaries to receive the transfers include enrolment of children in schools, attendance and maintenance of passing grades in school and immunization of children in an attempt to improve education and health outcomes in poor households. Together with the cash transfer itself, these interventions aim to achieve both immediate safety

net priorities as well as long-term poverty reduction objectives. The best-known conditional cash transfer programmes include Progressa in Mexico and Bolsa Escola in Brazil, models which have inspired a number of similar programmes elsewhere in Latin America.

Unconditional cash transfers (UCTs) have been defined as “unconditional transfers of cash made by government or non-governmental organisations to individuals or households identified as highly vulnerable, with the objective of alleviating poverty, providing social protection, or reducing economic vulnerability” (Devereux et al., 2005). They are cash transfers given directly to the beneficiaries without them having to do anything specific to receive the transfer, and no restriction is placed on how they choose to spend the money. This modality is appropriate where choice is particularly important, such as when households have heterogeneous needs, and where the market can respond to an increase in demand in commodities identified as a priority, for example shelter materials or food. These UCTs are increasingly implemented in African countries as social protection instruments. For instance, the cash transfer programmes in Zambia and Malawi are unconditional. Included in this category are social pensions to the elderly, disability grants, child support grants, and cash transfer scheme in Malawi.

There is ample evidence of the impact of social cash transfers on the welfare of beneficiaries and the local economy. The often-cited rationale for introducing cash transfers is that they contribute to the reduction of poverty and hunger. Apart from alleviating poverty, some of the documented impacts of social cash transfers include human capital development (through increased school attendance and improved

learning outcomes, improving workers health and productivity), reduced asset depletion by poor households, mitigating risks and encouraging investments thereby stimulating demand for local goods and services (Samson, 2009). Cash transfers are assumed to provide the conditions that incentivise investment, lift restrictions on household productive capacity, transform societal relationships and strengthen state-citizen relations, thereby enhancing state legitimacy (Arnold et al., 2011; Browne, 2013).

A study by Barrientos and Sabates-Wheeler (2006) also emphasised the important role of cash transfer on economic growth and local development which would yield medium term impacts on poverty reduction and increased household well-being. Effectiveness evaluations of social cash transfers in Mexico, Brazil, Honduras, Jamaica and Nicaragua revealed that cash transfer programs are an effective means for promoting human capital accumulation among poor households (Adato & Hoddinott, 2010). There is clear evidence of success in increasing school enrolment rates, improving preventive health care and raising household consumption. In Lesotho the number of old-age pensioners reporting that they never went hungry increased from 19% before the pension to 48% after it was introduced (Croome & Nyanguru, 2007). In Zambia more households consumed proteins every day and 35 percent consumed oil every day if they received a transfer, compared with those households that did not (MCDSS/GTZ, 2007).

Evaluation of Malawi Cash Transfer Scheme in the pilot district of Mchinji revealed that there has been reductions in underweight and stunting among five-year-olds, gains in weight among children aged 5-18 years, reduction in number of children working outside the home, dramatic improvement in food security with fewer days without food

and greater dietary diversity including increase in consumption of complex proteins (Miller, 2009). This shows that cash transfers reduce risk of poverty by providing the security of a guaranteed minimum level of income (Zezza et al., 2010).

2.4 Differences in use of resources between MHHs and FHHs

Lundberg et al. (1997), using a natural experiment created by a change in the mode of allocating child benefits in the United Kingdom from a tax credit to a direct payment to the mother, found that the change was associated with an increased share of expenditure on women's and children's clothing relative to men's clothing. Using innovative data from financial diaries tracing the daily cash flows from 90 poor households (19 FHHs and 71 MHHs) in India to understand whether money gets used differently in the hands of women, Kamath & Dattasharma (2015) found that FHH tend to spend more on a large variety of food items and consumables as compared to the MHHs. Based on the analysis, FHHs showed a greater tendency for spending household cash on food like vegetables, milk, spices and snacks, and hygiene items like soaps, shampoos and hair-oil as compared to the MHHs. Among these households, there was also a lower spending on fuel and entertainment as compared to the MHHs (Ibid). The conclusion of this study was that if you are in a very poor household, the chances of getting your 'daily bread' in women-headed households is greater than in a men-headed households.

De Mel et al. (2009) examine micro-enterprise cash and in-kind grants to male and female entrepreneurs in the context of a field experiment in Sri Lanka. The study found that male entrepreneurs obtained a permanent increase in income, resulting in purchase of durables and financial assets for their households, but women did not. Men invested

more of the grants than women. In early work based on their study of micro-lending in rural Bangladesh, Pitt & Khandker (1998) suggest that gender effects are strong: credit to women increases total expenditures, women's assets, girls' and boys' schooling and labour supply for women, and that men's credit has significantly fewer effects, increasing boys' schooling only. Similarly Pitt et al. (2003) found that female credit has large, positive and significant effects on height-for-age for girls and boys, and on arm circumference for girls, relative to credit to men. They also found a statistically significant effect of female Grameen Bank credit on girls' schooling and a relatively smaller effect on borrowing from other credit programmes. Rogers (1996) found that among MHHs and FHHs in The Dominican Republic, there are no substantial differences in the level of food demand, controlling for household characteristics and food costs.

A study done by Yoong et al. (2012) in London through eight electronic databases, with a final count of 15 studies, covered three conditional cash transfer programmes, two grants made to household enterprises and six micro-credit programmes from different developing countries in Latin America and Africa. The study examined the impact on family wellbeing of giving economic resource to women relative to the impact of giving them to men. Four studies covered unconditional cash transfer programmes to families analysed old-age pension programmes: two in South Africa, one in Bolivia and the other one in Mexico. Three studies covered conditional cash transfer programmes and were all based in Latin America: two in Mexico focusing on the well-known conditional cash transfer programme, PROGRESA now known as Oportunidades and the third study focused on Nicaragua's Red de Protección Social (Social Safety Net).

The remaining studies focused on micro-credit from three different programmes, all but one in Bangladesh. From the studies, it was noted that there is variability of findings across specific programmes and contexts. Some found positive effects of targeting cash transfers towards women while others found that it negatively affected the outcomes. This variability of findings across specific programmes and contexts suggest that culture and societal conditions affect results differently and prevent further generalisation to the Malawi social cash transfer scheme. This calls for an empirical investigation as to whether there are differences in outcomes if household social transfers is channelled through a woman or a man.

Some studies using African data demonstrate a positive impact of female headship on child welfare (Bruce, 1989; Kennedy and Peters, 1992). Thomas (1994) found that income from assets owned by women significantly and positively affected child nutrition and health as well as leading to larger expenditure shares for health, nutrition, and housing. In a paper concerned with patterns of expenditure and child welfare among female-headed and male-headed households in Tanzania, Seebens (2009) found that children in FHHs tend to be better nourished compared to MHHs. This was possibly because expenditure shares for food in FHH are on average 3 percentage points higher than those in MHHs. FHHs spend also more on education and child clothing than MHHs (ibid). However for both adult goods categories (alcohol and tobacco), the shares are lower among FHHs (Seebens, 2009) as only 20 percent of FHHs spend money on alcohol as opposed to 30 MHHs. Regarding tobacco, almost twice as much MHHs purchase cigarettes or related products, while only 16 percent of FHHs do so. This difference is remarkable because poor female-headed households focus on food more than poor MHHs in either quality or quantity. The results reveal significant

differences in expenditure patterns; FHHs spend more toward the welfare of their children and less on personal consumption of the adult goods (alcohol and tobacco) than MHHs.

Duflo (2000) also found that the gender of the cash transfer recipient in the South Africa pension scheme affected outcomes. When the recipient was female, the anthropometric measurements of grand-daughters of the recipients improved. Some findings from the financial diaries in Malawi, however, indicate that women handled the day-to-day management of the household, but men took control of the bigger, more momentous household transactions (Ferguson and Cohen, 2009). The invariability of findings suggest that care must be taken when generalizing the results; differences in social and cultural norms could influence outcomes.

Handa, et al. (2015) revealed that cash transfer recipient families in Malawi had fewer missed meals, fewer reported sicknesses, higher school enrolment and fewer absences, better access to medicines and health care. Recipients used the money to buy food and medicine, to send children to school, to purchase livestock and farming supplies. This study focused on whether there are differences in these outcomes if the head of beneficiary household was a man or a woman.

Maganga (2013) focused on the gender perspective by examining the effectiveness of Malawi social cash transfers in moving female-headed households out of poverty in Machinga. However, he did not analyse male-headed households in order to compare the effectiveness of cash transfer based on the sex of household head. Dembo (2014) assessed how men and women achieve their preference and contribute to decision-

making on use of public works cash transfer in male-headed households in T/A Kuntumanji, Zomba. The major findings were that men and women have different preferences. For example, men preferred to buy their own clothes while women preferred to buy food or invest the income in VSL or purchase livestock. In addition wives initiated decisions, but they did not have final say because it was men who made the important decisions in the household in conformity with cultural and religious defined roles as heads of households. Lastly there were disagreements between men and women on the use of public works cash transfers within households, although this did not yield change because of women's powerlessness situation.

These findings suggest that cash transfer given to female-headed households could yield different outcomes from cash given to male-headed households. Therefore this study wants to find out whether cash transfers have differentiated outcomes in households if the designated recipient is a man or woman.

2.5 Conclusion

This chapter has presented the literature on gender and decision making, major concepts and theories underpinning the study, and differences between male-headed households (MHH) and female-headed households (FHH) on the use of resources. In general the literature shows no conclusive verdict on whether SCT do differently affect outcomes namely schooling, health and food security in female and male-headed cash transfer beneficiary households. In order to test this relationship this study examined beneficiary households of SCT scheme in T/A Maganga in Salima District. The next chapter discusses the methodology the study used.

CHAPTER 3

METHODOLOGY

3.0 Introduction

This chapter presents a brief description of the study area (Section 3.1), the research design (3.2), the sampling techniques employed in the study (3.3), data collection procedures (3.4), details on data analysis which includes description of variables and indicators to be analysed (3.5) and ethical consideration (3.6). Section 3.7 concludes the chapter.

