THE EFFECTS OF SOCIAL CASH TRANSFER PROGRAMME ON WOMEN'S ECONOMIC EMPOWERMENT IN MALAWI

MASTER OF PUBLIC ADMINISTRATION AND MANAGEMENT THESIS

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By

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DECLARATION

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

SARAH LAURA MOYO

Full Legal Name

Signature

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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Second Supervisor

DEDICATION

I dedicate this to my daughter Mila-Kylie, my husband Norbert, my mother Lonely and my brother Mapopa.

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ABSTRACT

In 2006, the Government of Malawi initiated a Social Cash Transfer Programme (SCTP), which it called *Mtukula Pakhomo* which means ‘lifting up families’. Malawi’s SCTP are Conditional Cash Transfers (CCTs) which are combined with Unconditional Cash Transfers (UCTs) in order to increase school enrolment and attendance. They are designed to reduce poverty and hunger, increase school enrolment and attendance and improve the health, nutrition, protection and well-being of children by delivering regular and reliable Cash Transfers to ten percent of ultra-poor and labour-constrained. This study presents the findings from a qualitative and quantitative research, conducted in July 2018, on Malawi’s SCTP and its effects on women’s economic empowerment. The study explores the cultural dynamics, social and economic factors responsible for making SCTP effective or otherwise for empowerment of poor women by conducting interviews and focus group discussions on women beneficiaries and non-beneficiaries. Chikhwawa was chosen to be the focus district in this study because of its matrilineal and patrilineal characteristics, thus the need to better understand if different cultures can have different impacts on women’s economic empowerment. The study purposively sampled four T/As in which: T/A Kasisi and Mlilima were purely matrilineal and T/A Ngabu and Katunga were purely patrilineal with a total sample size of 64 women participants of which 32 were women beneficiaries and the other 32 were non-beneficiary women. The study also undertook a total number of 8 focus group discussions in which 2 focus groups were done in each T/A. Analysis of data was done using content analysis and Statistical Package for Social Sciences .The findings of the study suggest that SCTP is not the only cause for women’s economic empowerment, other sources of income can also have an impact on the same. In addition, women’s culture; women’s age and her marital status are said to be contributory factors that have led to women’s economic empowerment.

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LIST OF ABBREVIATIONS AND ACRONYMS

BF	Bolsa Família
BISP	Benazir Income Support System
CT	Cash transfers
CCT	Conditional Cash Transfer
CSSC	Community Social Support Committee
CUMO	Concern Universal Microfinance Operations
DC	District Commissioner
DSSC	District Social Support Committee
DSWO	District Social Welfare Officer
ECD	Early Childhood Development
EU	European Union
FGD	Focus Group Discussion
GEWE	Gender Equality Women's Empowerment
GoM	Government of Malawi
GVH	Group Village Headman
HH	Household
HSCT	Harmonized Social Cash Transfer Programme
JCE	Junior Certificate of Education
LDF	Local Development Fund
LEAP	Livelihood Empowerment against Poverty
MDGs	Millennium Development Goals
MoFEPD	Ministry of Finance Economic Planning and Development
MoGCDSW	Ministry of Gender Children Disability and Social Welfare

MSCE	Malawi School Certificate of Education
NGOs	Non-Governmental Organizations
OED	Oxford English Dictionary
OVC-CT	Cash Transfer for Orphans and Vulnerable Children
PSWO	Principal Social Welfare Office
SCTP	Social Cash Transfer Programme
SPSS	Statistical Package for Social Sciences
SSI	Semi Structured Interviews
TA	Traditional Authority
PROGRESA	Programa Nacional de Education, Sludy Alimentacion
UCT	Unconditional Cash Transfer
UNCTAD	United Nations Conference on Trade and Development
UNICEF	United Nations Children's Fund
VC	Village Cluster
VSLAs	Village Savings and Loans Associations
WEE	Women's Economic Empowerment

CHAPTER ONE

INTRODUCTION

1.1 Background information

This thesis explores the extent to which Cash Transfers (CTs) can be a useful tool for poverty reduction and development in an African context. In particular, this thesis examines how, and to what extent, CTs function as a tool for women's economic empowerment. The main focus of this study is Malawi, one of the poorest countries not only in the world but also in the sub-Saharan Africa, where promoting of women's economic empowerment has been a particular challenge.

CTs have been hailed as a very successful strategy in development in many parts of the world. It is due to their success in poverty reduction that has led CTs to emerge in many developing countries as a lead social protection initiative for addressing poverty and vulnerability. There is growing evidence to suggest that CTs can contribute to pro-poor growth by providing an effective risk management tool, by supporting human capital development and by empowering poor households to lift themselves out of poverty according to Samson, Kaniki, Niekerk, and Mac Quene (2007). In addition to their main goal of reducing poverty, CT programmes are also often claimed to have positive short-term impacts on beneficiary women. This is an interesting claim to examine further since gender equality and female empowerment are generally seen as key issues in global development and in national efforts to promote economic growth.

