DECISION-MAKING ON PUBLIC WORKS CASH FOR WORK TRANSFER EARNINGS IN MALE-HEADED HOUSEHOLDS IN T.A. KUNTUMANJI, ZOMBA DISTRICT

MASTER OF ARTS (DEVELOPMENT STUDIES) THESIS

By

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DECLARATION

I, the undersigned, hereby declare that this thesis is my 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.

LINDA DEMBO

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Signature

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Date

CERTIFICATE OF APPROVAL

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

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DEDICATION

I dedicate this thesis to my son Maziko for his understanding and trust that propelled me to read and study hard. Secondly to my mum and dad whose love has seen me this far.

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ABSTRACT

This study compared men and women from T.A Kuntumanji, Zomba on their preferences on expenditure and decision-making of public works cash transfers. The study also evaluated decisions and how they influence use of transfers within households in the area. There is usually an assumption that married women are taken care of by their husbands in targeted programmes such as the public Works Programmes. However, intra-household dynamics have an important bearing on the process of decision-making and household welfare. This is a result of variations in how decisions regarding use of cash transfers are made in male headed households and the effects of such decisions on family welfare. The study used both qualitative and quantitative methodologies to collect data from a purposively sampled population from T. A. Kuntumanji where five different Public Works Programmes (PWPs) are taking place. These programmes include road rehabilitation, afforestation, agricultural programmes, irrigation and construction of fish ponds. The study found that household decision-making is affected by social norms and beliefs that people hold pertaining to who in a household has power to make decisions. The study also found that women's preferences incline towards child welfare and do not necessarily reflect their own needs. On the other hand, men prefer to meet the immediate needs of the household and are free to meet their personal needs. Further, the study found that women initiate decisions, but they do not have a final say in the final decisions. When they initiate decisions the women do it in a way that appears as if their husbands are the ones making the decisions.

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LIST OF ABBREVIATIONS AND ACRONYMS

CWIQ	Core Welfare Indicator Questionnaire
CT	Cash Transfer
DC	District Commissioner
DECT	Dowa Emergency Cash Transfer
DHS	Demographic and Health Survey
DPDMA	Department of Poverty and Disaster Management Affairs
FGDs	Focus Group Discussions
GAD	Gender and Development
GI	Gender Inequality
GOM	Government of Malawi
GVH	Group Village Head
IHS	Integrated Household Survey
HHH	Household Head
LDF	Local Development Fund
MASAF	Malawi Social Action Fund
MDG	Millennium Development Goals
MPRSP	Malawi Poverty Reduction Strategic Programme
MPRS	Malawi Poverty Reduction Strategy
MG	Malawi Government
MGDS	Malawi Growth and Development Strategy
MEPD	Ministry of Economic Planning and Development
NEC	National Economic Council
NSNS	National Safety Nets Strategy
OPC	Office of the President and Cabinet

PAP	Poverty Alleviation Programmes
PWP	Public Works Programme
SAP	Structural Adjustment Programmes
SCTS	Social Cash Transfer Scheme
SN	Safety Nets
SNU	Safety Nets Unit
SP	Social Protection
T. A.	Traditional Authority
VDC	Village Development Committee
VH	Village Head
VSL	Village Savings and Loans
WB	World Bank
WMS	Welfare Monitoring Survey

Chapter One

Introduction

1.1 Background

Social protection emerged as a critical response to the 'safety nets' discourse of the late 1980s and early1990s (UNDP, 1990). In the 1990 *World Development Report*, for instance, safety nets were very much the third prong of the World Bank's three-pronged approach to 'attacking poverty', and were conceptualised as minimalist social assistance in countries too poor and administratively weak to introduce comprehensive social welfare programmes (World Bank, 1996). Safety nets were criticised as residualistic and paternalistic and more sophisticated alternatives began to be proposed. At the same time, the broader potential of social protection began to be recognised, and bigger claims are now being made for what social protection can and should strive to achieve.

Social protection programmes and initiatives have gained increasing prominence in the post-independence era in most developing countries (Devereux and Sabatés-Wheeler, 2004). This has coincided with the growing attention and emphasis on poverty alleviation programmes targeted at the poor. Devereux and Sabatés-Wheeler (2004) define social protection as all public and private initiatives that provide income or consumption transfers to the poor, protect the vulnerable against livelihood risks, and enhance the social status and rights of the marginalized. Such is the importance of social protection policies and programmes that there is a wide variety of these interventions and initiatives in different contexts. Tsoka et al (2010) explains that social protection interventions must include a set of policies and programmes aimed at reducing chronic poverty, while simultaneously encouraging long term investment in human and physical capital.

In Malawi, social protection had its formal origins in the Poverty Alleviation Programme (PAP) (Malawi Government, 2002). The provision of safety nets was included in PAP, in order to address the social dimensions of structural adjustment programmes, as one of the strategies. In the year 2000 the National Safety Nets Strategy (NSNS) followed making a link with the Malawi Poverty Reduction Strategy (MPRS) (Malawi Government, 2002) in which Safety Nets (SN) were one of the pillars. In the year 2006, there was a provision for social protection (SP) as one of the five themes in the Malawi Growth and Development Strategy (MGDS) (Government of Malawi, 2012).

Social protection in Malawi is not enshrined in the Constitution of Malawi. The existence of social protection programmes derives from the constitutional provision of the right to development and Government's commitments to address inequalities and social injustice. According to Section 30 of the Malawi Constitution, 'All persons and people have the right to development and therefore to the enjoyment of economic, social, cultural and political development and women, children and the disabled in particular shall be given special consideration in the application of this right' (Malawi Government, 1994). The section further states that the 'state shall take measures to introduce reforms aimed at eradicating social injustices and inequalities.' The

Constitution also stipulates that the State has the responsibility to justify policies in accordance with the right to development.

A 2009 Malawi Government report observed that the instruments for achieving the objectives of social protection include implementation of the following:

- Predictable transfers in terms of cash, food and shelter;
- Long-term public works programmes whose wage is indexed to the cost of living;
- Social insurance schemes;
- Input subsidies or cash transfers and promotion of village savings and loan programmes; and
- Conditional cash transfers and ensuring that policy changes also benefit the poor.

Cash transfers are a critical component of social protection (SP) in fighting poverty and responding to families that have been overwhelmed by disease, conflict, or other shocks (Barrientos and DeJong, 2004). Consequently, governments around the globe are increasingly using cash grants as an instrument of social protection for the poor (Ibid. 2004). The Social Cash Transfer Scheme (SCTS) has become a major poverty reduction tool in the Government of Malawi's National Social Protection Policy, which is an effort to respond to widespread poverty, vulnerability and the inability of households to deal with livelihood shocks. Malawi's National Social Protection Policy calls for programmes and policies that confront poverty and vulnerability, directly provide transfers to the destitute, and strengthen human capital in order to break the poverty cycle (Malawi Government, 2008; Chinsinga, 2005). Consequently, the SCTS was designed to alleviate poverty, reduce malnutrition, and improve school enrolment among the poorest 10% of households in Malawi, by delivering regular and reliable cash transfers to ultra-poor households that are also labour constrained (Malawi Government, 2012).

Malawi piloted cash transfers in Mchinji district before extending to other districts in the country. According to Miller, et al., (2009) the Social Cash Transfer Scheme (SCTS) appears to be an effective instrument of social protection and that in the short term, it protects households from economic, demographic, and seasonal shocks, improves nutrition, food security, increases asset ownership and expenditures on basic necessities. Furthermore, the SCTS succeeded in alleviating poverty, reducing hunger, and improving school enrolment among beneficiary households in Mchinji. This is evidenced from the impact evaluation report of the Mchinji SCTS that determined whether women made better or different decisions about how to use money than men. The findings from the Mchinji SCTS indicated that the majority of households were female-headed, and the household heads (HHH) made financial decisions on their own, with no significant differences between intervention and comparison households. Likewise, there were no differences in the gender of the decision-maker based on intervention status. Therefore women alone made financial decisions in more than 60% of the households.

Social protection programmes in Malawi recognize that households face the twin problems of limited sources of livelihoods and frequent livelihood shocks (World Bank, 1999; Chinsinga, 2002). This implies that apart from the large pool of the chronic poor there is a large pool of transient poor. These groups may require different types of assistance. A World Bank (1999) report argues that the poor in Malawi are not a homogenous group and identifying the dimensions of poverty for different households is important for targeted Safety Nets (SN) implementation.

Without a clear picture of these dimensions, SP instruments that do not match the capabilities or needs of the households could result: for example, agricultural inputs for people with no land; or public works for people with no spare labour. Such categorical distinctions between types of households make more sense for SP programming purposes than a simple cut-off line along a continuous income. Furthermore, household members have different preferences that may affect use of social protection programmes (World Bank, 2007). Moreover, households do not function in a sterile social and cultural environment. This means that social norms and customs influence their behaviour and ultimately the outcomes on the use of social protection programmes. In other words, household decision-making may affect many choices with important consequences including the distribution of income, allocation of resources, the allocation of time, purchase of goods, and fertility decisions (World Bank, 2007).

SP systems have been affected by social and cultural norms; globalization, gender and changing life styles which, affect the nuclear family. Gender is defined as socially constructed roles and learned behaviours and expectations associated with females and males (World Bank, 2000). These roles and relationships evolve out of interactions among biological, technological, economic, and societal norms or constraints.

A decision to improve the economy of a household depends on spouses in a household, who may often disagree on outcomes. This may be a result of potential differences in preferences. The particular conditions under which intra-household decisions are taken may matter a great deal for household outcomes. Hoddinott and Haddad (1995) argue that intra-household financial decisions if made by women on savings and investment are often greater and repayment of debt is more likely. For example, income given to women is more likely to be used for investments in education, children's nutrition, and housing than income in the hands of men (Thomas, 1997). Lundberg and Pallak (1996) found that households where a woman's bargaining power rises through her husband's retirement raise their savings rate. Besides, Hoddinott et al. (1993) found that microfinance loans made to women are significantly more likely to be repaid.