3.1 Study area

The study was conducted in Salima District, one of the nine districts in the central region of Malawi. The district was purposively selected among the 7 districts which have been implementing the program for at least 2 years (namely Chitipa, Likoma, Salima, Mchinji, Mangochi, Machinga, Phalombe) because among these 7 it had worst results on general welfare indicators of the household, measured by the household's perceptions of well-being in terms of adequacy or inadequacy of food consumption, health care, housing etc. (NSO, 2012). The study therefore assessed the effects of cash transfer on the male vs. female-headed poor households. The District has ten Traditional Authorities namely, Maganga, Kalonga, Pemba, Ndindi, Khombedza, Kuluunda, Kambwiri, Kambalame, Mwanza and Msosa (GoM, 2006). The study was specifically done in T/A Maganga which was selected randomly from T/As where the cash transfer program was implemented for at least two years.

The main source of livelihood, for the majority population in the district, is subsistence agriculture where maize production accounts for major food crop grown in the district followed by sweet potatoes, cassava, and rice (GoM, 2006). In addition, fishing is another livelihood activity carried out in the district, especially at Senga Bay, which is along Lake Malawi. Few individuals who live at the district headquarters are employed in either formal or informal sector.

3.2 Research design

This study has largely adopted the quantitative design. The qualitative component compliment the quantitative component where utilisation of cash transfers is being considered. Quantitative paradigm proceeds on assumption that “reality is objective and predictable”, the researcher is independent of what is being researched on, and focus is on statistical measures to discover this reality (Johnstone, 2004:261; Winsker, 2001:137). On the contrary, qualitative paradigm assumes that reality is subjective; the researcher interacts with the researched phenomena; and the focus of research is on understanding meanings, beliefs and experiences (Ibid).

Using quantitative method, the study aimed to establish the relationship between cash transfer and outcomes namely, schooling, health, and food consumption in FHH and MHH cash transfer beneficiaries. In addition, it also explored whether or not FHH and MHH beneficiary households utilise the cash transfers differently. The qualitative component was used to compliment the quantitative method specifically on second objective on examination of differences in MHH and FHH SCT beneficiary households’ utilisation of the cash transfers and explain if there are differences, why

there are those differences, the data which the quantitative method would not have captured.

3.3 Sampling

The study largely used stratified random sampling technique to select respondents. The population of the study was supposed to be all beneficiaries of cash transfer in Malawi (13 districts). But for the purpose of tracking progress the researcher purposively chose those districts which have implemented the program for at least 2 years. The 7 districts are Chitipa, Likoma, Salima, Mchinji, Mangochi, Machinga, and Phalombe. Among these, Salima District was purposively selected for having worst results on general welfare indicators of the household, measured by the household's perceptions of well-being in terms of adequacy or inadequacy of food consumption, health care, housing and other indicators, according to Malawi Integrated Household Survey (NSO, 2012).

The study was specifically done in T/A Maganga which was randomly selected among T/As in Salima. According to a list obtained from Salima Social Welfare, there are 382 beneficiary households in T/A Maganga with a proportion of 40.7 percent male-headed beneficiary households and 59.3 percent female-headed households. The software, Bold Educational, was used to calculate the study sample size. At 95 percent level of confidence and an error margin of about +/-5 percent, it was determined that the required sample of beneficiary households was about 200. Proportionally, about 80 male-headed beneficiary households and 120 female-headed beneficiary households were interviewed. These beneficiary households were from 4 clusters namely, Juma, Demera, Kapezi and Dzaone. These clusters were purposively chosen among the 7 clusters for having benefited from cash transfer for more than 2 years. The selection of

beneficiaries in each of the clusters was systematic random based on the list of beneficiaries obtained from the District Social Welfare Office (DSWO). In addition, a total of 9 key informants were interviewed of which 4 were chiefs, 4 were members of village cash transfer committees (1 from each village cluster, respectively) and an official from the District Social Cash Transfer Office. This was done to find out in-depth information on whether or not female and male-headed cash transfer beneficiary households utilise the cash transfers differently and explain if there are differences, why there are those differences.

3.4 Data collection

To collect the data for the paper, questionnaires, in-depth interviews and desk research were used.

3.4.1 Questionnaires

A household questionnaire was the main data collection instrument administered to heads of beneficiary households and a total of 204 questionnaires were administered. The questionnaire aimed to obtain information on household composition, education levels of household members and schooling, health status, housing and water and energy sources, ownership of assets and livestock, income and expenditure, food security, access to other safety nets, and social cash transfer use. The questions were close-ended.

3.4.2 Key informant interviews

These interviews were conducted with the relevant key informants namely, chiefs, members of Cash Transfers Village Committee and an official from the District Social

Cash Transfer Office. The focus for these interviews was on second objective which was to find out whether or not female and male-headed cash transfer beneficiary households utilise the cash transfers differently and explain if there are differences. This was done because such information could have otherwise been very limited if only sought through a household questionnaire. It was meant to allow respondents speak in their own words regarding the issues the researcher asked and other matters they felt were relevant (Robson, 2002).

3.5 Data analysis

Data was analysed using both quantitative and qualitative tools. Quantitative data was entered and processed in Statistical Package for Social Scientists (SPSS). Using SPSS, the analysis involved descriptive statistics (cross-tabs) as well as test of correlations, and tests of difference in the form of chi-square tests and t-test.

Specifically, cross-tabs were used to explore the existence or absence of differences in outcomes of the SCT scheme between household categories. For each outcome, we compared the proportions (percentages and counts) of responses from the two categories of households. This was done against the following outcomes: school enrolment, school retention, school attendance, type of schools being attended, means of transport to school, school dropouts and withdraws, education support, education expenditure, morbidity, treatment seeking behaviour, general health, availability of staple food, and food consumption. The table below summarises key variables and indicator of the three categories of outcomes.

Table 2: Indicators of outcomes

Outcome	Variable	Description
Schooling	School enrolment	If children of school going age (3-23) have ever attended school.
	School attendance	If children have been going to school for the past 5 days
	School dropouts	If a child is not currently attending school
	Education expenditure	Amount of money spent on children's education in the school year (2015-2016 academic year) by the household, family, and friends
	Outside contribution	If anyone outside the HH contributes to school costs for either material or cash support?
Health	Morbidity	If anyone in the HH suffered from an illness or injury during the past 2 weeks
	Treatment seeking behaviour	Action taken to find relief from illness/injury
	Health expenditure	Total cost of hospitalization in a medical facility during the last 12 months including any travel and food expenses
	General health	Reported assessment of household member's general health compared to a year ago.
Food security	Foods run out before harvest time	If own produced staple foods run out before harvest time in 2014 -2015 harvest year
	HH worry on no enough	If In the past 7 days the HH worried that it would not have enough food
	Number of meals per day	Number of meals, including breakfast taken per day in the household

The t-test, which measures equality of means of responses between groups, was used to test whether there were statistically significant differences in outcomes between MHH and FHH. In this case, t-test was used to test the difference in incomes and expenditure of MHH and FHH. For other variables, tests of correlations between variables were used to generally assess whether their outcomes varied with change in whether the household is FHH or MHH.

Qualitative data was analysed using content analysis. This was so because data collected through key informant interviews involved getting the different views from different key informants. Hence the researcher reviewed transcriptions of key informant

interviews to identify major themes. This involved segmenting information; developing coding categories; and generating categories, themes and patterns (Creswell, 1994:154).

3.6 Ethical consideration

Field work began by obtaining permission to conduct the study from the District Commissioner of Salima and T/A Maganga where the study took place. They were informed about the aims of the study and that confidentiality and anonymity would be observed throughout the study which was achieved by not sharing information with any third party. Furthermore, the study respected the views and feelings of participants by first seeking their consent before proceeding with interviews. All completed questionnaires and interview reports were kept confidentially.

3.7 Conclusion

This chapter has presented the methodological framing and approach employed in the study from the design to analysis of the data that was collected. Based on the analysis of the findings of the quantitative and qualitative data, the following chapter presents the study's key findings on whether cash transfers have differentiated effects on the household wellbeing if the designated recipient is a man or woman.

CHAPTER 4

FINDINGS

4.0 Introduction

This chapter presents findings of the study. The study findings emerged from the data which were collected using questionnaires and interview guides in the household survey and semi-structured interviews. The findings are presented according to the specific objectives of the study namely to compare outcomes in female and male-headed cash transfer beneficiary households and to explore whether female and male-headed beneficiary households utilise the cash transfers differently. However, the chapter starts by presenting a brief profile of the sampled respondents.

4.1 Sample description

A total of 204 household heads were interviewed. The sample was composed of 40% male heads and 60% female heads. This was based on their respective proportions in the total population of beneficiary households in the catchment area of T/A Maganga obtained from Salima District Social Welfare office.

The study established that 54% of the beneficiary household members were Christians while 37% were Muslims. On marital status of the female household heads, the study found that 63% of the women heads were widows while 18% of men were widowers. On the other hand, 71% of male heads were married with one wife contrary to female

heads whom only 15% were married. In terms of age, male heads were generally older than female heads. There were minor differences observed on possession of basic necessities like clothes, blankets, and shoes between male and female-headed households. Almost 100% of MHH members had at least two sets of clothes while for FHH members 97% had this basic necessity. Similarly, on whether members of the households had pairs of shoes, there was no difference between members of FHH (about 84%) and MHHs (about 84%) in relation to possession of at least a pair of shoes. Table 3 below presents some descriptive statistics of the households which were involved in the study.

Table 3: Descriptive statistics of sampled households

DESCRIPTION	Male-Headed (%)	Female-headed (%)
Gender	40	60
Age		
Below/equal 18 yrs old	1	0
19-64 years old	42	55
Above 64 years old	57	45
Religion		
None	5	3
Traditional	6	4
Christianity	55	54
Islam	33	40
Other Religion	1	0
Marital status		
Monogamous married	71	16
Polygamous married	3	3
Separated	3	5

DESCRIPTION	Male-Headed (%)	Female-headed (%)
Divorced	5	13
Widower or widow	18	63
Never married	1	1
Has 2 Sets of clothes		
Yes	100	97
No	0	3
Has at least a pair of shoes		
Yes	84	84
No	16	16

In addition a total of nine key informants were interviewed of which 4 were chiefs, 4 were members of Village Cash Transfer Committees (one from each village cluster, respectively) and an official from the District Social Cash Transfer Office. This was done to find out in-depth information on whether or not female and male-headed cash transfer beneficiary households utilise the cash transfers differently and explain if there are differences, and why there are those differences.