CTs began with Bolsa Família (BF) in Brazil (Lindert, Linder, Hobbs and De la Brière, 2007) and Programa Nacional de Education, Sludy Alimentacion (PROGRESA) in Mexico (Levy, 2006). It is due to this success in Latin America and Caribbean countries that large scale of cash transfer programmes have been established in many other countries in the last two decades to attempt to improve human capital outcomes among the poor and Malawi is not an exception.

There are two types of CTs – namely Conditional Cash Transfers (CCT) and Unconditional Cash Transfers (UCT). Fizbein and Schady (2009) define CCTs as 'programmes that transfer cash, generally to poor households, on the condition that those households make pre-specified investments in the human capital of their children'. The conditional cash is generally linked with the improvement of health and education of children in the targeted families. Thus, CCT programmes seek to encourage increased demand for schooling through an 'income effect', by increasing the income of the household, and a 'substitution effect', by decreasing the opportunity cost of schooling (Molyneux, 2008).

In UCT programmes, cash is transferred to poor families without any condition or obligation but instead money is given to the beneficiaries to use for the consumption of food on a daily basis and to use the money for other household activities (Baird, Francisco, Ferreira, Ozler, and Woolcock, 2014). Furthermore, they are not tied to any particular behaviours on the recipient individuals' or households' parts and thus provide cash payments to everyone in the eligible target population. Old-age pension programmes and child support grants are the most common forms of UCTs, but some programmes also target orphans and vulnerable children.

In Malawi, CCTs are combined with UCTs in order to increase school enrolment and attendance (Baird, Mclntosh and Ozler 2011). They are designed to target those people that are categorised as 'ultra-poor' (defined as unable to meet the most basic urgent needs, including food and essential non-food items such as soap and clothing) and 'labour-constrained' (defined as having a ratio of 'not fit to work' to 'fit to work' of more than three) according to Abdoulayi, Gustavo, Barrington, Brugh, Handa, Kilburn, Molotsky, Otchere and Zietz (2016). Household members are defined as 'unfit' if they are below 19 or above 64 years of age, or if they are age 19 to 64 years but have a chronic illness or disability (Abdoulayi et al. 2016).

The various types of cash transfer programmes in Malawi are referred to with an umbrella term -- 'Social Cash Transfer Programme' (SCTP), which was first established in Mchinji district in 2006 by the National AIDS Commission under the Global Fund. In 2008, the programme had extended to an additional 8 districts (Mangochi, Machinga, Likoma, Phalombe, Salima, Chitipa, Balaka and Thyolo. Later in 2014, the programme reached other 9 districts (Mzimba, Mulanje, Zomba, Nsanje, Chikwawa, Neno, Mwanza, Dedza and Nkhata Bay (Government of Malawi, 2015). In January 2017 Local Development Fund (LDF)/World Bank scaled up to the remaining 10 districts (Karonga, Rumphi, Nkhotakota, Kasungu, Ntchisi, Dowa, Lilongwe, Ntcheu, Chiradzulu and Blantyre) thereby making it a completion that SCTP reaches out to 28 districts of the country. However, the scaling up in the new districts is still ongoing and in terms of national coverage the aim of SCTP is to reach out to 319,000 ultra-poor and labour constrained (Ministry of Finance Economic Planning and Development, 2017).

The programme is coordinated by the National Social Cash Transfer Programme Secretariat, based at the Ministry of Gender, Children, Disability and Social Welfare (MoGCDSW). Policy oversight and guidance is provided by the Ministry of Finance Economic Planning and Development (MoFEPD). The SCTP is implemented by the Department of Social Welfare through the Directorate of Social Protection Services. The District Social Support Committee (DSSC) has responsibility for the programme at the district level; the Community Social Support Committee (CSSC) at the community level. United Nations Children Emergency Fund (UNICEF) Malawi provides technical support to the government (Abdoulayi et al. 2016).

1.1.1 SCTP: targeting and enrolment of beneficiaries

The first and foremost stage in the targeting process is to identify a Village Cluster (VC): where there is a group of villages that are nearby each other comprising of 800 and 1 500 households (HH) (Zahrah, Pozarny and De la O Campos, 2017). The cluster is not an official division of local government administration in Malawi but has been invented merely for the purpose of making the SCT targeting process more practical. Village clusters are divided into three geographical zones. Each of the three zones selects two representatives, who together make up the six-member CSSC, which is responsible for identifying households that meet the eligibility criteria (being ultra-poor and labour constrained) and responsible for creating a list of households to be visited since they are very much aware of the households living in their area. Oversight is provided by the local District Commissioner (DC)'s Office and the District Social Welfare Office (DSWO). Next, the SCTP undertakes a nine-step community-based verification process, which includes targeting and enrolment (Zahrah et al. 2017).

The process begins with a community sensitization meeting, where community leaders are guided of the programmes entry into their locality and are asked to put in order the first community meeting. At the meeting, community members are educated about the SCTP and the CSSC members are chosen. The CSSC tends to comprise of literate community members with at least a minimum holder of Junior Certificate of Education (J.C.E) or Malawi School Certificate of Education (M.S.C.E) and prominent leaders with an equal representation of men and women.