However, the question of who receives the income is only one factor which may affect the household outcome. There are many processes of intra-household decision-making, which may emphasize the importance of financial management structures in the family and the role that information and communication, can play in making decisions within a marriage that are beneficial to all.

1.2 Statement of the Problem

Social protection programmes have been known to alleviate poverty. This study seeks to analyse how spouses arrive at the decision on how money is used. In Malawi, women were direct cash recipients in the Dowa Emergency Cash Transfer (DECT) (Brody, 2011) which strengthened their role in decision-making. The findings from the DECT project indicate that women were able to save money which reduced the chance of it being wasted. On the contrary, some findings from the DECT project indicated that cash transfers fuelled conflict when couples did not agree on who controls the resources and in instances where men spent cash on alcohol.

According to Devereux andSabetes-Wheeler (2010) there are concerns that cash transfer programmes may have significant negative gender impacts. For instance in terms of control, food transfers may be seen to be controlled by women and benefit children directly, while men may be controlling the cash. They further observe that cash can be diverted to various uses; not all of which benefit women and children.

However, these studies have not compared the preference of men and women on use of cash transfers and how they influence decisions made on use of cash transfers within the household. Preferences over the use of cash transfers within the household may affect the impact of the programmes. The process of decision-making in a family may have an important bearing on the welfare of the household. This is a result of variations in how decisions regarding cash transfers are made in male-headed households and the effects of such decisions on family welfare. Hence, the way decisions are made within the household may be an important factor to achieving desired outcomes in project interventions.

1.3 Objectives of the Study

The main objective of this study was to analyze household preferences on the use of earnings from public works, such as the cash for work programme, and to analyze the decision-making process regarding such earnings in male-headed households in Zomba District. Specifically, the study sought to:

1. Identify male and female preferences over use of PW cash transfers
2. Determine the nature of intra-household preferences on the use of PW cash transfers.
3. Evaluate decision-making based on male and female preferences
4. Examine how differences over decisions are resolved between the spouses.

1.4 Significance of the Study

Poverty trends for Malawi in the 2009 Integrated Household Surveys (IHS) report show that in 2008, about 15 percent of people were living in ultra-poverty, a condition of extreme deprivation. However, the ultra-poor are the lower limit of the poor. Therefore poverty continues to be much higher in rural areas than in urban areas, and the South is still the poorest region (Malawi Government, 2009). Consequently, wealth creation through sustainable economic growth is emphasised in the current national development strategy, the Malawi Growth and Development Strategy (MGDS). Social protection is still an important source for livelihood sustenance for a large proportion of the population due to situation of poverty, natural disasters and unemployment.

While many authors have focused on the role and impact that food and cash transfer interventions play in coping with vulnerability, there is little empirical research on how men and women in male-headed households achieve their preference and contribute in decision-making on use of the transfers with reference to Malawi.

This study seeks to fill the knowledge gap by presenting findings which will enhance our understanding of vital social relations that influence or inhibit female and male active contribution in decision-making within the household on use of PW cash transfers in Malawi.

1.5 Organization of the Study

The rest of the thesis is organized as follows: Chapter 2 reviews the available literature. Specifically it looks at literature on poverty alleviation, household decision making and examines common trends in literature. Chapter 3 presents the methodology for the study. Chapter 4 presents and discusses findings of the study, while the conclusion and policy implications are provided in Chapter 5.

Chapter Two

Literature Review

2.0 Introduction

The purpose of this chapter is to review the literature in order to critically analyse literature on poverty, poverty alleviation and effects of cash transfers on household behaviour and local economy, household decision-making and use of PW cash transfers. Although household decision-making affects many choices, including the distribution of income within the household, studies reviewed indicate that power relations and gender roles within the household play a big role on decisions made. Furthermore, the study reviews literature on preferences on use of cash transfers in order to understand household decision-making.

2.1 Poverty

The concept of poverty is subjective, complex and multidimensional, hence difficult to define. For the purposes of this study, poverty is understood as a condition characterised by deprivation of basic needs like food, water, health, shelter, education and opportunities to fulfil such needs. According to the World Bank (2005), universally, households that do not meet minimum nutritional and essential non-food requirements or those whose income is equivalent to US$1 are classified as living in poverty.

However, the popular view has been that in Africa and the rest of the developing world, poverty is a rural phenomenon (Woldemariam, 1999; Kishindo, 2001). Estimates suggest that between 62% and 75% of the poor in Africa live in rural areas (Doward, 2004).

According to Narayan et al (2000) poverty is rarely about the lack of only one thing, the bottom line is always hunger due to the lack of food. Furthermore, poverty has important psychological dimensions, such as powerlessness, voicelessness, dependency, shame, and humiliation. The maintenance of cultural identity and socialnorms of solidarity helps poor people to continue to believe in their own humanity, despite inhumane conditions. The poor rarely speak of income, but focus instead on managing assets—physical, human, social, and environmental—as a way to cope with their vulnerability (Peters, 2006).

According to Levin et al (1999) vulnerability has a gender dimension in many areas. Therefore gender differences in poor people's experiences reflect societal norms of gender-based power inequity. Narayan et al (2000) explain that there are important gender differences in the nature and use of informal networks: for instance, poor women are often excluded from involvement in community and formal institutions. According to these scholars, poor women invest heavily in social support networks that may offer them a hedge in fulfilling their household responsibilities.

The structural explanation of poverty sees poverty as the inevitable outcome of an unfairly structured political and economic system which discriminates against disadvantaged groups (Chambers, 1990). Poverty is seen as a social and political problem rather than an individual problem (Carter, and Katz, 1997). The solution to this problem would be the redistribution of assets and decision making power at international, national, regional, community and household levels (Kebber, 1999). Structural explanations, on the other hand, maintain that it is not the moral character of the poor that accounts for poverty, but rather, the structural issues of unequal access to education, nutrition and health care. Institutional opportunities limit the ability of some members of society to achieve upward mobility no matter how talented they may be or how hard they work (Kebber, 1999). There are ideological justifications which exist that cloud or conceal the structural inequities because it is advantageous for the wealthy to keep the public believing that the poor are lazy and immoral (Chambers, 1990).

Malawi is among the poorest countries in sub-Saharan Africa. It is recognised that while both sexes are affected by rampant poverty, women, children, and the elderly are affected more (Malawi Government, 2000). In a country which depends largely on agriculture, women have been found to contribute a majority of farm workers. Further, poor households have been found to be disproportionately female-headed. Hence, the chances of a female-headed household being among the poorest are estimated as almost one in two. The Malawi Government, (2000) recognises that disparities between men and women in Malawi are still very pronounced and are a major cause of poverty. It further recognises that addressing gender disparities is a critical pre-requisite for attaining increased economic growth and sustainable human development. In an effort to embrace the Gender and Development (GAD) approach the MPRSP defines and recognises the relationship between men and women and not exclusively focus on women. However, the MPRSP fails to categorically state that the subordination of women will be viewed in the way they relate to men. The issue is whether gender analysis is being looked at as the subordination faced by everyonemen, women, boys and girls and other vulnerable groups or a way of bringing about gender equality. The MPRSP in its strategic interventions once again recognises that women in relation to men are at a disadvantage and comes up with strategic interventions to that effect (Malawi Government, 2000). This therefore illustrates that the GAD approach has been highly misinterpreted so that even for those charged with the responsibility of mainstreaming it, do not achieve much. No wonder critical policy documents such as the MPRSP do not effectively mainstream gender.

2.1.1 Poverty Alleviation

In the 1970s and 1980s, poverty reduction strategies that targeted male household heads mistakenly assumed that benefits would trickle down to the rest of the household (Chambers, 1990). In the late 1980s, however, it was recognised that male heads of household tended to distribute resources in ways which disadvantaged women and girls, and even when women generated income outside the home, they did not always retain control over these resources (Ibid, 1990).

Narayan, et al, (2000) observed that a breakdown of the family structure in difficult situations results as men resort to alcohol and domestic violence as they fail to provide the family with necessary needs for survival like food. This behaviour results in changed behaviour of many households and they may be unable to remain intact and many others would disintegrate as men become unable to adapt to their failure to earn adequate incomes under harsh economic circumstances. They argue that such gender inequity within households seems remarkably intractable; economic empowerment or income-earning does not necessarily lead to social empowerment, poverty alleviation or gender equity within households. Therefore, household as a social institution crumbling under the weight of poverty having gender inequalities would have problems to achieve poverty alleviation.

Mtshali (2002) shows that in the context of shared community poverty and vulnerability to shocks, as was the case in her research area in rural KwaZulu-Natal, South Africa, male-headed households were more vulnerable than female-headed households. Her explanation is that female-headed households tend to diversify their income-generating activities more than do male-headed households. The fact that men tend to spend money on personal luxury items and restrict women's movements to make out a living, were also found important in this respect. The same study draws attention to the fact that the risk of poverty is not automatically overcome by women living in male-headed households. In fact, female household headship may be experienced as positive and empowering, having freed the women from dependence and male domination (Chant, 2006). Thus, 'even if women are poorer in income terms as heads of their own household, they may feel they are better off and, importantly, less vulnerable' (Chant, 2006).

The poor lack material assets and depend on the social insurance provided by the strength of their social ties. Consequently, a breakdown of community solidarity and norms of reciprocity with neighbours and kin affects the poor more than other groups (Chant, 2006, 1997; Miller, 2009). This may mean that there is need to harmonise the ties of social structures starting from the household level in order to achieve poverty alleviation.