It is from the sample described above that the findings below were drawn on. As per objective of the study, the focus was on comparing MHHs and FHHs with respect to cash transfer outcomes of education, health, food security and access accumulation. The mechanisms of the relationship were also explored through qualitative investigation. Thus qualitative findings presented in this chapter are specifically on the second objective which is on the use of cash transfers between male and female heads of household.

4.2 Effects of cash transfer on outcomes

This section has three outcome areas namely education, health and food security. In education, the outcomes include school enrolment, school attendance, school withdrawal or dropout, school completion and spending on education for school-going household members. In health, the outcomes are on morbidity, treatment-seeking behaviour, health expenditures, and general health improvement. Regarding food security, the outcomes are on last year produced staple foods in granary last before harvest time, worries on not having enough food in the previous seven days, and number of meals per day which a household takes.

4.2.1 Schooling outcomes in MHHs vs. FHHs

Improving education is one of the objectives of the SCT scheme in Malawi. Education/Schooling outcome has been one of the documented impacts of social cash transfers in the international literature. With respect to education, comparing education or schooling in male and female-headed households, the study focused on school enrolment, school attendance, school withdrawal or dropout, school completion and spending on education for school-going household members.

According to the findings, there are minor or no differences between members of households headed by men and women. See Table 4.

Table 4: School enrolment, attendance, retention and dropout rates

School Enrolment	MHHs (%)	FHHs (%)
2014/15		
Yes	86	82
No	14	18
2015/16		
Yes	86	82
No	14	18
School Attendance in past 5days		
0 days	3	1
1 day	0	1
2 days	3	2
3 days	9	8
4 days	8	8
5 days	77	80
Temporary Withdraw/ dropouts		
Yes	8	7
No	92	94

An independent samples t-test was conducted to examine whether there were significant differences between MHHs and FHHs cash transfer beneficiaries in relation to education outcomes presented above at a P value of 0.05. The findings of the test (Table 5) show that there are no statistically significant difference between beneficiary households headed by men and women in all education outcomes.

Table 5: Test of difference of effect of MSCTS on key education outcomes

Group statistics					t-test for Equality of Means		
Household head gender		N	Mean	SD	T	Df	p-value)
Enrolment	MHHs	256	1.12	0.32	0.202	691	0.840
	FHHs	437	1.11	0.32			
School attendance in past 5 days	MHHs	211	4.55	1.11	-0.786	375	0.432
	FHHs	341	4.62	0.89			
Currently attending (2015/16)	MHHs	233	1.14	0.35	-1.375	531	0.170
	FHHs	375	1.18	0.38			
Withdraw/dropouts	MHHs	204	1.92	0.27	-0.598	541	0.550
	FHHs	339	1.94	0.25			

Further analysis was done on other measures of schooling. Similarly when the two categories of households were compared on how they scored in terms of education levels, expenditure and outside contribution to education, it was established that there were some differences as presented in the table 6.

Table 6: Levels of education, expenditure and outside contribution to education

Highest level attained	MHH (%)	FHH (%)
None	1	1
Up to junior primary (1-5)	83	77
senior primary	13	15
Secondary	3	7
School total expenditure		
Below 1000 MK	59	30
1001-5000	35	61
Above 5000	6	9
Outside contribution		
Yes	7	8
No	93	92

When an independent samples t-test was conducted to examine whether there were significant differences between MHHs and FHHs cash transfer beneficiaries in relation to these education outcomes at a P value of 0.05, it was found that there were no significant differences as well as can be seen in Table 7.

Table 7: Test of difference on the effect of MSCTC on some education outcomes

Group statistics					t-test for Equality of Means		
Household head gender		N	Mean	SD	T	Df	p-value
Level of education	MHHs	245	4.16	10.89	-0.470	633	0.639
	FHHs	390	4.56	10.03			
School expenditure	MHHs	218	1.85	0.98	-0.793	561	0.428
	FHHs	345	1.92	1.05			
Outside contribution	MHHs	208	1.93	0.26	0.245	540	0.807
	FHHs	334	1.92	0.27			

Therefore, from these tests, we can also conclude that there is no significant difference in the effect of SCT scheme between beneficiary households headed by men and women in education levels, education expenditure and outside contribution to education.

4.2.2 Health outcomes in MHHs vs. FHHs:

Like education, health outcomes have also been one of the major documented impact of social cash transfers in the international literature. Four major indicators are computed and analysed namely morbidity, treatment-seeking behaviour, health expenditures, and general health improvement.

According to the findings, there are minor or no differences between members of households headed by men and women in terms of health measures. Firstly, morbidity was assessed for the past two weeks prior to the study. There were no differences between male-headed households and female-headed households as regard to this

because about 76% in each category indicated that they did not fall sick in the past two weeks of the study.

However when asked on actions taken for them to find medical care, the variations in treatment-seeking behaviour for male vs. female-headed household are summarised in Figure 2 below.

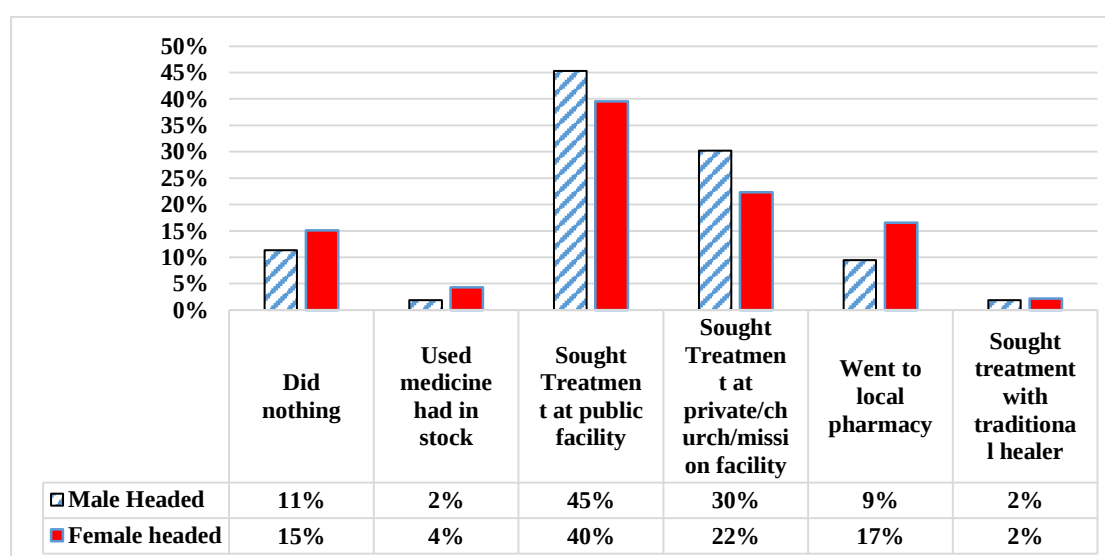


Figure 2: Treatment seeking behaviour for MHH vs. FHH

The figure shows that there might be some differences on how cash transfer affect the health of MHHs and FHHs as regard to treatment seeking behaviour.

However when a test was conducted to examine whether there were significant differences between MHHs and FHHs cash transfer beneficiaries in relation to health outcomes, there were no significant differences. Table 8 below summarises the results.

Table 8: Test of difference on effect on health outcomes

Group statistics					t-test for Equality of Means		
Household head gender		N	Mean	SD	T	Df	p-value
Morbidity	MHHs	437	1.76	0.43	-0.346	1042	0.730
	FHHs	607	1.76	0.43			
Treatment seeking behaviour,	MHHs	106	3.30	1.11	0.182	243	0.856
	FHHs	139	3.27	1.29			
Health expenditures	MHHs	444	1.42	0.60	0.602	44	0.550
	FHHs	601	1.55	0.57			
General health improvement	MHHs	23	3730.43	2962.25	-3.642	1043	0.000
	FHHs	23	3139.78	3657.39			

The test revealed no statistically significant differences between MHHs and FHHs cash transfer beneficiaries as regard to morbidity, treatment-seeking behaviour and health expenditures. However, the difference is on the effect of the cash transfer on general health improvement. This might be the reason why male-headed households reported more improvement in health compared to the preceding year. About 64% indicated that the health of their households was better than the previous year while only 49% of female-headed households said the same. In female-headed households, 47% of their members' health had remained the same as compared to 31% in male-headed households.

4.2.3 Food security outcomes in MHHs vs. FHHs:

Another major objective of SCT scheme in Malawi is to reduce hunger and starvation among poor households. Therefore, this section covers the impacts of the programme on food security on male vs. female-headed households. Indicators of food security used to evaluate the effects on MHHs vs. FHHs were whether last year produced staple

foods in granary last before harvest time, worries on not having enough food in the previous 7 days and number of meals per day which a household takes.

In order to establish previous year food insecurity in MHHs vs. FHHs, households were asked whether or not own produced staple foods for 2014/15 harvest year had run out before harvest time. The variations in food security for male vs. female-headed household are summarised in Figure 3.