The next step involves training the CSSC to commence its task, especially in relation to targeting beneficiaries (Zahrah et al. 2017). The CSSC members act as the 'the bridge from beneficiaries to the district'. Their main tasks include: spreading information about the SCTP, such as payment days; reporting irregularities to programme staff (e.g. irregularity of payment, skipped beneficiary, lost passbooks or blocked sim cards).

The trainings are followed by the data collection process, where the CSSC is responsible for identifying households that meet the eligibility criteria of labour-constrained (i.e. households with no able-bodied household member in the age group of 19 to 64 years who is fit for work or chronically ill and/or households that are child/female/elderly headed) and ultra-poor (i.e. households with few or no assets, little or no land, limited or no labour). The CSSC works with community leaders in each VC to identify and interview candidates for the SCTP. Teams organised at the district level visit eligible households to fill in a 'targeting form' that records details of each household's demographic situation, assets and many more. These lists include roughly 12% of the households in each VC in order to achieve a target coverage rate of 10%. The information on the forms is then entered into a computer, which is responsible for ranking the households according to their poverty levels, number of children in the household and the household's labour capacity in order to determine which people are to participate in the programme.

At this point, there is a second community meeting to present the provisional list of beneficiary households to the community and invite comments (Zahrah et al. 2017). This process results in a list of selected households. Households may still be added or removed from the list to reduce errors of inclusion or exclusion, keeping the cap of 12% of households for each VC (Abdoulayi et al. 2016). The list of names agreed by the community is submitted to the District Social Support Committee (DSSC) for final approval. There is a third, and final, community meeting where the SCTP Secretariat informs the community of the final authorized list of beneficiaries. Participating households are informed about their rights and responsibilities as beneficiaries and asked to appoint their main and alternative transfer receivers. Finally, payments begin – either as bi-monthly manual payments or monthly electronic payments (Zahrah et al. 2017).

1.1.2 Transfers

According to Abdoulayi et al. (2016), the cash transfer amounts given to SCTP beneficiaries varies from a minimum of K2, 600 per month to a maximum of K5, 600 depending on the household size (the larger the family size the more money they receive) and there is a 'schooling bonus' determined by the number of children in the household enrolled in primary and secondary school. An additional of K800 is given towards a child enrolled in primary school and K1, 500 is given to a child enrolled in secondary school and should be from the ages of 5 to 25 years of age. However, if the family members are 4 people and above the transfer amounts given are constantly the same to avoid SCTP beneficiaries from adding in unnecessary family members.

The transfer is distributed either manually (every two months) or using electronic transfer (monthly) mechanisms (Zahrah et al. 2017). Prior to the end of 2013, payments were only made manually. In this case, the desk officer and a member of the district-level accounting staff, together with two security personnel travel to each village cluster in a given district, where they distribute cash to beneficiaries at a designated pay point. In 2014, Balaka, Mchinji and Machinga districts introduced an electronic payment mechanism – via bank cards or mobile phones in a pilot supported by the European Union (EU).

1.2 Problem statement

Gender equality and women's empowerment are essential for successful development interventions (Kabeer and Natali, 2013). The situation regarding women's economic empowerment in Malawi is, however, not very clear because of social and cultural practices found in different districts at individual, family and societal levels. Ignoring culture and society organization often fail to change the perception and knowledge of beneficiaries and this leads to implications and consequences (Luzes, 2017). Thus, the need to acknowledge and address culture so that development can see lasting change.

SCTP has 3 main objectives – to reduce poverty, increase school enrolment and attendance; and improve health and nutrition in the target group. However, this is surprising because the programme on its own is gender blind and does not put into consideration the culture, social organization and intra-household gender relations that may have a negative bearing on women's economic empowerment. In other words, ignoring the culture, social organization and intra-household gender relations can lead to women's existing burden of being tied to the household and with the role of primary caregiving. Women will continue to spend increased amounts of time in 'invisible' work at home (because women are confined with traditional responsibilities of motherhood).

SCTP in Malawi also has its own way of targeting beneficiaries as compared to other CTs across the world. For a household to be selected to be a beneficiary of the SCTP they have to meet the eligibility criteria of being labour-constrained which are (households with no able-bodied household member in the age group of 19 to 64 years who is fit for work or chronically ill and/or households that are child/female/elderly headed) and they should be ultra-poor meaning (households with few or no assets, little or no land, limited or no labour). The component of selecting beneficiaries based on gender is not there unlike in PROGRESA programme where CTs deliberately selects women to be the main beneficiaries with the hypothesis that women are better off in taking care of their families unlike men. Keeping in view this lack of gender sensitive design component in SCTP when it comes to beneficiary selection, thus the need for this study to explore the effects SCTP has on women's economic empowerment.

Without a clear understanding of gender power relations, roles and responsibilities or an understanding of the aims and effects that CTs may have, simply implementing SCTPs can add to women's already overburdened load and may increase intra-household violence. Hence the need for more evidence to deepen the understanding of how gender dynamics influence the impacts of CTs.