2.1.2 Social Protection

Social cash transfers can be defined as regular non-contributory payments of money provided by government or non-governmental organizations to individuals or households, with the objective of decreasing chronic or shock-induced poverty, to address social risk and reduce economic vulnerability (Tsoka et al 2007). The transfers can be unconditional on households actively fulfilling human development responsibilities (education, health, nutrition) or conditional on recipients providing labour in compliance with a work requirement Tsoka et al. (2010). The study by Barrientos and Sabatés-Wheeler, (2009) emphasised on the important role of cash transfers on income growth and local development, which would yield medium-term impacts on poverty reduction and increased household well-being.

Studies carried out in Kenya show that cash transfers are important as they reduce risk of poverty by providing the security of a guaranteed minimum level of income (Zezza et al., 2011). In addition, cash transfers enable poor households to send children to school because they can afford to pay fees, buy uniforms and meet other school expenses without having to send off children into wage labour.

In her Studies of cash transfers targeting women in in Malawi and Kenya Brody (2011) found that the transfers sometimes aggravated domestic violence where it already existed. The study concluded that targeting women may not always change gendered patterns of decision-making and food distribution within the household: men may take money paid out to women; and women and children may receive less food than male household heads (Brody, 2011).

2.1.3 Household Decision-Making on the Use of Transfers

In the family decision-making process, family members play diverse roles, including the initiator, influencer, decider, buyer and user (Kotler, et al., 1999). Most of the early research emphasized the relative influence of husbands and wives on purchase outcome (Davis, 1976). With respect to the main decision-maker, prior studies mainly centred on who 'gives the orders'. There are primarily three types of decision-making modes, namely husband-dominant, wife-dominant, and a joint decision between husband and wife (Thomas, 1990).

Sen (1981) asserted that if the control of and access to resources was linked to the individual who contributed most to the household or held most power, women would accrue greater bargaining power. In studies carried out in Bangladesh, India, the Kyrgyz Republic and Somaliland, older women reported more influence in household decisions than younger ones (Narayan et al 2000).

Studies by Narayan, et al., (2000) found that in many communities, men and women reported that men continue to be responsible for major decisions (e.g., the purchase or sale of assets). The same study indicated that some women acknowledged having gained more decision-making power over household budgets, food purchase and consumption patterns, and children's education, health care and marriage. The studies further found out that depending on place of residence, women can influence decisions on types of crops to be planted, their own travel and employment, the use of family planning methods and, in very rare cases, divorce. In addition to economic factors, reports from some countries indicate that a woman's age affects her relative power in the household and the wider community (Narayan, et al, 2000).

Accordingly studies by Mackinnon, and Magarey, (1993) found that the spouse with the greater resource base is more likely to have more decision-making control. Furthermore Antwi-Nsiah (1993) showed that in patrilineal households where men were physically present, they dominated decision making. Similarly, in matrilineal households and households where men had migrated to cities, women were the decision-makers. However, in households where the couples are educated, joint decision-making in areas of child care and employment have been observed in Mali (Lilja, 1996). According to a study by Thomas and Schultz (1990) non-wage income received by mothers is more likely than income received by fathers to be spent on children's health or schooling.

In rural Malawi, according to Devereux, et al., (2006), roles and responsibilities are clearly divided between men and women, whereby men are traditionally the decision-makers on all household-related matters as the natural heads of households, and women are concerned with all issues related to the kitchen and food (Becker, 1990).

Little empirical research has been done which identifies the extent of household preference as regards decision making, for example the works of Lundberg and Pallak, 1993; Becker, 1991. Lampietti et al., (1999) introduced a new test of common preference models; a contingent valuation approach was applied to the case of medical expenses to combat malaria among households in Ethiopia. They found that women tend to give higher preferences than men to purchasing malaria vaccines. This study was limited in scope, however, to the analysis of a specific health care item, and as such little is directly known about how preferences across different types of goods might differ within households.

2.1.4 Decision Making and the Social Cultural Context

In Malawi, the socialisation process that women undergo in relation to men mainly centres on issues of sexuality and social control (Hirschman, and Vaughan, 1984). These issues are mainly related to kinship structure. Kinship structures are linked to lineage system. All people of the same descent group constitute a lineage and can broadly be identified as matrilineal and patrilineal. According to Peters (1996) matrilineal kinship groups predominate in the central and southern regions in Malawi while patrilineal groups predominate in the northern region. She further explains that the two groups revolve and differ on issues of marriage and property/inheritance rights. There is a myth about the socialcultural construction of women's position in matrilineal societies as superior to men (Hirschman, and Vaughan, 1984)[1]. But the reality in both matrilineal and patrilineal societies is that the position of women is inferior to that of a man. For instance, Hirschman, and Vaughan, (1984) explain in their study that in matrilineal systems, due to matrilocal residence, men do not feel obliged to make any investments as they feel that they will not live in that village forever. Furthermore, the men do not feel they have an obligation to take care of their children since tradition dictates that the maternal uncle (who is a man) is supposed to assume that responsibility. They explain in their study findings that this kind of trend disadvantages women and overburden them with the care of their families single handed after divorce or the death of the husband.

2.2 Theoretical Framework: Household Decision-Making Theory

Households are intermediate institutions between policies, programmes and the targeted individuals. Therefore an understanding of household decision–making is

[1] See also Peters, P. (2007). "Against the odds: Matrilineal, Land and Gender in the Shire Highlands of Malawi," *Critique of Anthropology,* 17,2,189-201

essential for tracing the effects of the programmes and for evaluating their policy impacts. If there is gender inequality in household decision-making then this affects the economic well-being of men, women and children in the household.

Social scientists have long asserted that significant differences between the economic position of household members based on gender and age exists within patriarchal households (Blumberg and Coleman, 1989). These differences become even more pronounced in polygamous households, where there are several competing wives and children. The development of household decision-making using a bargaining model to increase inter-disciplinary studies and focus on gender issues has resulted in the development of a school of thought that assumes that preferences vary among family members and views bargaining between family members as a process that reconciles these differences in preferences (Ibid, 1989). Here, two parties have several possible options available to them, each has an interest in reaching a settlement but their preferences are not identical. The bargaining question can be posed to find out what will be the agreed settlement between the two parties assuming that both parties behave rationally.

The initial work of developing a bargaining model representing the household was done by Manser and Brown (1980) and McElroy and Horney (1981). The household bargaining theory explains how decision-making power shifts in a household from male domination to bargaining behaviour (Manser and Murray, 1980). Furthermore, the theory views the decision-making process in an analogous manner to the problem faced by firms (Manser and Murray, 1980). However, unlike labour contracts which are often explicit, household contracts are often implicit. Manser and Murray, (1980) explain the analogy as such that in a patriarchal society, the husband is akin to the owner of the firm and the household members are similar to the workers employed by the firm. Both husband and family members are aware that cooperation is necessary in the production of the final product, which generates utility and revenue. They are in conflict over the distribution of this utility and revenue. The outcome in the bargaining theory depends on the threat point. A threat point may be a utility associated with a separation, divorce or a standoff between the partners of each individual partner (McElroy and Horney, 1981). It may also be any other exogenous variable that may influence the bargaining power of individuals outside of their threat points.

When the household is struggling to achieve subsistence goals and there are relatively few other income alternatives available to the family members outside of the household, all household members work together to attain these subsistence goals. There are compelling pressures for survival and hence very few conflicts between the husband and household members arise. Manser and Murray (1981) further explain that in a subsistence-oriented economy it is possible that the husband dominates most family decisions with little opposition from family members. It may be equally possible that in this case interdependence between family members is high as all of them work together for survival, thus household behaviour is more egalitarian. According to Haddad, (1995), the way households behave will primarily be dictated by social and institutional norms.

The introduction of new economic opportunities may influence households to move away from subsistence economy. When new income streams are generated, the demands upon household members may have changed to create a need for institutional reorganization within the household and demand a change in household behaviour. Manser and Brown (1981) explain that in this new environment the benevolence of the husband and his economic and social power versus the economic and social power of individual family members determines decisions made in the family. Therefore, in the light of the changing environment surrounding households this may have instigated household decision-making to evolve and advance. Most social cash transfer programmes operate in environments prone to market failures, where households take production and consumption decisions jointly and thus it is possible that programmes impact household investment decisions and help lift some of the constraints such as ineffective demand, liquidity and credit markets at the community level (McElroy and Horney, 1981).

Evidence from both developed (Ott 1992) and developing countries (Braun and Webb 1989; Lilja 1996) indicate bargaining as the predominant type of household behaviour. Furthermore, the bargaining theory takes into account gender-based power relations. Thus the bargaining analysis will be able to treat systematic changes in household preferences which arise due to a change in income available to spouses, or due to a change in variables that determine bargaining power even though individual preferences remain unchanged. When analysing household decision-making using the bargaining theory the changes in the economic environment which directly influence the threat point of the husband and the wife, and how it affects household preferences will be considered. In the same way changes in the social, institutional or economic environment which directly influence the bargaining power of the husband and the wife, which in turn affects household preferences, will also be considered. It is clear in the bargaining model that household decision-making is determined by social norms and that men are regarded as the natural decision-makers. Women starting from a weak social and economic position have to bargain and negotiate with the dominant power and the outcome of the bargaining may be positive or negative.

Guided by the household decision-making theory, and a bargaining theory this study analysed household decision-making and preference on use of cash transfers from T.A. Kuntumanji in Zomba District. It has tried to identify and formulate a set of concepts that influence preference on use of cash transfers between men and women and has investigated the extent to which men and women influence decisions made. The theories have guided the study in understanding changing preferences of the household with changing resource and economic opportunities coming with cash transfers. The theories also give a better understanding of household dynamics and decision-making and solutions so as to achieve better use of cash transfers.