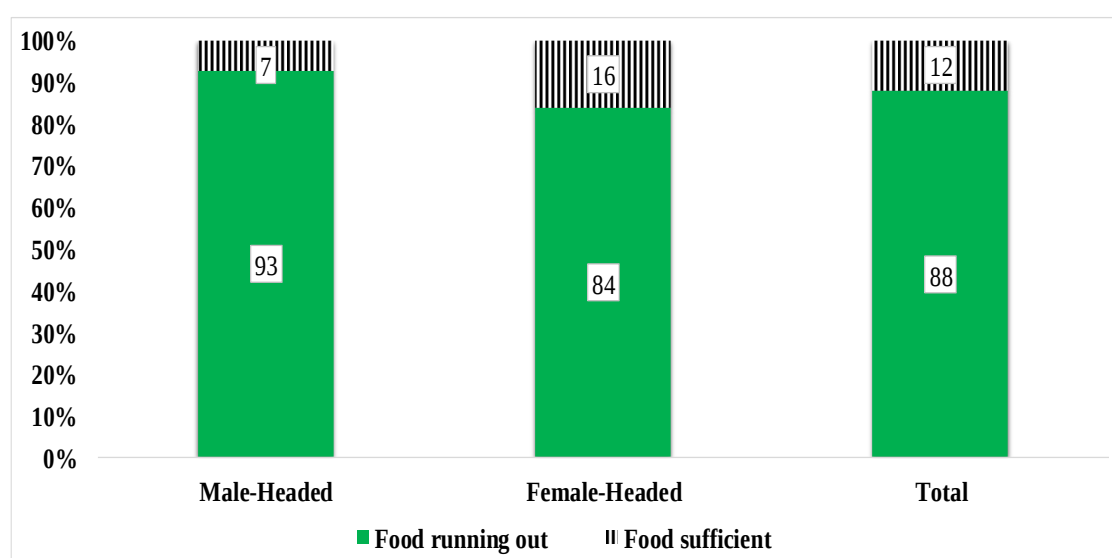


Figure 3: Annual food security

The results from Figure 3 above show that more MHHs' staple foods produced in the previous year lasted before the next harvest time as compared to FHHs

In terms of number of meals eaten by households a day, Table 9 presents summary statistics.

Table 9: Daily meals taken by households

Meals taken by Adults	Male-Headed (%)	Female-headed (%)
None	2	1
Single meal	12	12
Two meals	53	41
Three meals	35	46
Meals taken by children		
Single meal	7	9
Two meals	48	31
Three meals	45	60

From the findings above on food security, female-headed households seem to perform better than their male-headed counterparts. This might be the reason why, when households were asked as to whether they were worried that they did not have enough food in the previous seven days, about 80 percent of MHHs felt food insecure in the previous week as compared to 79 percent of FHHs. However an independent samples t-test was conducted to examine whether there were significant differences between MHHs and FHHs cash transfer beneficiaries in relation to these food outcomes. The results are shown in Table 10 below.

Table 10: Test of difference on effect on food security outcomes

Group statistics					t-test for Equality of Means		
Household head gender		N	Mean	SD	T	Df	p-value
Foods run out before harvest time	MHHs	112	1.10	0.30	-1.726	261	0.085
	FHHs	153	1.17	0.38			
HH worry on no enough food	MHHs	83	1.20	0.41	-0.172	202	0.863
	FHHs	121	1.21	0.41			
No. of meals/day (adults)	MHHs	83	2.23	0.65	-0.765	202	0.445
	FHHs	121	2.31	0.74			
No. of meals/day (children)	MHHs	62	2.39	0.61	-1.113	147	0.267
	FHHs	87	2.51	0.66			

Therefore the test revealed no statistically significant difference between MHHs and FHHs cash transfer beneficiaries on these food outcomes. Hence, we can conclusively argue that there is no significant difference in effect of SCT scheme between MHHs and FHHs cash transfer beneficiaries in food security.

4.3 Utilisation of Cash Transfers in MHHs and FHHs

This section presents findings on how MHHs vs. FHHs use cash transfers on different household needs like education expenses, medical expenses, food, clothing assets, remittances, transport expenses, telephone (including airtime, gadget and repair costs), utilities (including bills and monthly contributions), personal care (soaps, razors, perfume etc.), food and beverages consumed outside the home, farm inputs (hoes, seeds, fertilizers, pesticides etc.), labour service. The objective is to determine whether the two types of household utilise the cash they receive differently. The findings presented are from both quantitative and qualitative research.

Cash transfer theory of change argues that cash transfers affect wellbeing of household by increasing their income (Browne, 2013). Chirwa and Mvula (2013) established that SCT scheme in Malawi plays a great role in the incomes of the beneficiary households as it accounts for more than 50% of incomes. This means that cash transfer is the major source of income for the two categories of households. Since this study was set also to establish whether there are differences in utilisation of cash transfer between MHHs and FHHs, the study looked at the major uses of SCT scheme money in the two household categories since the programme started, how the last received SCT scheme money was used and households' heads opinion on three priority uses of SCT scheme money.

4.3.1 Major Uses of SCT Money in MHHs vs. FHHs

Households were asked to indicate if they ever used money realised from SCT scheme on different items. It was established that there are minor differences in the total number of MHHs and FHHs that ever used the money differently on the selected items as presented in the Table below.

Table 11: Households' major uses of SCT Money

Items	MHHs (%)	FHHs (%)
Food Maize	98	97
Food Rice	63	64
Assets	72	69
Livestock	72	63
Education	78	81
Health	70.	62
Groceries	100	100
Phone units	13	11

When these households were asked to estimate their annual expenditure on different items, there were also minor differences. Food expenses were dominant for both categories. FHHs had slightly higher average spending on household care expenses, clothing expenses, housing, transport expenses, expenses on utilities, and expenses on farm inputs than MHHs. In comparison, male-headed households have higher spending on household assets, toys, food, and beverages consumed outside the home and labour services as compared to FHHs. Food, education, health, and utilities had similar expenses. In FHHs food was the highest expenditure while in MHHs household assets

were the highest expenditure. Table 12 below shows expenditure patterns of MHHs and FHHs SCT scheme beneficiary households in the year 2015.

Table 12: Expenditure patterns

Items	MHHs (%)	FHHs (%)
Medical expenses (hospital, traditional healer and drugs)	11	11
Household food	13	13
Clothing including shoes, underclothes, pants, dresses, shirts etc.	10	11
Housing (repairs, house additions or purchase)	4	5
Household assets	14	10
Toys, games, books	5	3
Remittances/ Ceremonies/ Payments to clubs / Government taxes/licence	6	6
Transport expenses	5	7
Telephone (include airtime, gadget and repair costs)	2	2
utilities (include bills and monthly contributions)	4	4
Personal care (soaps, razors, perfume etc.)	12	13
Food and beverages consumed outside the home	3	2
Farm inputs (hoes, seeds, fertilizers, pesticides etc.)	3	4
Labour services	2	1
Education expenses (school fees, exam fees etc.)	8	8

A t-test was run to see if these differences were significant or not on how MHHs and FHH use the money from SCTs as presented in Table 13.

Table 13: A test of difference on the use of SCT money

Group statistics					t-test for Equality of Means		
Household head gender		N	Mean	SD	T	Df	Sig. (2-tailed)
Ever used SCT on items	MHHs	1408	1.62	0.52	-1.95	2845	0.052

The test of significance of difference between male and female-headed households shows that men and women are not different in their use of the cash transfers at 95% confidence interval.

This is in harmony with results from the qualitative study which also revealed no difference on how the two household categories use the money. We asked chiefs, SCT scheme village committee members and DSCT Office on which category of households was using their money wisely. The key informants reported that vast majority of households both MHHs and FHHs were using their money wisely based on what they could see them purchase and the improvements they had made to their houses and in their agricultural fields. They said that they mostly use the money on food, household items, schooling, healthcare, livestock, and clothing which ranked highest among the most common expenditure. One of the traditional leaders reported:

“anthuwa ndiosauka komanso okalamba ndiye kwakukulu ndalama ya mtukula pa khomo ndiyimene amagulila zofunika pakhomu monga chokudya, soap, zovala, zofunikila za ana za ku school ndi zina...(these people are poor and old hence it is the money that they realise from cash transfer that they use to get household needs like food, groceries, clothes, school necessities...)”¹

¹ . Interview with traditional leader in Dzaone cluster

This shows that despite the type of household, beneficiaries would all go for basic household necessities because of their poverty levels.

Some members of the SCT village committee reported that they advise beneficiaries not to spend all the money on food but to at least buy a livestock or a durable asset which they would show out in case of the programme phasing out. Some even said that they had heard that the programme is phasing out this year (2016) hence they were advising the beneficiaries to use the money wisely so that they would not regret when the programme phases out. Similarly, SCT officer from social welfare office argued that there were no differences because beneficiary households are always advised to use the cash according to SCT programme objective.

“We civic educate beneficiaries to use the SCT money on household food, education needs of children and health based on the goals of Malawi SCT programme”².

Thus, even though there are no conditions in Malawi SCT scheme, beneficiary households may interpret the advice as conditions. Fearing that if they do not comply with the conditions would result in them being expelled from the program, they try to do what their leaders advise them. Therefore, the advice acts like conditions, hence similarities in utilisation of the cash.

² . Interview with an official of Salima District Social Welfare office

Exceptional cases of misuse of SCT scheme money were reported in Demela Village Cluster and Kapezi Village Cluster. In Demela, one male head recipient was said to have been spending the money on beer.

“ngakhale ambiri saononga ndalama ya mtukula pakhomu kwathu kuno koma pali bambo mmodzi amene akangolandila sabwelela kwawo koma amapitilila ku mowa ndalamayi (even though most of beneficiaries in our village wisely use the money but there is one man who doesn’t return to his house once he receives the transfer money but goes and uses it on beer)”³

In Kapezi Village Cluster, when the chief was asked who between a man and a woman in the household should be a recipient of SCT money, he simply said

“.....azimayi kwathu kuno saziwa kusamala ndalama. Akalandila ndalama akumapita nasewela njunga (women in our village do know how to manage cash because once they receive SCT money they go gambling using money they receive from the scheme)”⁴.

Gambling is a misuse of money because in the process someone may lose the money which was meant for the household. This shows how some of the members from each gender category may equally at some point misuse the cash transfer despite the majority equally using it wisely.

4.3.2 Use of the last received SCT scheme money

When these households were asked how last received cash transfer money was used, there were no major differences as well. Food still remained the dominant cash expenditure accounting for 39% of the money in MHHs while in FHHs it accounted for

³ . Interview view with Demela Village Social Cash Transfer Committee member

⁴ . Interview with member of traditional leaders in Kapezi cluster

40%. Below is Table 14 with the detailed presentation of the shares on how last cash transfer was used.

Table 14: Distribution of use of last cash transfer

Items	Male-Headed (%)	Female-headed (%)
Food	39	40
Assets	15	9
Education expenses	18	19
Health expenses	10	10
Farm inputs	3	10
Savings	4	3
Phone units	4	4
Groceries	1	1
Clothing	3	1
Housing repairs	0	2

A t-test was run to see if differences on the use of last received cash transfers between MHH and FHH were significant or not, as presented in Table 15 below.