Several studies have been conducted by (Zahrah et al. 2017; Bastagli, Zanker, Harman, Barca, Sturge and Schmidt, 2016; Vincent and Cull, 2009) on SCTPs and their impact on empowerment of women in Malawi. The findings on these studies suggest that SCTP in Malawi promote gender equality by improving women's self-esteem and decision making. However, Davis, Handa, Hypher, Winder, Winters and Yablonski (2016) claims that the findings are insignificant because SCTP often overlooks culture, community organization, and social relations and have not measured the economic aspect of women's empowerment in the long run. Hence the need for this study to explore the effects of SCTPs on women's access to and control over resources, decision making at household level and participation of financial services s in the society. Therefore, this thesis will consider not only the cultural values these women belong to, but also the immediate impact of the programme on their longer-term effects and the implications for various dimensions of women's income generation and participation in the community.

Finally, implementing CTs does not necessarily empower female beneficiaries. Even if women are the formal beneficiaries of cash transfer programmes, gender-based power dynamics in the household may determine who decides how to spend it. While most of the statistically significant findings on women's decision-making power suggested that CTs improved women's economic empowerment (Zahrah et al. 2017; Bastagli et al. 2016; Vincent and Cull, 2009), the majority of findings within the reviewed papers were- insignificant (Davis et al. 2016). Hence the need for this study to critically analyse the indicators of women's economic empowerment in relation to CTs and to better understand the channels through which SCTP empowers women in Malawi to participate in economic growth.

1.3 Justification for the study

As mentioned earlier, SCTP in Malawi overlooks culture, community organization and intra-household gender relations that exist in different districts. Keeping in view this lack of social organization, culture and intra-household gender relations, thus the need to explore the effects of SCTPs on women's access to and control over resources and decision making at household level in the context of highly patriarchal and matriarchal society. The selection of this area of study is also my personal motivation because in my experience in working with SCTP, I have noted that the programme lacks gender equality principles and women's economic empowerment.

This study therefore explores how to link the role of SCTP on women's economic empowerment at household level between men and women because the CT is considered to reduce gender inequality and to make women capable for using resources and participation in decisions making at family. The study further explores the socio-economic and cultural factors which contribute to the process of women's empowerment while using the tool of SCTP. It also provides an insight into the public policy as to how CTs to the poor women at household level could effectively be utilized for their specific empowerment indicators like access to and use of resources, participation in decision making process through addressing the causal factors. In addition, the findings of the study may contribute to the existing literature and generate further debates in making SCTP effective for women's economic empowerment in Malawi.

1.4 Objectives of the study

1.4.1 Main objective

To examine the role SCTP has on women's economic empowerment

1.4.2 Specific objectives

- Understand how SCTP functions as a tool for women's economic empowerment

- Determine if SCTP enhance women's access to and control over how household income is used

- Analyse the extent to which SCTP enhance women's ability to make decisions on production in agriculture and other income generating activities

- Explore the extent to which SCTP empowers women to participate in financial institutions in the community

- Identify any contributory factors that might have an impact on women’s economic empowerment

1.5 Research questions

1. How does SCTP enhance women’s access to productive resources?

2. Does SCTP income enhance women’s control over how household income is used?

3. To what extent does SCTP enhance women’s decision making on production and other income generating activities

4. How does SCTP empower women to participate in financial institutions?

5. Which factors determine the effectiveness of SCTP on women’ economic empowerment?

1.6 Definitions

The following are the practical definitions of the key terms utilized in the study.

1.6.1 Cash transfers

According to Arnold, Conway, and Greens (2011), CTs are defined as the ‘direct, regular and predictable non-contributory payments that raise and smooth incomes with the objective of reducing poverty and vulnerability’. CTs can also be defined as regular non-contributory payments of money provided by government or non-governmental organisations to individuals or households, with the objective of decreasing chronic or shock-induced poverty, addressing social risk and reducing economic vulnerability (Samson et al. 2007). The transfers can be unconditional or conditional on households actively fulfilling human development responsibilities such as education, health and nutrition.

1.6.2 Cash transfer programme

The theoretical case for cash transfer programmes assumes that individuals can be trusted and empowered to effectively use resources availed to them to improve their living standards (Ressler, 2008). Poverty is recognized as multi-dimensional, with inadequate and unreliable levels of income identified as a critical aspect of the problem. Cash transfer programmes are therefore meant to provide a modest but reliable income to assist households stabilize consumption and enable them sustain spending on food, education and healthcare.

1.6.3 Empowerment

Empowerment is generally conceptualized as both an outcome (having greater access to and control over resources and decision making) and a process of change (the process of expanding people's freedom to act and their ability to make choices) (Kabeer, 2001).