2.3 Conclusion

Selected theoretical and empirical literature has highlighted poverty, poverty alleviation, household decision-making and how it affects choices, distribution of income, allocation of time and purchase of goods. The implication of this behaviour on family relations is that women tend to be always behind the husband, waiting for decisions to be made and in turn slowing down the economic and social development of the household.

Chapter Three

Methodology

3.0 Introduction

In this chapter, the focus will be on five areas. Section 3.1 provides a brief description of the study area. Section 3.2 presents the sources of data, collection tools, and sampling techniques employed in the study. Data collection procedures are presented in Section 3.3. Section 3.4 provides details on data analysis, and finally, Section 3.5 provides the method for validating the findings.

3.1 Study Area

The study was conducted in the Southern Region of Malawi; specifically in T. A. Kuntumanji in Zomba District. The district is one of the thirteen districts in the Southern region covering an area of 2,580 square kilometres. It shares boundaries with Machinga District to the North, Balaka District to the North West, Mulanje and Phalombe Districts to the South, Chiradzulu District to the South West and the Republic of Mozambique to the East. The study site was purposively selected based on geographical distribution of PWP and participation in such programmes in the area. Selection of the site was also influenced by the low socio-economic status of the majority of households in the area (Malawi Government, 2009).

The economy of the area of T. A. Kuntumanji is mainly based on agriculture, where maize production accounts for the main activity, while rice is cultivated as the main cash crop (Peters, 2006). Other crops produced include tobacco, cassava, sweet potatoes, groundnuts, beans and pigeon peas. Cattle, poultry, goats, sheep, pigs and rabbits are raised for meat production in the area, with poultry being the most common (Malawi Government, 2009).

As part of the measures to cushion the urban and rural poor populations from the economic challenges facing the country, government designed a scaled up PWP implemented through the Local Development Fund (LDF) and other partners (Malawi Government, 2009). The primary objective of the public works cash transfer activities is to increase cash incomes for poor households and reduce food insecurity through expansion of opportunities in labour intensive activities. The PWP activities in 2012 in Zomba District were road rehabilitation, afforestration, agriculture, river rehabilitation, irrigation, and construction of fish ponds. This study was carried out in T.A. Kuntumanji where five of these activities were carried out; namely agriculture, afforestation, road rehabilitation, river rehabilitation and fisheries, construction of fish ponds.

The study was conducted in ten villages namely: Namasalima, Bimbi, Namwera, Mkwanda, Seveni, Nkomoli, Chikwenga, Lundu, Chambo, and Maunda.

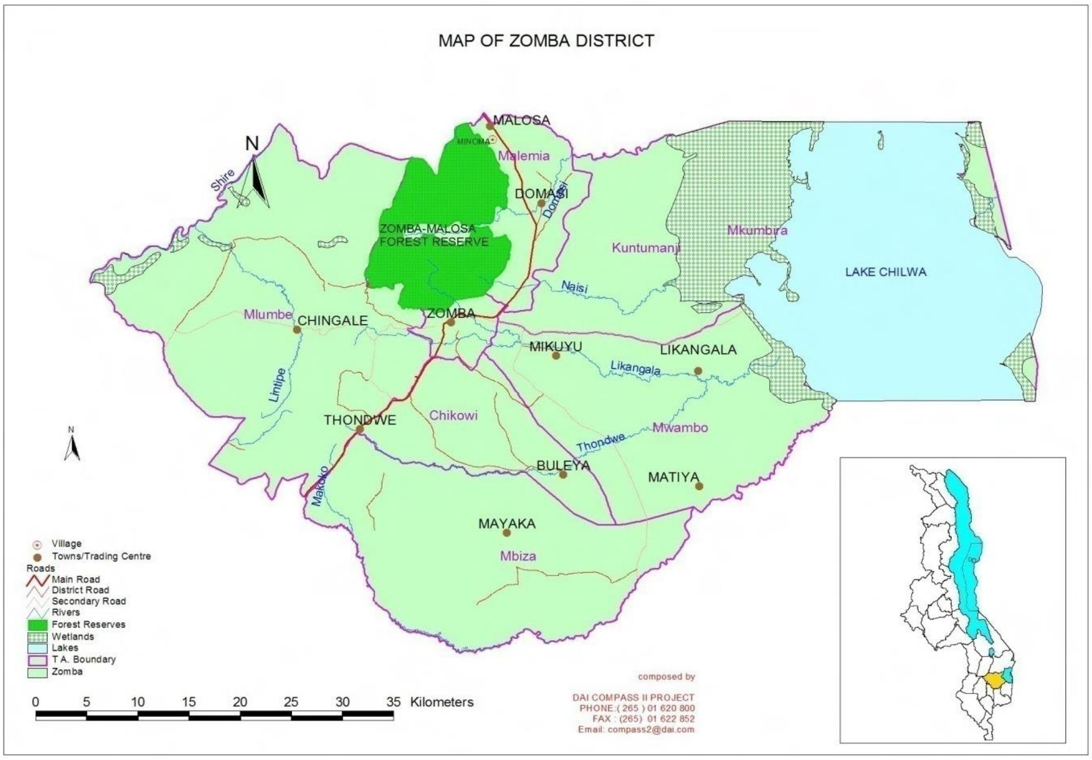

Figure 1: Map showing Zomba District, highlighting T.As

3.2 Research Design and Sampling Methods

The study collected both qualitative and quantitative data. Quantitative data was mainly collected using semi-structured questionnaires, whereas qualitative data was collected using focus group discussions. Two focus group discussions, one with females only and the other with males only were conducted in each selected village to collect preferences of men and women separately regarding the use of cash transfers. This was done to check validity of information obtained from couples and also to cross-check any socialcultural values that may contribute to the behaviour of households. The participants were purposively and randomly sampled. Participants were purposively sampled because the research was targeting married couples and also participants of PWP.

Semi-structured questionnaires administered to husbands and wives in male-headed households collected socio-economic information of PWP participants. The questionnaire asked questions on preferences of men and women, detailed information on PWP and household decision-making and preferences on use of cash from PWP. Specifically the questions sought information on; who makes decisions on buying food, clothes, farm inputs and household assets. On the other hand, focus group interviews collected information on preferences, decisions made and expenditure patterns of men and women over the earnings from PWP.

The study used purposive selection of public works projects in T. A. Kuntumanji while ensuring that each of the five project sectors was included in the sample. In order to select interviewees, stratified random sampling was used. The beneficiaries were stratified by the type of public works project that they were participating. In addition, the study interviewed only those selected beneficiaries who were married and living in the same house. This exercise was made easy because of support from Zomba District Commissioner and the Zomba District Monitoring and Evaluation officer who provided a list of all PWP participants. They also introduced the team carrying out the research to the area of T.A. Kuntumanji.

According to the 2012 PWP unofficial report from the District Commissioner's office, a total of 1,113 beneficiaries participated in the programme. There were slightly more female beneficiaries totalling 593, compared to men who totalled 520. Random samples were drawn proportional to the number of beneficiaries in each stratum using the following sample size determination formula.

$$n = \frac{NZ_{\alpha/2}^2}{4Nd^2 + Z_{\alpha/2}^2} \qquad (3.1)$$

Where n is the sample size in each stratum; N is the total number of beneficiaries in the stratum; and d is the precision level.

The sampled beneficiaries were selected from each list of project beneficiaries using web-based random numbers which were generated from www.random.org.

From the list, the participants were purposively sampled based on their being married and living in the same household as the spouse. A total of 118 beneficiaries were selected to take part in the study. The study interviewed 59 males and 59 females who qualified on this basis and were beneficiaries of the 2012 PWP in the area. The qualitative method in this study was the main data collection method. The quantitative method was used for validity of data collected.

3.2.1 Focus Group Discussions

FGDs were used to gain a deeper understanding of the preferences of men and women. A total of 12 FGDs were conducted, one of males and another of females only in each study site. In the FGDs participants ranked their preferences on use of PW earnings. The FGD guide is attached as appendix 3. Using the guide, discussions were conducted and notes were taken and later transcribed and themes related to preferences and uses of cash transfers in decision-making were isolated.

3.2.2 Survey

Quantitative data was collected using a pre-coded questionnaire (see appendix 2). This was administered to husbands and wives within a household. This data was collected to substantiate qualitative data and to obtain socioeconomic and demographic characteristics of the households. It was also designed to assess preferences of husbands and wives separately on use and decisions made regarding earnings from PWP.

3.3 Data Collection

Data was collected for a period of 22 days in December 2012. Two research assistants were trained and translation of questions was agreed upon before pre-testing. The instruments were pre-tested at Thom Allan village in T. A. Mwambo in Zomba District. The site was selected deliberately due to accessibility and availability of respondents. Ten questionnaires were pretested. As part of the pre-testing, two FGDs each for men and women were conducted. Preliminary analysis was done using data collected during the pilot exercise and minor adjustments to the instruments were done before the questionnaire and interview checklists were finalised.

3.4 Data Analysis

Quantitative data was analysed using comparison matrixes statistically developed to compare preferences of use of cash and food transfers by gender. Comparison matrix was also used to compare whose preferences between men or women have contributed to decision-making within the household. Descriptive statistics were employed to analyse the socioeconomic characteristics of the households, access and control profile for decision-making and ranking of cash transfer preferences by gender.

Qualitative findings collected through semi-structured interviews, key informant interviews and FGDs were analysed thematically. Data was organized into categories. The categories represented the areas of issues that arose during discussions. Similarities, differences or contradictions in the categories were isolated in order to make sense out of the data.