Table 15: A test of difference on use of last received SCT money

Group statistics					t-test for Equality of Means		
Household head gender		N	Mean	SD	t	Df	Sig. (2-tailed)
Used last received SCT money on item	MHHs	649	1.65	0.48	1.836	1484	0.067
	FHHs	837	1.60	0.50			

These results correspond to findings from qualitative component of the study. Key informants reported that they did not observe differences in the use of last received cash transfer between the two categories of households.

4.3.3 Priority uses of SCT scheme money

When households were asked to rank their 3 priority expenditure items of the money realised from SCT scheme, most households' first priority from both groups was food, followed by education and, lastly, clothing. However, there were some differences between male heads and female heads' proportions in prioritizing food, education and clothing. These proportions are presented in Figure 4 below.

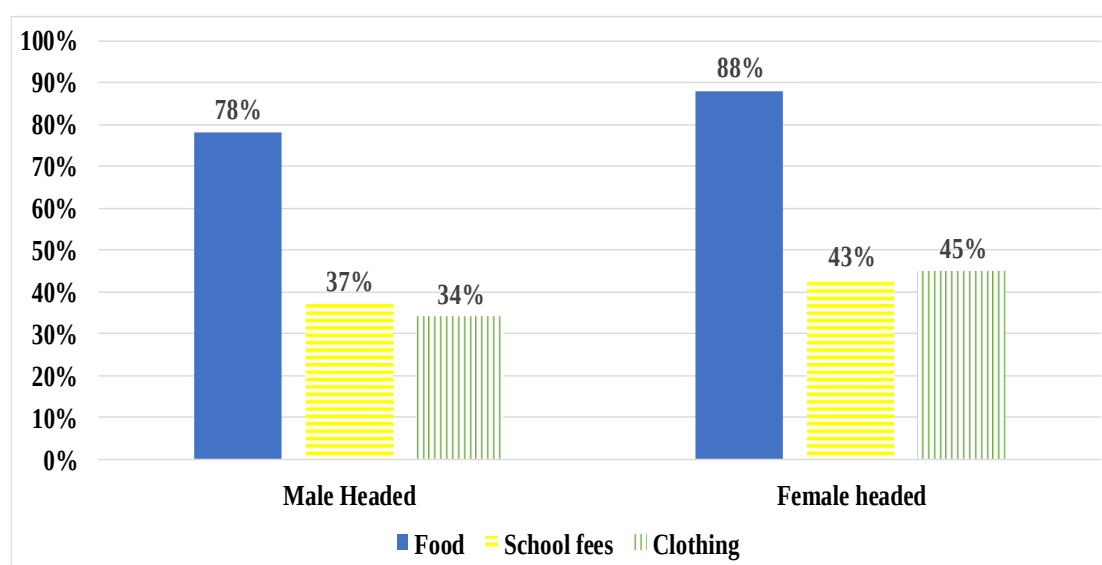


Figure 4: Top three priority uses of cash transfer

From the finding on the two categories of households it is clear that women, due to their domestic responsibility, had to prioritise more items that would benefit the whole household than men, although there is no evidence that MHHs misused the money.

A t-test was run to see if differences on the priority uses of cash transfer between MHH and FHH were significant or not, as presented in the table 16.

Table 16: A test of difference on top three priority uses of cash

Group statistics					t-test for Equality of Means		
Household head gender		N	Mean	SD	t	Df	Sig. (2-tailed)
How much SCT money was used on item	MHHs	230	3464.26	6411.84	0.471	582	0.638
	FHHs	354	3262.09	3970.08			

Similarly, the household priorities on major needs of the household like food and the distribution against other items was not different.

4.3.4 Asset accumulation in MHHs and FHHs

Even though there were no significant differences in most items which the two categories of households managed to buy since the programme started, some differences were found in livestock accumulation. Table 15 summarises the findings of specified livestock for male vs. female-headed households.

Table 17: Livestock accumulation

Type of livestock	livestock owned 2yrs before the study		Now		Marginal gains	
	MHHs (%)	FHHs (%)	MHHs (%)	FHHs (%)	MHHs (%)	FHHs (%)
Cattle	31	59	69	41	38	-18
Pig	0	0	100	0	100	0
Chicken	43	50	57	50	14	0
Goat	42	31	58	69	16	38
Duck	44	26	56	74	12	48
Pigeons	23	0	77	0	54	0

Based on the results presented in the Table above on household livestock owned by households in 2015 and by recall in 2013, there was increased livestock accumulation for both male and female-headed households. The actual improvement showed mixed results between MHHs and FHHs with MHHs investing in higher value livestock like cattle and pigs than FHHs who invested more in lower value livestock like goats and ducks.

To determine whether the differences were significant or not between MHHs and FHHs cash transfer beneficiaries' total accumulation of household livestock, independent samples t-test was conducted. The study found out that there are significant differences with a p value of 0.004 as regard to accumulation of these livestock with FHH accumulating more lower-value assets than MHHs.

However, when these two household categories were asked about the source of this accumulation, the study established that assets that were highly accumulated by MHHs were through own production or own money and not from cash transfer money. On the contrary, assets that were highly accumulated by FHHs were largely accumulated through SCT scheme money. For example, SCT scheme money contribution to the purchase of goats was 66% and for ducks it was 88% as presented in Figure 5 below.

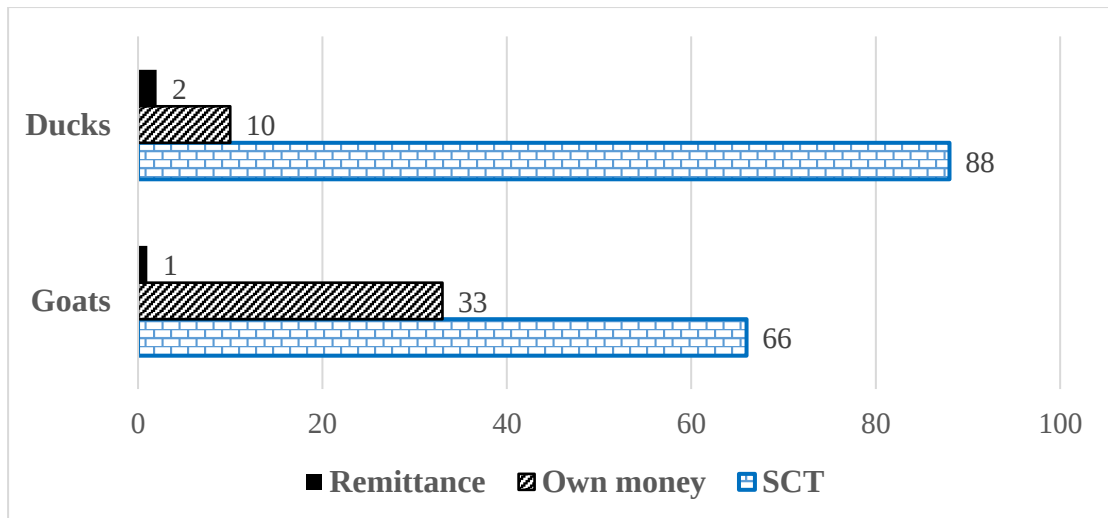


Figure 5: Contribution of SCT to accumulation of livestock in FHHs

The figure above shows that cash transfers play an important role in improving households' ability to purchase some livestock for female households. While this is the case for animals like goats and ducks, it was observed that pigs and cattle were totally purchased using money from other sources for both female and male-headed households.

The differences in types of assets accumulated and the source of accumulation suggest that SCT scheme has different effects on MHHs and FHHs as regard to household assets and livestock assets with more positive accumulation in FHHs. It also suggests that priorities or choices regarding what to spend money on varies with gender of the head of household.

4.6 Concluding remarks

This chapter has presented the findings according to the outline of the specific objectives. With respect to the first objective, which was meant to compare wellbeing outcomes in male-headed and female-headed beneficiary households, it is found that

there are no significant differences except on general health improvement. With respect to the second objective on whether beneficiary households headed by men or women utilise cash transfers differently, it is found that there are no significant statistical differences either. Regarding asset accumulation, there are statistically significant differences in these two types of households. It is found that FHHs accumulate more agricultural assets and livestock like goats and ducks while MHHs accumulate more of agricultural assets and livestock like pigs and cattle, although the accumulation was not attributed to the scheme.

CHAPTER 5

DISCUSSION OF THE FINDINGS

5.0 Introduction

This chapter discusses the findings of the study. The findings are discussed according to the outline of the findings. Thus, wellbeing outcomes (schooling, health, food consumption and asset accumulation) are discussed first, followed by by households management of SCT scheme money by the two categories of HHs.

5.1 Comparison of schooling outcomes

One of the goals of the Malawi SCTP is to increase school enrolment. According to Handa et al. (2015), the programme is having a great positive impact on education. This study finding however, on all education variables namely, school enrolment, school attendance, withdraw/dropout rates, level of school completion, and education expenditure for children aged 3 to 23 years, reveal that there were no significant differences between male-headed household and female-headed households. This means that cash transfer does not have differentiated effects on education when the beneficiary household head is a man or a woman.

In Malawi SCT transfer, this might be because of two related reasons. Firstly, the bonus that is given to the household on each child that attends school acts as an incentive for

children to go to school. Much as the bonus acts an incentive for children to go to school, it also acts as an incentive for parents to encourage their children to do so, hence equal improvement in both the household categories.

Secondly, as established from findings from qualitative study, beneficiary households are always advised by officials from the District Social Welfare to allocate and use part of the money for education needs of children. Thus, even though there are no conditions in Malawi SCT scheme, beneficiary households might interpret the advice as conditions. Consequently, they fear that they might be expelled from the program if they do not comply with the conditions. The result is both household categories registering equal improvement on education.

Similarly, Benhassine et al. (2013), in a study of unconditional cash transfer for primary school attendance in Morocco, found little experimental evidence on differences in effect of targeting a payment to mothers or fathers when the objective is to subsidize education. This suggests that programme conditions may enhance similarity of outcome of a programme. While the Malawi SCT scheme is unconditional, the advice from local government officials and community leaders seem to play the same role as conditions. Thus, as Baird et al. (2012) argue, the presence of a conditionality in CCTs gives parents incentives, such as monitoring of school attendance. Therefore conditionality is beneficial since it generates the incentive to improve performance in order to achieve the conditionality. This is against the idea by majority of educational and health-related social programs which have targeted women in the past using the justification that mothers have stronger preferences for child education.