1.6.4 Women's empowerment

Women's empowerment can be defined as the expansion in the ability to make strategic life choices in a context where this ability was previously denied (Kabeer, 2001). This understanding of women's empowerment gives a direct link between empowerment and equality of opportunities. The process of empowering women will improve their ability to manage their lives, i.e. it improves their access to education, access to formal sector employment, access to entrepreneurship, access to finance, control over fertility etc. This improved ability to manage their own lives entails an expansion of women's opportunities in the direction of equal opportunities in comparison with men. Furthermore, Mayoux (2000) distinguishes women's empowerment into three aspects namely: Political empowerment, social/legal empowerment and economic empowerment.

1.6.5 Women's economic empowerment

Women's economic empowerment (WEE) is therefore understood as to giving power two men for having not only the access to the resources and opportunities but also the ability to utilize these resources and opportunities for their personal and social change (Sophie, 2007). So, women's economic empowerment cannot be seen as an event but rather, be considered as a transformative process of enhancing the ability of individual women to determine her own needs and making decisions independently in her personal and social life. For this process, the role of intra-household gender relations and social structure is important to study.

1.7 Structure of the paper

This thesis is structured into five chapters. Chapter one has given the background information, significance of the study, purpose of the study, research questions and the definitions. Chapter two provides Literature review on the various theoretical perspectives on Cash Transfers and women's empowerment. Chapter three explains the methodological issues, population and respondents' features, data generation process and limitation of the study. Chapter four provides data presentation, analysis and discussion. Finally, Chapter five ends with highlighting the key findings and making the necessary conclusions and recommendations that can be established to ensure an effective SCTP on women's economic empowerment.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

There are several social science studies on the different impacts of CTs. Most studies, however, focus on impacts in relation to poverty reduction and economic development. This thesis aims to understand the role of SCTPs on women's empowerment as well as the role of gender social relations for making CTs effective for women's economic empowerment. It is necessary to draw attention on theoretical approaches establishing relationships among various concepts of gender inequality and women's economic empowerment and their implications so that these could be used to critically analyse the experiences of the poor women beneficiaries of the programme.

CTs have emerged as a priority response to poverty and vulnerability in recent years, they also create a conducive environment for the economic empowerment of the poor (Lund, 2009). The first programmes were implemented in Mexico (PROGRESA), Brazil (BOLSA FAMILIA) and Bangladesh in 1997 and by 2008 there were cash transfer programmes in almost every country in South America and the Caribbean, several in South and East Asia (Fizbein and Schady 2009).

CTs provide social assistance to extremely poor individuals and households, thus allowing poor households to invest in productive assets and diversify their income-generating activities, in addition to enabling investments in human capital and food security (Barrientos, 2011; De la O-Campos, 2015; Holmes and Jones, 2013). CTs have been awarded as being successful in terms of efficient targeting, poverty alleviation, increased levels of education, improved nutrition and women's empowerment (Cecchini and Madariaga, 2011; Fizbein and Schady, 2009). Africa has quite recently adopted some CT programmes such as in Malawi, South Africa, Burkina Faso, Nigeria and Kenya (Nanak, Fabio and Hyun: 2005).

This chapter begins with looking at the empirical literature where the impact of CTs and women's economic empowerment is looked at in detail. Thereafter, moves into the theoretical framework where women's empowerment framework including Sen's capability approach and importance of socio-cultural effects on women's empowerment process will be explained. Finally, the chapter talks about the analytical framework that has been used.

2.2 Empirical literature

This subsection presents similar studies that have been done across the world and in Malawi on CTs and the impact they have made on women's economic empowerment.

2.2.1 Impact of cash transfers on women's economic empowerment

The concept that making women the direct recipients of CTs will improve their influence in decision making at household level and will empower them in general derives from PROGRESA programme in Mexico. The programme was designed under the working hypothesis that 'by providing women with more external income, they would have a larger share of overall household income, and therefore their agency within the household would increase (Schultz, 2004). From a theoretical perspective, the transfers represent a change in the share of income earned by each adult within the household, which lasts so long as the household receives transfers; the changes are not expected to last beyond the receipt of the transfers.

CTs across the world usually target female-headed households just like PROGRESA programme in Mexico, they make women to be the main transfer receivers. There is potential for such programmes to create a conducive environment for women's economic empowerment (De la O-Campos, 2015). This could be involved in facilitating women's access to labour markets, increasing their income and ability to own productive assets and providing them with opportunities to control their incomes. Beyond economic benefits, CTs targeting women could also improve the well-being, health and nutrition of poor women, as well as enhancing their self-esteem, increasing their involvement in social networks and enabling their community and political participation. CT programmes can also promote recognition of gendered economic and social risks linked to socio-cultural norms, especially when such norms may prevent women's active engagement (Holmes and Jones, 2010).

CTs reveals that access to and control over cash have its long-term effects on women's economic empowerment including enhancing women's decision making in families. Rubio (2005) evaluate the direct effectiveness of the CT for human capital development and find indirect long-term positive effects of reducing gender inequalities and women's decisions making in various studies. While looking at impact of PROGRESA programme on women's status in Mexico Adato, Mindek and Quisumbing (2000) found that women's participation in the PROGRESA programme is positive and women have increased self-confidence and self-esteem because of control over CTs. The regular cash subsidy received by the women in different households, decreased the incidences of their husbands' making decisions on their own regarding medical treatment, school attendance, child clothing, food, expenditure and major house repairs. The programme also found an increased recognition of women's importance within the family and their greater degree of responsibility towards it relative to men. Women do describe a sense of 'economic empowerment' as not having to ask husbands for money (Adato et al. 2000).