3.5 Validity and Reliability of Results

This study used triangulation of quantitative and qualitative methodology in order to increase the validity and reliability of the research results. Validity is the degree to which research results are sound. It determines the strengths of the conclusions. Reliability, on the other hand, refers to the degree to which the results are repeatable (Dixon-Woods et al., 2007).

To ensure reliability of instruments, regular discussions were conducted with the research assistants after data collection and before going into the field to collect data to remind them on the objectives of the study.

Data entry was done by one of the assistants and I personally checked entries against each questionnaire and cleaned the data to eliminate discrepancies.

3.6 Ethical Considerations

Field work began by obtaining permission to conduct the study from the District Commissioner of Zomba and T.A. Kuntumanji. They were informed of the aims of the study and that confidentiality and anonymity would be observed throughout the study. This was achieved through the use of pseudonyms and by not sharing information from the participants 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. At the end of every interview, respondents were given a chance to ask questions and responses were provided where possible. The respondents were mainly concerned with why we were interviewing husbands and wives separately. This was explained to them that we needed to get their personal preferences, which should not be influenced by the spouse's presence.

Chapter Four

Results and Discussion

4.0 Introduction

This chapter presents and interprets the results of the quantitative and qualitative data. Specifically, Section 4.1 presents the descriptive analysis of the PWP participants in the study area. Section 4.2 presents the key findings, preferences of men and women, while section 4.3 compares decisions made based on preference of men and women. Section 4.4 presents decisions made on use of cash transfers and section 4.5 presents results on disagreements on decisions and how they were resolved.

4.1 Descriptive Analysis of PWP Participants

Table 1: Description of the Sampled PWP Participants

Characteristics	Respondents	Percentage (%)
Ethnic group		
Yao	20	16.9
Chewa	11	9.3
Nyanja	52	44.1
Lomwe	35	29.7
Type of Marriage		
Monogamous	116	98.3
Polygamous	2	1.7
Religion		
Christian	108	91.5
Muslim	10	8.5
Education		
No formal education	17	14.4
Lower primary (Std 1-4)	34	28.8
Upper primary (Std 5-8)	60	50.8
Lower secondary (Form 1-2)	6	5.1
Upper secondary (Form 3-4)	1	0.8
Main Occupation		
Subsistence farming	95	80.5
Casual labour	14	11.9
Small-scale businesses	9	7.6
N	118	100

Source: Own calculation based on survey data

The study indicates that the people in the study area were predominantly of the Nyanja tribe 41%, followed by the Lomwe tribe, 30%. The other tribes were Yao 17% and the Chewa tribe 9%. The results indicate that the participants in the study were mainly from matrilineal cultures. In matrilineal social systems, marriages are matrilocal and political authority is inherited through the female line (Hirschman, and Vaughan, 1984). This knowledge helped in the analysis and in evaluating the extent to which the matrilineal system influences the preferences of men and women in the study. The study further found that 98.3% of the respondents were in monogamous type of marriage; only 1.7% of the respondents were in polygamous marriage. This could be attributed to their religious affiliation which revealed that 91.5% of the PWP participants interviewed were Christians who do not believe in polygamy. The remaining 8.5% were Muslims.

The study results found that the majority of the PWP participants interviewed did not have high levels of education, with 50% of them having attained up to upper primary school level (Standard 5-8) as their highest level of education. Approximately 14% of the sample reported to have not attended any formal education and 28% attained lower primary school (Standard 1-4).Only 6% of participants interviewed had education attainment above primary school. This shows that the levels of education attainment among PWP participants are very low. Education enhances successful organization towards collective action (Meinzen et al, 2000). It also increases people’s opportunities outside agriculture (Nkonya et al., 2001). On the other hand educated farmers may have other non-agricultural income sources that make it easier for them to pay enhanced participation in collective action as do households with alternative major income sources. This also explains the vulnerability levels of the participants.

The participants were mainly subsistence farmers, casual labourers and small scale business owners[2]. This is what mainly gives them subsistence and the primary source of their income. PWP only comes once a year for a specific period of 12 days. Hence, it is only taken as a secondary source of income especially to assist beneficiaries to purchase subsidized fertilizer and food.

4.2 Expenditure Preferences on PWP Earnings

Table 2: Expenditure Preferences on PWP Earnings

Variable	Male	Female	Total
Food	15.0[a]	17.3	32.3
School necessities i.e. uniform	2.4	3.1	5.5
Clothing	0.8	1.6	2.4
Farm inputs	16.5	13.4	29.9
Business capital	0.8	3.1	3.9
Toiletries and groceries	10.2	11.8	22.0
VSL[3]	0.8	1.6	2.4
Purchasing livestock	0.8	0.8	1.4

Source: Own calculation based on survey data
[a] Percentages do not add to 100 due to multiple responses
N=118

In order to identify the preferences of men and women from the study area, a survey questionnaire and FGDs were used. Husbands and wives were asked to state their preferences on use of PW earnings. The results on preferences on use of PWP earnings

[2]Business of *Mandasi* (doughnuts) and *Thobwa* (local traditional drink) and is also seasonal.
[3]VSL - Village Savings and Loans

from the survey questionnaire indicated that: fifteen percent[4] of men prefer to use PWP earnings to buy food while seventeen percent of the women participants said they would like to use it to buy food. Seventeen percent of men and thirteen percent of women prefer to use the earnings to buy farm inputs. Ten percent of men and twelve percent of women preferred to use PWP earnings to buy toiletries and groceries[5]. Results from FGDs with women only and men only in all the eleven villages where FGDs were conducted reflected similar preferences between men and women. The reason given for their preference on food, farm inputs, toiletries and groceries was that by the time they receive payments from PWP their households have no food and they are also preparing their gardens hence the need for farm inputs. After spending their earnings on buying food and farm inputs the balance would be used to purchase soap and salt. Table 3 is an example of the budget drawn from both the male and female FGDs.

Table 3: An Example of the Budget

12 day pay	**K3,600.00**
50Kg bag maize	K3,000.00
Subsidized fertilizer	K500.00
Salt and soap	K100

Source: Own data from FGDs

The FGD with men and the other with women came up with the budget on table 3 to explain how money is actually spent. In their discussions they explained that after working for twelve days they are paid K3, 600. They mainly spend the money as

[4] Figures in percentages have been rounded to the nearest whole number to ease the flow of the discussion.

[5]Toiletries include washing / bathing soap, lotion or bum; while groceries include, sugar, salt, tea,

illustrated in the budget on table 3. This came as an explanation to why men and women have similar preferences over the use of PWP earnings. In their own words they said

> '*Sitilandira ndalama zambiri, aboma anapanga kale budget.'*(We do not get a lot of money because the government had already made a budget).

This statement came from men as well as from women FGDs. They explained that they do not get anything else apart from the things mentioned in the budget on table 3.

The purpose of the PWPs in Malawi is to cushion families from shock induced poverty (GOM, 1994). This is also in line with what Tsoka et al. (2007) who documented that the objectives of cash transfers are to address social risk and reduce economic vulnerability in Malawi. It is therefore not surprising that the results indicate similar preferences between men and women. This means that their similar preference have been influenced by the circumstances and the nature of the cash transfer that they receive.

4.3 Intra-household Preferences

Preferences in a household are not always unified as was seen from the DECT project results which reported conflicts among beneficiaries. Furthermore, Kabeer, (1994) reported that differences in preferences result in destructive resource allocation outcomes. Therefore, to examine intra-household preferences, wives and husbands were separately asked using a questionnaire and using FGDs. They were asked to evaluate each other on what decision priorities they would make independently and what their partner would make. This was to check whether couples knew each other's preferences as regards decisions made. Furthermore, they were asked to make an assessment of what decisions they would make if they were making decisions together (joint decisions). These decisions were categorized as follows: expenditure priorities of the wife, expenditure priorities of the husband, expenditure priorities if the decision was made jointly. The study defined a decision maker as a person or a group of people (in this case the husband and the wife) who make the final choice and binding among the alternatives.

4.3.1 Expenditure Priorities of the Wife

Table 4: Wife Expenditure Priorities

Variable	Male	Female	Total
Food	11.8[b]	30.6	42.4
School necessities i.e. uniform	1.2	1.2	2.4
Clothing	1.2	14.1	15.3
Farm inputs	8.2	8.2	16.5
Business Capital	1.2	4.7	5.9
Toiletries and groceries	3.5	12.9	16.5
Purchasing livestock	1.2	0	1.2

Source: Own calculation based on survey data
[b] Percentages do not add to 100 due to multiple responses
N=118

Table 4 summarizes the responses from the husband and wife on the expenditure priorities of the wife (if the wife was making an independent decision). The results show that wives make decisions to use PW earnings to purchase food for consumption represented by thirty one percent of the responses from women and twelve percent from men shared the same view. Fourteen percent of wives indicated that they give priority to buy clothes while only one percent of husbands shared that view. Eight percent of husband's and eight percent wives' responses shared the view that women prioritise the purchase of farm inputs. One percent of the responses from husbands and five percent of responses from wives indicated that wives would prefer to use the income as a business capital. Four percent of husbands and thirteen percent of wives said that wives would prefer to use the income to buy toiletries and groceries. Other priorities include buying clothes for the household and using part of the money as business capital.

The results from FGDs with women found that purchasing food is a top most priority for women. Women in the FGDs emphasised the need to feed children. The FGDs indicated that women put their children's needs above their own needs. In all the FGDs they failed to prioritise their own needs. This corroborates the observation by Thomas and Schults (1990) that income received by mothers was more likely to be spent on children's health or schooling than the income received by fathers.