5.3 Comparison of Health Outcomes

With respect to health, there are no significant differences in morbidity, treatment seeking behaviour and health expenditures. The only statistical significant result was the fact that MHHs had higher general health improvements as compared to FHHs. The lack of significant differences is an interesting finding. Most cash transfers in South America are targeted towards females because they are assumed to have systematically different preferences and they are assumed to prefer investing in health more than men. This is supported by the consumer purchase behaviour theory which argues that gender preferences can affect alternative livelihood options, in this case treatment seeking behaviours and health expenditure. However, in the present study, it seems as though FHHs are not specifically investing more in health than MHH. There might be several reasons for this lack of a difference. Probably the major one is that the amounts received are too little to cater for medical expenses in private health facilities. Equally important is the fact that the default source of treatment for most of the households is public hospitals which do not require any payment.

5.4 Comparison of Food Security Outcomes

On food security, it was found that there were more FHHs that had sufficient food to meet the next harvest of staple foods than MHHs. However, on worries on not having enough food in the previous 7 days and number of meals per day that a household takes, there were no statistical differences between MHHs and FHHs. According to Miller et al. (2011), cash transfers improve food security by improving access through regular income that increases purchasing power or agricultural production. This means that recipients may choose to grow food with improved inputs due to SCT which increases agricultural yields or purchase food with their monthly income. This might be the

reason why there are no major differences in terms of number of meals per day, although male-headed households seem to rank lower on sufficient own-produced food. This suggests that while more MHHs resort to purchasing, more FHHs opt for producing.

In addition, the absence of differences might be because the study was done during the time of food scarcity. Therefore, most households, regardless of sex of head, might have prioritised food expenditure. This finding contradicts observations by Cohn (2012) who found out that the impact of SCT was stronger on female-headed households in terms of food consumption and food spending. Adato et al. (2000) also indicated that women are considered as beneficiaries because they are more responsible and family-orientated and thus more money will be spent on the family. In most of women's responses, they mentioned that men are likely to spend money they receive on alcohol and other self-oriented interests. However based on the findings in the present study, it can be concluded that men and women don't have differences on other expenditure choices over food when their family is at risk of starvation.

5.5 Cash Transfer Utilisation

In determining the differences in cash transfer utilisation, the study looked at three key dimensions namely, major uses of SCT scheme money in the two household categories since the programme started, how the last received SCT scheme money was used, and household heads' opinion on three priority uses of SCT scheme money. From the findings, it was established that there are no statistical differences in the way MHHs and FHHs utilise the cash. This was also confirmed by the qualitative study. This was possibly because beneficiary households are always advised by SCT village committee

members and officials from the District Social Welfare on how to use the money. This advice may have been interpreted by most of the beneficiaries as SCT conditions, hence the similarities in utilisation. As Janvry and Sadoulet (2004) argue, conditions provide an incentive to adjust the behaviour of beneficiaries, in a way that is believed to be in their own best interests as well as socially desirable. Thus, the similarities in uses of cash transfers may largely be perceived as silent conditionalities presented by district officials and community leaders and committees.

5.6 Comparison of livestock accumulation

Findings on livestock have been a mixed bag of results. FHHs accumulate more agricultural assets (hoes and pangas) and livestock like goats and ducks. MHHs accumulate more of high value livestock like pigs and cattle while female invest in low value livestock like goats and ducks. However, when these two household categories were asked about the source of this accumulation, the study established that the livestock which were highly accumulated by MHHs were through own production or money from other sources and not from the cash transfer. This is in contrast with FHHs that reported accumulating significant livestock through SCT scheme money. This means that SCT has a great effect on ownership of productive asset and livestock in FHH than in MHHs. This largely supports the conventional argument that women are expected to carry the burden of food provision hence they would rather accumulate assets that are directly linked to food provision.

5.7 Conclusion

This chapter has discussed the findings of the research by putting substantial meaning across with the help of literature. The underlying deduction is that putting cash transfers

in the hands of women does not guarantee better results than men in most outcomes namely, schooling, health and food security, but it guarantees more positive results in asset accumulation. Therefore, the general conclusion is that it should not be assumed that any transfer to a woman will lead to better outcomes for family well-being than the same transfer to a man. In terms of use of cash transfers, evidence has shown that there are no major differences between the two groups. This result highlights the cautious approach that Duflo (2000) encourages in regards to making assumptions about an individual's preferences solely based on gender. She highlights the fact that care must be taken when generalizing because cultural context plays a large role in shaping these preferences.

CHAPTER 6

CONCLUSIONS AND IMPLICATIONS

6.0 Introduction

This chapter presents the conclusion of the study in view of the findings discussed in the previous chapter and advances the implications of the research from which possible recommendations can be drawn for practice and future research.

The study sought to find out whether cash transfers really have differentiated effects on outcomes if the designated recipient is a man or woman and why there are those differences, if any. Specifically the study was set to compare differences between MHHs and FHHs outcomes namely, education, health, and food security. There were no significant differences in schooling outcomes, food outcomes, most health outcomes, and housing, but there were significant difference on general health improvement and on household and agricultural assets and livestock accumulation. The study further sought to find out differences in the utilisation of SCT scheme money and why there are differences.

6.1 Summary of the Results

Results have revealed that there are no statistical differences in all wellbeing outcomes except in assets accumulation with MHHs accumulating more household assets than FHH, while FHH also accumulate more livestock than MHHs. In addition, there are no significant differences in the way MHHs and FHHS utilise the cash. This is because beneficiary households are always advised by SCT village committee members and officials from District Social Welfare on how to use the money.

6.2 Policy Implications

Most development interventions call for gender considerations, with assumptions that there are always differences in how development interventions affect men and women. For example, in Latin America most of the programs are targeted towards females because it is believed that cash in the hands of women results into great household wellbeing than cash in the hands of men. However, Malawi SCT scheme is exceptional. SCT scheme money in the hands of female heads appears to produce similar results to male heads in most outcomes. This means that increasing female control of transfers does not guarantee positive results in all outcomes. Therefore, this study invalidate the theoretical claims that giving cash to women leads to better outcomes. This means that there are no grounds for advocating for women to be major or sole recipients of cash transfers.

This paper therefore concludes that targeting those people that are ultra-poor and labour constrained, regardless of gender, as it is currently done, is the most effective way of attaining the programme's goals in Malawi.

6.3 Study limitations

This study was carried out in T/A Maganga, Salima District. Data in this study were collected using a household questionnaire administered to 204 households with 60% FHHs and 40% MHHs and key informant interviews. One major problem with this study for the assessment of the effect is the lack of baseline data to control for co-founding factors. The study used comparison questions for the two years (2013-2015) period for which the household heads had to recall. This had challenges because it was not easy for the household heads to recall, for instance, the amounts of money. This created some gaps.

6.4 Areas for Further Study

In appreciating the effects of SCTs on the wellbeing of MHHs as compared to FHHs, the study only focused on beneficiaries from Salima District. There is need for a similar study to be carried out in other districts. This is because there may be differences in the advice which the beneficiaries receive from SCT district officials and village committees in the other districts which may differentiate the effects in MHHs and FHHs. In addition, the present study focused on assessing the effect of Malawi SCTs on MHHs and FHHs only, another study may be done on other social protection programmes like public works.

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APPENDICES

APPENDIX 1: HOUSEHOLD QUESTIONNAIRE

CASH TRANSFERS AND OUTCOMES: COMPARING FEMALE VERSUS MALE-HEADED HOUSEHOLD IN T/A MAGANGA, SALIMA

INTRODUCTION

I am Maria Chunga a Master student in Development Studies at Chancellor College. The objective of my study is to find out whether cash transfers have differentiated outcomes in the households if the designated recipient is a man or woman in terms of how differently beneficiary households utilise the cash transfers and the effects of such on schooling, health status, and food security. Your household has been randomly selected for interviews among the recipient households in this village cluster. I would like to ask you some questions as household head or as an adult member of the household. Your responses are intended to be used for my academic paper and I would like to assure you that your name will not be attached to the responses you give me.

If you decide to participate in this study you will not get any reward or gift. Likewise, if you decide not to participate in this study there will be no penalty and will not affect your status as a recipient of the cash transfer. You are therefore at liberty to agree or to refuse to participate in this interview.

Do you have any questions or is there anything which I have said on which you would like any further clarification? May I proceed with interviewing you?

MODULE 1: HOUSEHOLD ROSTER										
I D	All HOUSEHOLD RESIDENTS								AGE 12 AND 0VER	
	FILL IN ID CODE AND NAMES FOR CURRENT HOUSEHLD MEMBERS								ENUMERATOR: IF UNDER AGE DON'T ASK	
C	1	2	3	4	5	6	7	8	9	10
O D E	NAME	SEX male...1 female...2	RELATIONSHIP TO HOUSEHOLD HEAD Household head.....1 Wife/husband.2 Child/adopted child..3 Grandchild 4 Niece/nephew5 Father/mother6 Sister/brother 7 Son/daughter-in-law ., 8 Brother/sister-in-law...9 Grandfather/mother..10 Father/mother-in-law..11 Other relative. 12 Servant or servant's relative.....13 Lodger/lodger's relative.....14 Other non-relative...15	AGE IN YEARS IF >1 WRITE 0	RELIGION none 1 traditional. 2 christianity.3 islam.....4 other religion5	DOES NAME HAVE A BLANKET? (EITHER SHARED OR OWNED) Yes 1 No 2	DOES NAME HAVE A PAIR OF SHOES Yes 1 No 2	DOES NAME HAVE ATLEAST TWO SETS OF CLOTHES Yes 1 No 2	CURRENT MARITAL STATUS monogamous married or non-formal union.....1 polygamous married or non-formal union.....2 separated...3 divorced...4 widow or widower...5 never married...6	DOES [NAME]'S SPOUSE LIVE IN THIS HOUSE- HOLD NOW? Yes 1 No 2

OUTCOME 1: SCHOOLING (enrolment, attendance and retention)