CTs as regular payments of money provided by government or NGOs to individuals or households also have the potential to increase women's bargaining power within the home by putting cash directly into their hands and improving the intra-household allocation of resources (Arnold et al. 2011). Gender has been a major factor in the design of CTs for the past years, where women are chosen as the main receivers of the transfers. This can largely be seen in programmes carried out in a number of sub-Saharan African countries such as, Ghana Livelihood Empowerment Against Poverty (LEAP) with 81%; Zambia CT with 98%; Zimbabwe Harmonized Social Cash Transfer Programme (HSCT) with 64%; and Lesotho CT with 67%. In other programmes, female-headed households have been the majority of household beneficiaries: 73% in the Ethiopian CT, 65% percent in Kenya's Cash Transfer for Orphans and Vulnerable Children (OVC-CT) and 83% in Malawi SCTP (Davis and Daidone 2015).

Finally, according to De la O-Campos, Davis and Daidone (2015), CTs targeted to the ultra-poor globally have economic empowerment impacts such as; women's economic advancement by expanding income generating activities, facilitating hiring labour for agriculture and expands land use and increase access to productive resources such as farming tools and livestock. In addition, Molyneux (2008) finds that CTs are believed to increase women's social empowerment by increasing their dignity with higher respect from men and enabling women to join social networks and participate in public life.

Despite the strong position CTs gained in the field of women's economic empowerment due to the positive outcomes mentioned above, there are still some criticisms made towards the same (Mkandawire, 2004 and Ortiz, 2007). There are a number of negative effects towards the current CT programmes on women's economic empowerment.

Molyneux and Maxine (2006) concentrates on revealing the inadequate inclusion of gender concerns into the CT programmes. It is claimed that the CT programmes instead of being gender neutral, as claimed by the promoters of the new social protection agenda, are rather gender blind (Razavi and Hassim, 2006; Razavi, 2007; Jones and Holmes, 2011). Rather than targeting women and men to be beneficiaries of CT programmes, other CT programmes prefer targeting women only leaving out the men like the Benazir Income Support System (BISP) in Pakistan, Ghana (LEAP), Zambia CT, Zimbabwe (HSCT) and Lesotho CT. The argument behind this is that women put the CT money into good use by providing food for the home unlike the most men who use it for alcohol abuse.

According to Molyneux (2008) and based on the study made on PROGRESA programme in Mexico, findings revealed that women involved in CT programme were tied to the household and with the role and intention of primary caregiving. They continued to spend increased amounts of time in 'invisible' work at home because women are restricted with traditional responsibilities of motherhood. This raises questions about the demands on women's time and time use more especially when programmes impose certain requirements, such as attendance at meetings or participation in other programmes available in their community.

Molyneux (2008) also argues that CTs did not really alter gender relations in the families that were receiving CTs. The CT money was simply substituted for money that was previously provided by the husband. This means that, the availability of CTs is not enough reason for women to be empowered. At household level, the control over CT needs potentials of women to negotiate gender relations and roles for making a difference through decision making. In addition, Molyneux (2008) highlights that giving of the CTs to women led to conflicts within the household and violence towards women increased tremendously, due to a change in control over resources but also as a result of the woman's increased independence.

CTs have the potential to empower women economically, but this should not be done on its own, contributory factors such as cultural values and intra-household gender relations have to be considered (De la O-Campos et al. 2015). Such programmes need to be delivered in ways that are gender-sensitive for example, by including women in decision-making and recognizing the impact that their unpaid care work can have on the way they experience and use CTs (Chopra, 2014). Moreover, CTs can be considered as a synergistic method, making links with economically-oriented rural development interventions and rural services even more beneficial to women (Pavanello, Pozarny, and De la O-Campos: 2015). A major challenge in demonstrating that CTs have impacts on women's empowerment or decision-making power is that these concepts are difficult to quantify.

2.2.2 Impact of SCTP on women's economic empowerment in Malawi

As mentioned earlier SCTP in Malawi has 3 main objectives – to reduce poverty, increase school enrolment and attendance; and improve health and nutrition in the target group. However studies that have been made by (Zahrah et al. 2017; Bastagli et al. 2016; Chapman and Wallace, 2010) suggest that SCTP also leads to women's economic empowerment.

A recent study made by Zahrah et al. (2017) suggests that SCTPs in Malawi has enabled beneficiaries, particularly women, to earn, manage and control income from the SCTP. It has fostered their capacity to save and use cash for basic household needs and economic activities. In so doing, the programme has increased the sense of empowerment, self-esteem and dignity of female beneficiaries.