Results from FGDs with women in the case that there were no children in the household, revealed that they would prefer to use the PWP earnings on investing in Village Savings and Loans (VSL) and purchasing livestock for rearing. This to the women is more profitable as the earnings would multiply quickly and have more uses within the household. The preferences of women are influenced mainly by their view that the husband is the head of the house and needs to provide the immediate needs of the household. This was a contrary finding from Peters (2006) who found that women in matrilineal societies because they own land have power in their households and are regarded as heads of the household. In their own words they said:

> ‘*Mamuna ndi mutu wabanja, amayenera adzigula zofunika zones ndiye ife tikalandira ndalama timafuna tikasunge ku village banki kapena kugula mbuzi tiziweta kuti ndalama isonkhane’.* (The husband is the head of the household, he is supposed to buy all necessities of the household, when we receive money from PWP we need to save it with village bank or buy a goat to multiply the money).

These were only views of the women if they were free to decide what would be their priorities. The FGDs with men indicated that women prefer to use the money to buy school necessities like school uniform, food and clothes for children. The FGDs concluded that husbands and wives view the preference of women in the same way. The purpose of increasing income in the eyes of women benefits the whole family after the income has been multiplied. These results show a spirit of saving and investment from women because the husband is regarded as the provider.

4.3.2 Husband Expenditure Priorities in Decision Making

Table 5: Husband Expenditure Priorities

Variable	Male	Female	Total
Food	17.1[c]	23.4	40.5
School Necessities			
i.e. uniform	0.9	0	0.9
Clothing	5.4	10.8	16.2
Beer	0	3.6	3.6
Farm inputs	12.6	10.8	23.4
Business Capital	0	2.7	2.7
Toiletries and			
groceries	4.5	6.3	10.8
VSL	0	0.9	0.9
Purchasing livestock	0.9	0	0.9

Source: Own calculation based on survey data
[c] Percentages do not add to 100 due to multiple responses
N=118

The study participants were asked to evaluate each other on actual expenditures of PWP earnings. Table 5 gives results from the survey questionnaire on expenditure priorities of the husband. The study results show that seventeen percent of husbands' and twenty three percent of wives' views indicate that when husbands are making decisions they put priority on food. Thirteen percent of husbands and eleven percent of wives were of the view that husbands put priority on purchasing of farm inputs. Five percent of husbands and eleven percent of wives were of the view that husband's prioritise buying clothes. Four percent of wives and none from the husbands indicated that husband prioritise beer.

Five percent of husbands and six percent of wives views indicated that husband's prioritise purchase of toiletries and groceries.

The study results from FGDs with husbands show that husbands use PWP earnings mainly for purchasing farm inputs like fertilizer, hoes for gardening and seed. They also use PWP earnings to buy clothing mainly for themselves and paying for school necessities like school uniform and making school development fund contributions. These results reflect the need for husbands to take care of the needs of the household members but at the same time are able to meet their personal needs. On the other hand, FGDs with Women indicated that husbands would prioritise buying food, clothes (especially their own), and would give money to other women.

The behaviour of husbands agrees with what Manser and Brown (1980) explained in their study that the benevolence of the husband and his economic and social power versus the economic and social power of individual family members determines decisions made in the family. They said the husband is like an owner of a firm, he is at liberty to make decisions as he pleases. He is free to purchase things from his own heart's desire (preference). This result was surprising for this society which is a matrilineal society where the husband is regarded as having less power. However, this result agrees with the study findings of Devereux et al. (2006) that revealed that culturally men are the natural heads of households and therefore the decision makers.

This study found that women value marriage and have great respect for the husband. Despite the fact that the participants of the study where a community from a matrilineal society where men have less power, women indicated that the men were heads of the household. The FGDs established this development being a result of high rates of divorce and children lacking proper parental care. This has rendered women helpless and has denied them power to stand strong even when they earn money from PWP. They cannot spend it without the knowledge of their husbands. The Malawi Government, (2000) recognises such disparities between men and women in terms of resource allocation as a major cause of poverty in Malawi.

4.3.3 Expenditure Priorities in Joint Decisions

The study results from the survey questionnaire show that if men and women made a joint decision they would prefer to use PWP earnings to mainly buy food and soap. Further analysis of the results indicates that they both also prefer to use PWP earning to purchase farm inputs (see table 6).

Table 6: Joint Expenditure Priorities

Variable	Male	Female	Total
Food	15.3[d]	21.9	37.2
School necessities i.e. uniform	1.0	1.5	2.6
Clothing	2.0	5.1	7.1
Farm inputs	11.7	15.8	27.6
Business capital	0	1.5	1.5
Toiletries and groceries	9.2	9.2	18.4
VSL	0.5	1.5	2.0
Purchasing livestock	1.5	2.0	3.6

Source: Own calculation based on survey data
[d] Percentages do not add to 100 due to multiple responses
N=118

The results from FGDs on what decisions they make together show that the wife and husband make decisions together only when it involves purchasing expensive (according to the participants of the FGDs) items (such as bicycle), house renovation or paying back loans from VSL. Despite having the same priorities on certain items, they only make decisions together if it involves buying an asset. While women are responsible for making decisions such as what food to eat on a particular day, the husband's duty is to make sure there is money to give the wife to buy the necessary things.

The survey questionnaire results also show that wives and husbands made joint decisions on buying food, farm inputs, toiletries and groceries (see table 6). The results from FGDs show that decisions to buy food, farm inputs, toiletries and groceries were the responsibility of the woman.

The expenditure priority pattern of men and women when compared indicated that the priorities of men and women are food, farm inputs, toiletries and groceries. However, the results also showed that women like to make investments and multiply the income before it is spent. The results also revealed that there was some interaction between the husband and the wife when making decisions within the household. However, husbands expect wives to support and agree with their decisions because they are the providers. Furthermore, culturally husbands are expected to provide for the needs of the household.

The results also show that men can achieve their preference and can purchase items of their desire but expect women to accept their role as mothers and feed the household at the expense of the women's personal needs and preferences. This expectation is also a result of matrilineal system where the woman owns the land for cultivation. The husband believes that this is the wife's land and assumes that the wife is better at getting food and household needs. Therefore, even though there are some discussions in the household, women are still not able to achieve their preference. They have the responsibility of feeding the household. This means that from the priorities of women their preferences are mainly inclined to achievement of their gender roles as care givers. Men on the other hand are able to express themselves and their preferences can be concluded to be food, farm inputs, buying own clothes and paying for school needs of their children. The preferences of men reflect their own desire to take care of the family in accordance with cultural expectations and are also able to meet their personal needs.

4.4 Decision-Making

To evaluate decision-making based on preferences of men and women, the participants of the study were asked to recall decisions they make on: buying food, buying clothes, buying farm inputs and buying family assets, for example chairs. Finally, they were asked to recall expenditure patterns of the household in the past two months.

The decision-making process involves family members playing diverse roles, including the initiator, influencer, decider, buyer, and user. There is therefore relative influence of husbands and wives on purchase outcome (Davis, 1970).There are primarily three types of decision-making modes, and these are; husband-dominant, wife-dominant, and a joint decision between husband and wife (Basu, 2006).

4.4.1 Decisions about Buying Food

Table 7: Decisions on Buying Food

	Frequency
Wife	15.5[e]
Husband	62.1)
Both	22.4

Source: Own calculation based on survey data
[e] Percentages do not add to 100 due to multiple responses
N=118

The results from table 7 indicate that the husband made decisions on buying food. This is represented by 62% of the responses from both husbands and wives. 22% of the responses said that decision to buy food was made jointly and only 15 % of the participants responded that wives made the decision to buy food. This is contrary to earlier discussion that women made all the decisions as regards the household. Women had earlier on reported that they made decisions regarding the buying of food. However the FGDs indicate that decisions to buy food are made jointly. This is rather contradictory, because in FGDs with men only and with women only they agreed that decisions to buy food were made jointly. This may mean that women may be the ones making decisions but because they have to ask for money from the husbands, husbands feel that they are the ones making the decision. This is a result to the traditional belief that men are the natural decision makers and as the head of the household the decision makers. This is supported by Devereux et al (2006), and Devereux and Sebatés-Wheeler, (2010) who found that if women are targeted as recipients of cash transfers children tend to benefit more.

Narayan et al. (2000) also found that women have decision-making power over household budgets in terms of purchasing food and other consumption items. This has also been reflected earlier when husbands and wives evaluated their decisions and priorities if they were making a joint decision. The FGDs show that women have a way to initiate decisions in a way that husbands feel like they are the ones making the decisions. Women are aware of the immediate needs of the household and make suggestions to the husbands in a way that does not in any way reflect that they are making a decision for example, the purchase food in the household.

4.4.2 Decisions on Buying Clothes

Table 8: Decision Makers on Buying Clothes

	Frequency
Wife	3.2[f]
Husband	54.7
Both (Wife & Husband)	20.0

Source: Own calculation based on survey data
[f] Percentages do not add to 100 due to multiple responses
N=118

The results in table 8 show that 55% of the respondents said that the husband made decisions on buying clothes. However 20% of their responses indicated that both men and women jointly made the decision to buy clothes while only 3% of the responses said that the wife made the decision to buy clothes.

According to FGDs the decision to buy clothes is made jointly. This is because of the need which is visible, everybody needs to dress decently and it is the duty of the wife and the husband to make sure that everybody in the house has something to wear. There was emphasis on the use of second hand clothes that has made it easier for both husbands and wives to purchase clothes for their families.