MODULE 2 EDUCATION									
ASK FOR ALL MEMBERS AGED 3 TO 23 YEARS									
	1	2	3	4	5	6	7	8	
I D C O D E	Is [NAME] able to read and write in the following languages? YES 1 NO 2	Has [NAME] ever attended school? Yes 1>> Q4 No 2	What was the reason [NAME] never attended school? DO ASK THIS QUESTION TO EVERY MEMBER? You may need a skip here LIST ONLY ONE MAIN REASON. [THEN »Q8A] Still too young to attend school. . . .1 No money for fees, uniform .2 Poor quality of schools. .3 Illness or disability. . . .4 Not interested, lazy . . .5 Parents did not allow. .6 Had to work or help at home.7 School too far from home .8 Caring for others9 other (specify). 10	What is the highest level (name) ever completed? CLASSES CODES: NURSERY/ PRE-SCHOOL-0 <u>Primary</u> STND. 1 – 1;STND. 2 – 2 STND. 3 – 3;STND. 4 - 4 STND. 5 – 5;STND. 6 – STND. 7 – 7;STND. 8 – 8 <u>Secondary</u> form 1-9 ; form 2-10 form 3-11; form 4-12 form 5-13; form 6-14 <u>UNIVERSITY</u> Unvi 1-15; Unvi 2-16, Unvi 3-17; Unvi 4-18, Unvi 5 & above-19, COLLEGE TRAINING TC yr 1-20; TC yr 2-21 TC yr 3-22;TC yr4 23, None 99	Did (name) attend school in the last academic year (from 2014-2015) Yes 1 No 2 >>> 9	What class was name in during the 2014-2015 academic year? CLASSES CODES: NURSERY/ PRE-SCHOOL-0 <u>Primary</u> STND. 1 – 1;STND. 2 – 2 STND. 3 – 3;STND. 4 - 4 STND. 5 – 5;STND. 6 – STND. 7 – 7;STND. 8 – 8 <u>Secondary</u> form 1-9 ; form 2-10 form 3-11; form 4-12 form 5-13; form 6-14 <u>UNIVERSITY</u> Unvi 1-15; Unvi 2-16, Unvi 3-17; Unvi 4-18, Unvi 5 & above-19, COLLEGE TRAINING TC yr 1-20; TC yr 2-21 TC yr 3-22;TC yr4 23, None 99	Is(name) currently attending school (2015- 2016 academic year YES..1>>Q9 NO...2	Why did [NAME] not continue their education? acquired all education wanted.....1 no money for fees or uniform.2 too old to continue 3 married / became pregnant ...4 illness or disability5 found work.6 not interested, lazy....7 parents stopped allowing ..8 Had to work or help at home .9 poor/crowded school facilities10 poor quality instruction/ teachers often absent ...11 school too dangerous for girls.....12 school too far from home. ...13 left to care for others..... 14 dismissed/expelled15 others specify.....16	

MODULE 2: EDUCATION										
ALL MEMBERS OF THE HOUSHOLD AGE 3 AND ABOVE CURRENTLY ATTENDING SCHOOL										
	9	10	11	12	13	14	15	16	17	
I D C O D E	What class is name in this academic year (2015-2016) ? See class codes below NURSERY/ PRE-SCHOOL-0 <u>Primary</u> STND. 1 – 1;STND. 2 – 2 STND. 3 – 3;STND. 4 - 4 STND. 5 – 5;STND. 6 – STND. 7 – 7;STND. 8 – 8 <u>Secondary</u> form 1-9 ; form 2-10 form 3-11; form 4-12 form 5-13; form 6-14 <u>UNIVERSITY</u> Unvi 1-15; Unvi 2-16, Unvi 3-17; Unvi 4-18, Unvi 5 & above-19, <u>COLLEGE TRAINING</u> TC yr 1-20; TC yr 2-21 TC yr 3-22;TC yr4 23, None 99	What type of school does name attend TYPE OF SCHOOL Nursery 1 ; <u>Primary</u> : Government. .2, Private non-religious 3 Church/mission school 4 Islamic school..5, other primary . .6 <u>Secondary</u> Government.....7, Community day(cdss) ..8, church school...9, Islamic school.10 Night school. .11 Secondary.....12 <u>Tertiary</u> University.....13 Training college 14 Others specify.15	How many days of school did (name) attend in the last week?	Is (name) a day scholar or a boarder at school Day scholar 1 Boarder 2>> Q16	How does (name) get to school each day Foot 1 Bicycle 2 Bus/min bus 3 Pvt vehicle 4 Others specify 5	How long does it usually take (name) to get to school by this means of transport	At any time in the past 12 months, did (name) ever temporarily withdraw from school, so that he/she missed more than 2 consecutive weeks of instruction Yes 1 No2	What was the main reason (name) temporarily withdrew from school? MAIN REASON FOR WITHDRAW CODES: No money for necessary expenses....1, Own-illness.2, Help needed at home.....3 Suspension....4, Teachers on strike....5, Teachers absent...6, Funeral 7, Safety.. 8, Had to do ganyu 9, o Other specify 10	Did anyone outside this HH contribute to school costs for (name) in this school year(2015-2016) either material or cash support? Yes 1 No 2	
							Minute Hour 2			
							TIME AMOUNT	UNIT		

MODULE 2: EDUCATION									
ALL MEMBERS OF THE HOUSHOLD AGE 3 AND ABOVE CURRENTLY ATTENDING SCHOOL									
18									
How much was spent on [NAME]'s education in this school year (2015-2016 academic year) by the household, family, and friends for: [IF NOTHING WAS SPENT, RECORD '0' (ZERO). IF THE RESPONDENT CAN ONLY GIVE A TOTAL AMOUNT, ENTER '0' (ZERO) IN COLUMNS A-I, THEN ENTER THE TOTAL AMOUNT IN COLUMN									
A	B	C	D	E	F	G	H	I	J
Tuition, including extra fees	Expenditures on after school programs and tutoring (extra lessons)	School books and stationery	School uniform and clothing	Boarding fees	Contribution for school building for maintenance	Transport	Parent/teacher association and other related fees	Others	Total
MKW	MKW	MKW	MKW	MKW	MKW	MKW	MKW	MKW	MKW

OUTCOME 2: HEALTH (increased access of health services, increased spending on health)

MODULE 3: HEALTH										
I D C O D E	PAST 4 WEEKS						PAST 12 MONTHS			
	1	2	3	4	5	6	7	8	9	10
	During the past 2 weeks has [NAME] suffered from an illness or injury?	What was the most recent illness or injury? Fever/ malaria . . 1 cough/cold/chest infection 2 tuberculosis (tb).... 3 asthma 4 heart problem/ chest pain . . . 5 diarrhea/ vomiting/abdominal pain...6	What action did (name) take to find relief from illness/injury? Did nothing 1 Used medicine had in stock...2 sought treatment at public facility . . 3 Sought treatment at private/ church/mission facility . 4 Went to local pharmacy . . 5 sought treatment with traditional healer 6 Others specify 7	During the past 2 weeks, for how many days did [NAME] have to stop their normal activities because of this (these) illness(es)	During the past 2 weeks for how many days, did anyone else in the household have to stop their normal activities to care for [NAME]?	How much in total did household spend in the past 4 weeks for all of [NAME's] illnesses and injuries, including for medicine, tests, consultation, & in- patient fees, if any? INCLUDE ESTIMATED VALUE OF ANY IN-KI	During the last 12 months, was [NAME] hospitalized or had overnight stay(s) in a medical facility? Yes 1 No 2	What was the total cost of [NAME]'s hospitalization(s) or overnight stay(s) in a medical facility during the last 12 months including any travel and food expenses? INCLUDE ESTIMATED VALUE OF ANY IN- KIND PAYMENTS	How would you rate [NAME]'s health in general? POOR.....1 FAIR.....2 GOOD.....3 VERY GOOD...4	Compared with one year ago, would you say that [NAME]'s health is: BETTER.....1 ABOUT THE SAME.....2 WORSE.....3
	WHAT DOES THE RA DO WHEN THE RESPONSE IS NO?	Skin problem7 Dental problem ...8 Eye problem.9 ear/nose/throat...10 backache11 Diabetes12 Mental disorder...13 sexually transmitted disease14 Hiv/aids15 Fracture/ wound/ injury16 Others specify 17								
				DAYS	DAYS	MKW		MKW		

OUTCOME 3: FOOD SECURITY (food availability and access)

	1	2	3	4		5	6
	Is this [CROP] a staple food for your household?	Did any of your own produced staple foods run out before harvest time in 2014 -2015 harvest year	In which month did your own produced staple foods run out	When your food had running out, how did your household survive till the harvest time? (identify two main responses Codes for main survival response Bought from market. 01 Bought from ADMARC.02 Obtained from relatives /friends.....03 Handouts from Govt/NGOs.04 Handouts from religious organisations.05 Exchange/barter. 06 Food for work / Public works programme PWP.07 Wild plants. 08 Irrigation (Dimba) farming.09 Reduced consumption.10 Go for ganyu.11		Do you expect any of your own produced staple foods from the 2015 harvest to run out before the 2016 harvest	In which month do you expect your own produced staple foods from your own harvest this year (2015) to run out
	Yes No	Yes No>>5	MONTH	MAIN	SECOND	Yes No>7	MONTH
Maize							
Cassava							
Rice							
Potatoes							
Sorgurm							

OUTCOME 3: FOOD SECURITY (food availability and access)

7	8	9	10	11	12	13	14	15	16		
In the past 7 days, did you worry that your household would not have enough food?	In the past 7 days, how many days have you or someone in your household had to: IF NO DAYS, RECORD ZERO					How many meals, including breakfast are taken per day in your household	In the last 12 months, have you been faced with a situation when you did not have enough food to feed the household?	When did you experience this incident in the last 12 months	What was the cause of this situation? Inadequate household stocks due to drought/poor rains.....1 Inadequate household food stocks due to crop pest damage...2 Inadequate household food stocks due to small land size.....3 Inadequate household food stocks due to lack of farm inputs.....4 Food in the market was very expensive....5 Unable to reach the market due to high transportation costs.....6 No food in the market.....7 Floods/water logging.....8 Other (Specify)..... 9		
YES..1 NO...2	a. Rely on less preferred and/or less expensive foods	b. Limit portion size at meal-times?	c.Reduce number of meals eaten in a day?	d. Restrict consumption by adults in order for small children to eat?	e. Borrow food, or rely on help from a friend or relative?	a. Adults	b. Children (6-59 months) LEAVE BLANK IF NO CHILDREN	YES.1 NO..2	LIST UP TO 3 IN ORDER OF IMPORTANCE; USE CODES ON THE RIGHT		
	DAYS	DAYS	DAYS	DAYS	DAYS	NUMBER	NUMBER	MONTHS	1ST	2ND	3ND