There has been a reduction in informal borrowing from friends and relatives due to SCT income. The SCTP has facilitated the growing presence of beneficiaries – particularly women to join in social networks and Village Saving Loans and Associations (VSLAs) available in their communities (Zahrah et al. 2017). Therefore, SCTP has been used to enable beneficiaries to join VSLAs and has enabled more women to access loans through VSLAs because they are viewed as more trustworthy than men. Thus, the SCTP has enabled financial inclusion for women, particularly through VSLAs.

SCTP has had noticeable impacts on the ownership of both agricultural and non-agricultural assets (Chapman and Wallace, 2010). The impact on the ownership of any agricultural asset means that almost every treatment (T) household involved in crop production owns at least one agricultural asset, particularly hand hoes after receiving CTs for a period of time. It is also worth noting that SCTP has stimulated women's engagement in agriculture. The households invest in productive assets and farming equipment as well as livestock. Others even hire labour for their farms, leading to greater agricultural production given that around 75% of households are female headed, the link to greater women's involvement in agriculture is well pronounced (Abdoulayi et al. 2016).

SCTP has also led to beneficiaries to manage their risks and shocks more ably and quickly by providing them with income to purchase food during lean periods, buy material for houses damaged by heavy rains and floods and employ outside *ganyu* labour for farming, which is an important step to them, given that the majority of beneficiaries are labour-constrained (Zahrah et al. 2017). The female beneficiaries were seen buying small livestock, mainly goats with the intention of having an asset to sell off in case of risks and shocks arise. The ability to sell livestock during times of need was viewed by beneficiary households as an improvement in status and a form of empowerment.

Despite the positive outcomes that SCTP bring about Luzes (2017) argues that CTs in Malawi are not a magic pill and have limitations that are often ignored by policy makers. Some of the shortcomings of cash transfer are that they overlook culture, community organization and social relations. By doing so they fall in a self-fulfilling trap once the interventions stop and once the household stops receiving money as an incentive, old habits and costumes come back. In other words what it means is that, by ignoring cultural formation and society organization, SCTPs often fail to change the perception and knowledge of beneficiaries in the long run.

Simply receiving a cash transfer does not necessarily empower female recipients. Even if women are the formal recipients of SCTP, gender-based power dynamics in the household may determine who decides how to spend it. While most of the statistically significant findings on women's decision-making power suggested that SCTP improved women's empowerment, the majority of findings within the reviewed papers were non-significant because they did not measure empowerment in the long run. This suggests that such dynamics are hard to shift. There were also isolated but revealing cases in which emotional abuse by a partner increased as a result of women receiving SCT money. One study also showed an increase in physical violence, but only when the transfer level was large and the husband was uneducated and married to a younger wife (Chapman and Wallace, 2010). This suggests that transfers targeted to women could perhaps inspire male criticism against women contributing a more substantial share of household resources.

As a result of traditional gender roles, SCTP can add to the pressures and care burdens on women (Zahrah et al. 2017). The findings on adult work indicate that in some cases, women increased their time spent on domestic work when their daughters began to attend school more regularly. This raises questions about the demands on women's time, and time use more generally, especially when programmes impose certain requirements, such as attendance at meetings or participation in complementary interventions and supply-side programmes**.** Thus, although the SCTP has increased the engagement of women in productive activities, it has significantly increased her daily workload (Bastagli et al. 2016).

However, without a clear understanding of gender power relations, roles and responsibilities or an understanding of the aims and effects that CTs may have, simply implementing SCTP can add to women's already overburdened load and may increase intra-household violence (Bastagli et al. 2016). Hence the need for more evidence to deepen the understanding of how gender dynamics influence the impacts of SCTPs.

The study has highlighted the evidence available particularly for the impacts of SCTPs on women's economic empowerment. Much more can be done to improve understanding of how and if cash transfer programmes can tackle gender related vulnerabilities and inequalities. This study will therefore focus on further analysis of how household structures, gender power relations, socio-cultural and economic contextual factors affect the impact of SCTP on women's economic empowerment. It is also necessary to strengthen the evidence base on how the design and implementation features of SCTP can be used in order to enhance the impact it has on women's economic empowerment.

2.3 Theoretical literature

This section will look at the theories of women's empowerment, Sen's capability approach and intra-household gender relations that have been formulated to explain, to predict and to understand about CTs and women's economic empowerment in particular.

2.3.1 Empowerment

Empowering women has become a frequently cited goal of global development interventions. However, while there is now a significant body of literature discussing how women's empowerment might be evaluated, there are still major difficulties in doing so. Furthermore, many projects and programmes which support the empowerment of women show little, evidence of attempts even to define what this means in local contexts let alone to assess as to whether and to what extent the interventions have succeeded. This is to say different people use empowerment to mean different things.

Mosedale (2003) argues that there are four aspects which are mostly accepted in relation to the literature on women's empowerment. First, to be empowered one must be disempowered. To be disempowered means to be left without the choice, while empowerment refers to the processes by which those who have been left without the ability to make choices acquire such an ability (Kabeer, 2005). It is relevant to speak of empowering women, because, as a group, they are disempowered more as compared to men (Mosedale, 2003). Disempowerment does not only take place due to the lack of economic resources, it can also take place due to the social norms and practices people belong to (Kabeer, 2001).