4.4.3 Decisions on Buying Farm Inputs

Table 9: Decisions for Buying Farm Inputs

	Frequency
Wife	1.9[g]
Husband	63.5
Both (Wife & Husband)	30.8

Source: Own calculation based on survey data
[g] Percentages do not add to 100 due to multiple responses
N=118

The results in table 9 indicate that when it comes to buying farm inputs, 64% of the respondents said that the husband made the decision to buy farm inputs. Thirty one percent said that is done jointly while only two percent of the respondents indicated that the wife makes the decisions to buy farm inputs. According to FGDs with men and the other with women, women are the ones who mainly do farm work. As a result when there is a need for farm inputs they inform the husband who in turn buys or refuse to buy the needed farm input for other personal needs. In this case the decision is made mainly by the wife because they are the ones who generate the need. In the event that the husband refuses to purchase farm inputs, the wives use different means to make sure the husbands purchase the necessary farm input and at all the times making sure the husband feels as if he is the decision maker and not the wife. For example, the wife would cook a good meal and talk to the husband when he is taking the meal.

4.4.4 Decisions on Buying Family Assets

Table 10: Decisions on Buying Family Assets

	Frequency
Wife	1.1[h]
Husband	55.1
Both (Wife & Husband)	18.0

Source: Own calculation based on survey data
[h] Percentages do not add to 100 due to multiple responses
N=118

The study indicated that fifty five percent of the responses indicated that the husband made the decisions on buying assets. Thirty one percent of the respondents said that the decision was made jointly while only one percent of the respondents reported that the decision on family asset purchases was made by the wife.

According to FGDs with women the decision to buy assets is for the husband. They explained that the husband as the head of the household is supposed to buy assets and husbands simply need to inform their wives of the decision to buy a commodity for the household. The male FGDs had a differing view, they said that the decision to buy household assets was made jointly. They explained this view to say if men bought something without informing the wife then the wife would not take good care of that commodity and it may end up being destroyed. The husbands may have reflected the joint decision because may be women are the initiators of the decisions and did not want to attribute decisions to wives.

4.4.5 Household Expenditure Pattern

Table 11: Household Expenditure Pattern

Variable	Male	Female	Total
Food	19.9[i]	18.8	38.6
School necessities			
i.e. uniform	1.8	1.1	2.9
Clothing	3.6	5.1	8.7
Farm inputs	14.8	13.0	27.8
Business capital	0.4	2.9	3.2
Soap	7.9	8.7	16.6
VSL	0	0.7	0.7
Purchasing.			
livestock	0.7	0.7	1.4

Source: Own calculation based on survey data
[i] Percentages do not add to 100 due to multiple responses
N=118

To further analyse decisions made on use of cash transfers, the respondents were asked to list household expenditure in the past two months. The results showed that household expenditure priorities were mainly on food, this was agreed by both wife 19% and husband 20% giving a total of 39% of the responses. They also agreed that farm inputs were one of the top expenditure areas using PWP earnings with 15% of responses from husbands and 13% of responses from wives. This is in line with the objectives of PWP.

The PWPs are intended to help household purchase food and farm inputs namely subsided fertilizer and maize seed. Food for consumption to cushion any shock the household could be faced with before the rainy season. FGDs indicated that the expenditure in the past two months was mainly decided by the wife initiating the need to purchase the items. The wives tactfully, sweet talk to the husband while having a meal; encouraged their husbands to make the purchases before the resources were spent on other commodities apart from the immediate needs of the household which were at that time, food, maize seeds and fertilizer.

4.4.6 Household Decision-Making

The husband and the wife play diverse roles in the decision-making process, including the initiator, influencer, decider, buyer, and user. They also share roles in problem recognition, information search, and the final decision. Men and women also ranked their priorities in decision-making. This was to make an assessment based on who makes the decision: women, men and if decisions were made jointly.

These results from FGDs indicated a lack of recognition to the fact that women do contribute in decision-making. Wives are mainly initiators and influencers of decisions and husbands on the other hand are the buyers. But both the husband and the wife are users of the decisions made. This is in agreement with Studies by Brody (2011) that found that cash transfers targeting women in Malawi and Kenya including the experience of receiving cash has an important social and individual experience for women that increase intra-household discussion on how to spend the money given, in contrast to traditional male-dominated decision-making. The cash transfers in her study were seen by men and women as a means to support households in times of crises.

The study results from FGDs established that the wife can independently make decisions on consumption (immediate needs of the household) for example, buying food only in the event that the husband was absence. But if the husband was around the wife would tactfully make sure the decision appears as if it is made by the husband. In addition the results also show that decisions that involves large amount of money are consulted with husband and wife for example; buying assets (chairs). The results also show that there is usually common agreement between husband and wife on buying food, fertilizer and other farm inputs.

According to FGDs with men they explained that women are difficult, if husbands make any decisions for example to buy chairs for the household, without telling their wives, the chairs would be destroyed in the house, not immediately, but with time. The men stressed that women needed to be informed of any decision before it was made. This is in agreement with results from studies by Devereux et al (2006) that found that in rural Malawi roles and responsibilities are clear between men and women. They further found that traditionally men are the decision-makers on all matters as the natural heads of the family. Women are only informed of decisions made by the husband and not necessarily that decisions are made jointly.

It was also established in FGDs that in most of the households it is difficult to make joint decisions because women view the husband as the decision maker since he is the head of the household. The households only expect the husband to inform the wives how money has been spent. In this respect husbands are not allowed to spend money before informing the wife. In other cases the husband hand over the money to the wife for safe keeping, but the wife is not allowed to spend the money. The husband instructs the wife how and when to spend the money.

A critical analysis of the FGD results points more on the influence of wife as initiators of decisions. Wives have a way of influencing decisions to appear as if they are coming from the husband. Wives have the knowledge that if they make a decision direct to the husband it may not be taken. Therefore, they have created a way of making husbands believe the decision is coming from them. This was seen from the FGDs. The results show that decisions are either made jointly or made by the husband. Where wives are seen as decision makers the percentages are very small to insignificant yet the sample of this study was 50% wives and 50% husbands. The assumption is that if wives made the decision then a reflection from the sample would have been seen. On the other hand the lack of consistency on who makes decisions gives more evidence on the influence of the wife in decision making especially when we look at the differences between the responses of joint decision and the husband as the decision maker. The FGDs confirmed that consistent with the matrilineal system, women play a key role in managing the household budget. In a number of households the man is expected to give all the earnings to the wife to manage. However the husband still tells the wife what to buy with the money. Therefore, the decision maker is the husband. The wife is only the custodian of the money, even the money that she earned through working on PWP. The husband is the one who makes the decisions on how money, even though earned by the wife should be used.

4.4.7 Female and Male Preferences on Use of PWP Earnings

Table 12 is an example of one of the cross tabulation tables and its relevant Chi square test results on option 1 (See Appendix 4).

Table 12: Cross Tab: Expenditure Priorities of the Main Decision Maker

		If the husband is the main decision maker, what are the expenditure priorities					
		Food	**Clothing**	**Beer**	**Farm inputs**	**Not applicable**	**Total**
If the wife is the main decision maker, what are the expenditure priorities	**Food**	62.1[j]	6.9	3.4	3.4	24.1	62.1
	Clothing	0	100.0	0	0	0	0
	Business capital	0	100	0	0	0	0
	Soap	0	0	0	0	100	0
	Not applicable	23.7	0	0	2.6	73.7	23.7
Total		38.6	5.7	1.4	2.9	51.5	100

Source: Own calculation from survey data
[j] Percentages do not add to 100 due to multiple responses
N=118

A Chi-square test of statistical significance was used to analyze the preferences between males and females on what they prefer to use the money they get from PWP. This was a test through cross tabulation which is a joint frequency distribution of cases based on two or more categorical variables. The Chi-square assumes that both variables are measured at the nominal level, are independent observations, mutually exclusive row and column variable categories that include all observations and have large expected frequencies. The null hypothesis that is being tested is that there is no relationship between male and female preferences against the alternative hypothesis that there is a relationship between male and female preferences.

From the analysis, a Chi square test has significantly proved that the preferences of male and females are not statistically different in all the categories (p-value 0.000). This is in all the priority areas when asked to rank the use of the PWP earnings from option 1 to 4. The smaller the asymptotic significance value indicates that the two variables are indeed related, in this case meaning that the preference of males and females if either of them is the main decision maker on the how PWP earnings can be spent is the same, there is no significant difference.

4.5 Disagreements on Use of PWP Earnings

There were no instances of disagreement from the survey questionnaire results. However, the FGDs with women only indicated that there were disagreements on how the PWP earnings were used but most of the times they were amicably sorted out. Cultural beliefs were the result of women not speaking out to men. Culturally in Malawi, a woman is not supposed to speak back to her husband. The religious teachings of Christianity and Islam, Malawi's main religions, teach women to be submissive, as they are helpers of men.

The other reason why women do not confront their husbands is because wives are afraid of losing their marriages over such disagreements. A woman who is divorced is regarded as a disgrace in society. She is looked at as a woman who cannot keep a man.

Households are aware of the amount of money expected to be earned after taking part in PWPs. The household at this time has a lot of needs and consulting with each other to decide on how to use the money is the best way to agree. However, there are instances when the husband as the natural head of the household decides to use the money to buy his own clothes. In some instances husbands have refused to provide money to buy farm inputs in preference for buying clothes for themselves. In rare circumstances husbands would use the money without the knowledge of the wife and the wife would only realise that the money was used when there is a need to purchase food in the household, despite the woman being the custodian of the money.

The results showed that women were not empowered to speak up in disagreements with their husbands; this could be because of their lower educational levels with most of them not completing primary education. Education is seen as a tool for empowerment. Possibly this could also be attributed to their cultural belief that having a husband is a respectable thing and if they get divorced out of disagreement with the husband, it would be a shameful act. Therefore they would like to show their respect to their husband by remaining quiet when the husband makes decisions that they do not agree with. However, low education does not stop the women from initiating decisions and pressurising husbands to correct the wrong decisions they have made in a way that is respectful to the husbands and that appears to the husband as if he is the one making the decision at all times.

It was also apparent in FGDs that there was heterogeneity in the workings of household economy, particularly among younger women. They made it clear that the husband was the decision-maker.