ASSETS ACCUMULATION (HOUSING, LIVESTOCK AND OTHER AGRICULTURAL ASSETS)
HOUSING

1		2		3		4		5		6		7		8	
What are the main materials of the walls of the main house?		What is the main material of the roof of the main house?		What are the main materials of the floor of the main house?		What is the main source of energy for lighting		What is the main source of energy for cooking		What is the main source of water		How do you dispose your waste matter		What kind of toilet facility does your household use	
grass1 .1 mud (yomata). . . 2 2 compacted earth (yamdindo)3 mud brick (unfired)..... .4 burnt bricks. 5 concrete.6 wood.7 iron sheets8 other9		grass1 .1 iron sheets. . 2 claytiles 3 concrete 4 plastic sheeting....5 other6		sand11 smoothed mud...2 smooth cement..3 wood4 tile5 other6		electricity.1 paraffin2 charcoal..... 3 firewood/ grass....4 candles5 gas6 battery/drycell.....7 other (sp) 8		electricity.1 paraffin2 charcoal..... 3 firewood/ grass....4 candles5 gas6 battery/ dry cell.....7 other (sp) 8		piped into dwelling11 piped outside dwelling personal2 communal stand pipe.3 personal hand pump.....4 communal handpump.....5 protected spring6 protected well.7 unprotected well..... 8 river/lake9 other (sp)10		burning.....1 specialplace .2 public heap.....3 throw anywhere 4 rubbish pit 5 other (sp) 6		Flush toilet...1 VIP toilet.....2 Tradit latrine W/roof.....3 W/o roof.....4 None.....5 Others specify6	
NOW	2 Yrs ago	Now	2 yrs ago	now	2yr ago	Now	2 yrs ago	Now	2yr ago	now	2 yrs ago	Now	2 yrs ago	Now	2 yrs ago

ASSETS ACCUMULATION (HOUSING, LIVESTOCK AND OTHER AGRICULTURAL ASSETS)

TYPE OF ASSET	9 Does the household own [ASSET] YES1 NO2 (>>NEXT ITEM)	10 How many [ASSET] does the household own now NUMBER	11 How many [ASSET] did the household own 2 years ago? NUMBER	12 Of the asset owned now How many came from purchases in past two years? NUMBER	13 How many came from own-production in past two years NUMBER	14 How many came from gifts and other sources in past two years? NUMBER	15 Of the assets purchased in past two years, How much money did you spend TOTAL MK	16 How much of the money came from own-earning MK	17 How much came from gifts/remmitedes ? MK	18 How much came from CTS MK
Bicycle										
Oxcart										
Plough/ridger										
Hoe										
Sickle										
Axe										
Bed										
Radio										
Bush nife/panga										
Wheel barrow										
Radio cassette/CD										
TV										
Cell phone/phone										

ASSETS ACCUMULATION (HOUSING, LIVESTOCK AND OTHER AGRICULTURAL ASSETS)

Type of live stock	19 Does the household own [livestock] YES1 NO2 (>>NEXT ITEM)	20 How many [livestock] does the household own now	21 How many [livestock] did the household own 2 years ago?	22 Of the livestock owned now How many came from purchases?	23 How many came from own-production	24 How many came from gifts and other sources? NUMBER	25 Of the livestock purchased, How much money did you spend TOTAL MK	26 How much of the money came from own-earning MK	27 How much came from gifts/remmitances ? MK	28 How much came from CTS MK
Cattle										
Sheep										
Pig										
Chicken										
Goats										
Duck										
Others specify										

Type of livestock	29 In the past 12 months how many of these livestock have you consumed NUMBER	30 In the past 12 months how many of these livestock have you sold	31 In the past 12 months how much money have you realised from selling these livestock
Cattle			
Sheep			
Pig			
Chicken			
Goats			
Bakha			
Zina tchulani			

NOW I WOULD LIKE TO ASK YOU ABOUT HOUSEHOLD INCOME AND EXPENDITURES

1		2	3	4	5
Has your household earned income from [SOURCE] in the past 12 months?		In how many months has your household typically received income from [SOURCE] in the past 12 months?	On average, what have been the monthly incomes?	How much [SOURCE] did your household receive in total during the last 12 months	Who in your household kept/decided what to do with these earnings? LIST UP TO 2 FROM HOUSEHOLD ROSTER.
Income Source	YES 1 NO..2 (>>NEXT)	Months	Kwacha		
Crop Sales (revenue - expenses)					
Livestock Sales (revenue expenses)					
Fishing (revenue - expenses)					
Micro (petty) and Small Business (revenue - expenses)					
Cash from Social Cash Transfer					
Cash/in-kind wages from safety nets or public works					
Salaried Farm Employment					
Salaried Non-Farm Employment					
Ganyu on Farm					
Other Ganyu					
Income from Land Rentals					
Income from Apartment, House Rental					
Cash Transfers/Gifts from Individuals (Friends/Relatives)					
Food Transfers/Gifts from Individuals (Friends/Relatives)					
Non-Food In-Kind Transfers/Gifts from Individuals (Friends/Relatives)					
Savings, Interest or Other Investment Income					
Pension Income					
Others specify-----					

ACCESS TO OTHER SAFETY NETS

6		7	8	
In the last 12 months, did any member of your household benefit from [.....] programme?		Are you currently benefiting from [....] programme?	What is the total benefit value in the last 12 months?	
PROGRAMME	YES 1 NO..2 (>>NEXT)	YES 1 NO..2 (>>NEXT)	AMOUNT	UNIT CODE
Free food/maize distribution.				
Food-for-work programme or cash-for-work programme - e.g. MASAF Public Works Programme (PWP)				
Inputs-for work programme				
School feeding				
Free distribution of Likuni Phala to children and mothers (Targeted Nutrition Programme – TNP)				
Supplementary feeding for malnourished children at a nutritional rehabilitation unit.				
Scholarships/bursaries for secondary school education from government/NGOs (eg CAMFED)				
University education scholarships				
Government university loans				
Malawi Cash transfer programme				
Direct cash transfer from others (development partners/NGO)				
Input Subsidy Coupons (FISP)				
Village savings and loan programmes				
Other special assistance (specify)				

EXPENDITURE

1		2	3	4	5	6
Has your household spent income on [ITEMS] in the past 12 months?		In how many months has your household typically spent on [ITEMS] in the past 12 months?	On average, what have been the monthly expenditures?	How much came from own- earining	How much came from gifts and other sources?	How much came from CTs
EXPENDITURE ITEM	YES 1 NO..2 (>>NEXT)	Months	Kwacha			
Medical expenses (hospital, traditional healer and drugs)						
Household food						
Clothing including shoes, underclothes, pants, dresses, shirts etc						
Housing (repairs, house additions or purchase						
Household items (furniture, pots, dishes, plates						

Household machines and appliances (radios, bicycle, fridge, sewing machines etc.)						
Repairs of household machines and appliances						
Lanterns and lamps, carpets and rugs						
Watches, jewellery and other valuables						
Vehicles						
Bicycles, motor bikes						
Motor vehicle repairs and insurance						
Toys, games, books						
Remittances to relatives and friends outside the household						
Ceremonies (births, funerals, weddings, dowries)						
Government taxes/license						
Payments to clubs, organizations						
Transport expenses						

Telephone (include airtime, gadget and repair costs)						
Electricity						
Water (include bills and monthly contributions)						
Fuel wood, charcoal, or other energy sources						
Personal care (soaps, razors, perfume etc)						
Food and beverages consumed outside the home						
Farm inputs (hoes, seeds, fertilizers, pesticides etc)						
Labour services						
Education expenses (school fees , exam fees etc)						
Other non-food expenses (e.g. newspapers						

SOCIAL CASH TRANSFER HOUSEHOLDS' MANAGEMENT

1 Did your household ever use the cash transfer or the cash transfer received last month (or last time they received) on [ITEM]? PLEASE MAKE SURE THAT THE TOTAL INCOME IN IS THE SAME AS REPORTED ABOVE			2 How much did your household spend last received cash transfer on each item?	3 Who decides how the cash transfer is spent?	4 What are your top three expenditure areas for the money realised from cash transfer (LIST3) Food.....1 School fees.....2 Clothing.....3 Beer.....4 Farm inputs.....5 Business capital.....6 Others specify.....7		
ITEMS/FACILITY	SINCE CTS	LAST MONTH					
	YES1 NO2 (>>NEXt ITEM)	YES1 NO..2 (>>NEXt ITEM)	MK		1st	2 nd	3rd
Food: Maize							
Food: Rice							
Household durables/assets							
Livestock							
Education expenses (fees and learning materials)							
Health expenses (medicines and health care)							
Farm inputs: subsidized fertilizers							

Farm inputs: subsidized seeds					
Farm inputs: commercial fertilizers					
Farm inputs: commercial seeds					
Farm inputs: other farm inputs excluding labour					
Payment of hired labour					
Voluntary savings					
Compulsory savings					
Investment in business enterprise/ income generating activities					
Phone units					
Other (specify)					
TOTAL					

APPENDIX 2: KEY INFORMANT INTERVIEW GUIDE

(Key informant interviews with official from District Social Welfare Office, traditional leaders, and members of social cash transfer village committees)

- 1) What are the beneficiaries most expenditure areas for the money realised from cash transfer?
- 2) Do male-headed households and female-headed households utilise the cash they receive differently
Please explain.
- 3) Are there cases of misuse of cash by cash transfer recipients? Would you say one group of households misuse the cash more than the other? Explain.
- 4) Given a chance to choose between a man and a woman as main recipient of cash transfer in a beneficiary household, whom would you choose? Why?