Chapter Five

Conclusion

5.0 Conclusion

The purpose of the study was to examine how men and women in T. A. Kuntumanji's area in Zomba District achieve their preference and contribute to decision-making on use of the PW cash transfers. At each stage in life, members of a family have new needs for goods and services therefore consumption patterns keep changing. The contributions that men and women make to a joint family enterprise determine to a large extent the material wellbeing of adults and children and are the principal source of distinct economic gender roles.

Using the bargaining theory to analyse household decision making on use of PW earnings there was consideration on how cultural norms influence the threat point of the husband and the wife. It was found that in making decisions wives mainly do not ague for fear of losing their marriage due to a threat of divorce. This affects the way they contribute to making decisions. Mostly women compromise their preferences. Furthermore changes in the social and institutional systems are in favour of husbands strengthening their threat point. Traditionally husbands are expected to meet the immediate needs of the family and in return wives are expected to obey and respect their husbands. When the husband makes decisions the wife is expected to follow that decision. This directly affects the way decisions are made in the household as they tend to be biased towards the preference of one person.

The results also show a similar pattern of preferences between husbands and wives. This is because of the nature of the transfers they receive. The conditions of their vulnerability influence their preference in a particular way. Given a different situations, men would prefer to buy their clothes and women would like to invest the income in VSL or purchase livestock for rearing.

Wives initiate decisions, but they do not have the final say. In such instances when wives make decisions, they do it tactfully to appear as if it is the decision of a man. Ultimately, it is men who make the important decisions in a household in conformity with culturally and religiously defined roles as heads of households.

There are disagreements on the use of PWP earnings but usually these disagreements do not yield any change. For example, there is no food in the household and the husband comes home with a new shirt. Women have become aware of their powerless situation. Bearing this in mind, women have found a way of controlling the earnings by making husbands believe they are the ones making the decisions when in actual fact the decision is coming from the woman.

However, even when internal dynamics are considered, it was assumed that husbands and wives within the household were able to make free and voluntary economic choices. Overwhelming cross-cultural evidence suggests that women in low income countries are expected to invest in their families rather than in their own well-being, while men are freer to invest only in themselves. The same view has been reflected in the results of this research.

Low income households may have a small income, but women may not be able to control it. This has resulted in men being the natural decision makers and therefore makes most of the major decisions.

5.2 Limitation of the Study

It was difficult to organize FGDs in one of the sites (Namasalima village). Participants were not turning up at the agreed time, presumably because of the rainy season that had just started and were working in their gardens. The limitation of the study is that findings may not be generalized to all areas in Malawi or even the whole Zomba District due to the small size of the sample, which was one T.A. out of fourteen Traditional Autholities in Zomba District. Results as presented and discussed provide reliable empirical insights into the nature of household preferences on use and decision-making of PWP earnings.

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APPENDICES

Appendix 1: Introduction Letter

Introduction

I am a Master's student in development studies at Chancellor College seeking your consent to be a respondent in this study. The title of my study is: "Analysis of household preferences on use and decision-making of Public Works Cash Transfers in male headed household in Malawi: The case of T.A.Kuntumanji, Zomba district." The purpose of this study is purely academic and I would like to assure you of anonymity and confidentiality should you agree to be a respondent in this study. I wish to assure you that you are free to stop the interview at any point should you feel like doing so. And that you are also free not to respond to any question without providing a reason. Thank you in advance for assisting me in this academic endeavour.

Sincerely

Linda Dembo

Appendix 2: Semi-Structured Questionnaire (Study Tool 1)

Name of Field Investigator ________________Signature___________ Date___/__/__

Name of Supervisor ____________________Signature___________ Date___/__/__

BACKGROUND INFORMATION			CODE
	Household Number		
Q1	Sex of respondent	Male	1
		Female	2
Q2	How old are you?	≤20 years	1
		21-30 years	2
		31- 40 years	3
		41- 50 years	4
		51- 60 years	5
		≥60 years	6
Q3	Type of marriage	Monogamous	1
		Polygamous	2
Q4	How long have you been married?	1-5 years	1
		6-10 years	2
		≥11years	3

Q5	How many children do you have?	Specify the number	
Q6	Is your household taking care of …	Orphans: Yes No	1 2
Q6a	Is your household taking care of …	Elderly: Yes No	1 2
Q6b	If yes to Q6, specify the number of each?	Orphans Elderly	
Q7	Ethnic group	Yao Chewa Sena Nyanja Tumbuka Lomwe Other (Specify)	1 2 3 4 5 6 7
Q8	Religion	None Christian Muslim Other (specify)	1 2 3 4

Q9	Highest level of education for respondent	No formal school attended Lower primary (Std 1-4) Higher Primary (Std 5-8) Lower secondary (Form 1-2) Higher secondary (Form 3-4) Technical/vocational course Other (specify)	1 2 3 4 5 6 7
Q10	Main occupation of respondent	Subsistence farming Small scale business Casual labour Other (specify)	1 2 3 4
Q11	Does the household have any other source of cash apart from the cash transfer?	Yes No	1 2
Q11a	If Yes to Q11, please specify?		

Q12	How is the earning from cash transfer rated as a source of cash?	Main source Secondary source	1 2
	Public Works Cash Transfers		
Q13	Type of public works program the household is participating in:	Roads Afforestation Irrigation Fisheries Agriculture	1 2 3 4 5
Q14	When did your household start participating in the public works programme?		
Q15	Why are you participating in the public works programme	…………………………………… …………………………………… ……………………........................	
Q16	Which members of the household are engaged/participates in the public works cash transfer programme?	Wife Husband Both Wife and Husband	1 2 3
Q17	Do you have a bank account?	Yes No	1 2

Q17a	If you do not have an account, Why do you not have one?	…………………………………… …………………………………… ……………………..........................	
Q17b	If yes to Q16, Who is the signatory to the account?	Husband Wife Both	1 2 3
Q18	Is the public works cash transfer programme helpful?	Yes No	1 2
Q18a	If yes, explain?		
Q18b	If no, explain?		
Q19	In your opinion, does the programme start at the right time?	Yes No	1 2
Q19a	In your opinion, how do you rate working hours per day?	Too long Fair Too short	1 2 3

Q19b	What do you think of the daily rate you are paid in PWP?	Too high Adequate Too low	1 2 3
Q19c	In your opinion, what would be a fair rate for PWP?		
	Household decision Making		
Q20	When the PWP earning is brought to the house, who makes decisions regarding its use?	Wife Husband Both	1 2 3
Q20a	What are expenditure priorities when the wife is the main decision-maker?	Food School fees Clothing Beer Farm inputs Business capital Other (Specify)	1 2 3 4 5 6 7

Q20b	When the husband is the main decision-maker, what are the expenditure priorities?	Food	1
		School fees	2
		Clothing	3
		Beer	4
		Farm inputs	5
		Business capital	6
		Other (Specify)	7
Q20c	If decisions are made jointly, what are the expenditure priorities?	Food	1
		School fees	2
		Clothing	3
		Beer	4
		Farm inputs	5
		Business capital	6
		Other (Specify)	7

Q20d	What would you prefer to use the PWP earnings on?	Food	1
		School fees	2
		Clothing	3
		Beer	4
		Farm inputs	5
		Business capital	6
		Other (Specify)	7
Q21	Who makes decisions about buying food?	Wife	1
		Husband	2
		Both	3
Q21a	Who makes decision about buying clothes?	Wife	1
		Husband	2
		Both	3
Q21b	Who makes decisions about buying farm inputs?	Wife	1
		Husband	2
		Both	3
Q21c	Who makes decisions about family assets?	Wife	1
		Husband	2
		Both	3

Q22	Have you ever had a disagreement with your spouse regarding how the cash transfers are used?	Yes No	1 2
Q22a	If yes, please provide details of the disagreement	…………………………………… …………………………………… ……………………………………	
Q22b	As household, what are your top three expenditure areas for the money realised from public works cash transfers?	Food School fees Clothing Beer Farm inputs Business capital Other (Specify)	1 2 3 4 5 6 7

Appendix 3: Focus Group Discussions (Study Tool 2)

In each targeted village, two focus group discussions were conducted; the first one withmen, separately, and the other with the women, separately.

The following were the guiding questions for the discussions:

1. What types of activities are you engaged in under the public works programme?
2. When did the public works programme start being implemented in your area?
3. How are participants identified?
   - Probe on selection criteria and who really gets selected
   - Probe on how the selected/participants are viewed by those not participating in the programme
4. What is your opinion on criteria for identifying participants for public works cash transfer programme?
5. Is the amount you get in the cash transfer program adequate to meet your requirements?

   Probe on the following:
   - How much would be adequate/what they would prefer to get?
   - Adequacy of the pay versus the workload
6. Who really decides on the use of the money realised from the public works programme?

7. Probe on who decides on who makes decision for the PWP earnings about
    i. Buying food
    ii. Buying clothes for family members
    iii. Buying farm inputs
    iv. Purchasing family assets
8. Do men and women always agree on the uses of earnings from the PWP?
    2. Probe on causes of disagreements if any
    3. Probe on differences in priorities between wives and husbands
9. Do you think the PWP cash transfer programme is having any meaningful impact on households and community as a whole?
    - Probe on household impacts of the public works programme, if any?
    - Probe on community impacts of the public works programme, if any?

Appendix 4: Chi-Square Tests

Source: Own calculation from survey data

	Value	Difference	Asymp. Sig. (2-sided)
Pearson Chi-Square	51.794[a]	16	.000
Likelihood Ratio	33.400	16	.007
Linear-by-Linear Association	16.286	1	.000
N of Valid Cases	70		

a. 21 cells (84.0%) have expected count less than 5. The minimum expected count is .01.