Second, empowerment cannot be presented by a third party. Rather those who have become empowered must claim it on their own (Mosedale, 2003). Development agencies cannot therefore empower women. The best they can do is to facilitate women empowering themselves. They may be able to create conducive environment towards empowerment, but they cannot make it happen.

Third, definitions of empowerment usually include a group of people making decisions on matters which are very important in their lives and being able to carry them out on their own (Mosedale, 2003). Reflection, analysis and action are involved in this process which may happen individually or as a group. There is some evidence that while women's own struggles for empowerment have a habit of being done as a group, empowerment orientated development interventions often focus more on individual level.

Finally, empowerment is a continuous process rather than a product. There is no one size fits all. One does not arrive at a phase of being empowered in some unconditional sense. People are empowered, or disempowered, relative to others or, importantly, relative to themselves at a previous time (Mosedale, 2003).

Kabeer (2005) is of the view that empowerment can be explored through three closely related dimensions namely: agency, resources, and achievements. 'Agency' in relation to empowerment implies not only vigorously exercising choice, but also doing this in ways that challenge power relations. Because of the implication of beliefs and values in legitimating unfairness, a process of empowerment often begins from the inside. It encompasses not only 'decision making' and other forms of observable action but also the meaning, inspiration, and drive that individuals bring to their actions; that is, their *sense* of agency. Empowerment is more of how people see themselves – their sense of self-worth. This in turn is analytically assured up with how they are seen by those around them and by their society. It is hence significant to the concept of empowerment (Kabeer, 2005).

Resources are the medium through which agency is exercised. They are distributed through different institutions and relationships in a society. In institutions, certain actors have a more advantaged position over others concerning how rules, norms, and resolutions are interpreted, as well as how they are put into influence. Heads of households, chiefs of tribes, directors of firms, managers of organizations, and leaders within a community all have decision-making authority in particular institutions by the nature of their position. The way in which resources are distributed entirely depends on the ability to define priorities and impose claims. If a woman's primary form of access to resources is as a dependent member of the family, her capacity to make strategic choices is likely to be restricted as compared to the one who is independent (Kabeer, 2005).

Achievements as a term, refers to the possibility for one to live the life they have always desired. In relation to empowerment, achievements have been measured in terms of both the agency exercised and its values. For example, taking up waged work would be regarded by the Millennium Development Goals (MDGs) as a signal of progress in women's empowerment. However, it would be far much better to create such evidence if work was taken up in response to a new opportunity or in search of greater self-reliance, rather than as a ‘distress sale’ of labour. It is also far much better more likely to be empowering if it contributes to women's sense of freedom, rather than simply meeting their survival needs (Kabeer, 2005).

The three dimensions (agency, resources and achievements) can be seen as representing the ways through which these processes of empowerment can take place. Changes in any one aspect can lead to changes in others. For instance, 'achievements' in one sphere of life can form the basis on which women seek expansions in other spheres in the future. Policy changes that provide women with access to new 'resources' may be the result of their group action to achieve this change. Such changes may occur over the life course of an individual or group or across generations, as mothers try to find their daughters as having less value as compared to sons (Kabeer, 2005).

2.3.2 Women’s empowerment framework

In order to discuss the opportunities for CTs programmes to bring empowering changes in women’s lives it is required to define the term. Vene Klasen and Miller (2002) define women’s empowerment as a process whereby women’s lives are transformed from a situation where they have limited power and access to assets to a situation where they experience economic advancement, and their power and agency is enhanced. However, empowerment in general is theorized as having greater access to and control over resources and decision making and a process of expanding people's freedom to act and their ability to make their own choices (Kabeer, 2001; Datta and Kornberg, 2002). Women's Empowerment as a theory is broad; on one end it is an outcome in the form of access to and control over resources and decision making by the women at family, community and political arenas and on the other side it is a transformative process of creating capability and freedom in the life of women for making choices and actions.

Several authors (Moser, 1993; Kabeer, 1994 and Molyneux, 2006) argue that the transformative empowerment agenda should recognize women's various gender interests. The theoretical division of gender interests is a two-fold but connected categories namely as strategic and practical gender interests. In order to come up with transformative politics it is a must to recognize the different levels of women's subordination as well as the various roles women perform in their daily lives (Moser, 1993). Strategic interests are referred to those prioritized concerns of women that arise from the analysis of their own subordination to men and have as their goal to change their position (Kabeer, 1994). Such interests can relate for example to the gendered division of labour, sexual violence, legal rights, power and control. While, practical interests are referred to those interests of women that are linked directly to their daily lives, concrete conditions that arise from their socially accepted and defined roles in a given social setting (Moser, 1993). These do not attempt to change the position of women but rather improve the concrete conditions where women live in (Kabeer, 2001).

As a change process, two concepts of women's capability to act and power relations in the family, community and society are important to discuss and cannot be removed from the concept of women's empowerment. Linking with the Amartya Sen's (1999) capabilities approach, Nussbaum (2000) and Stern et al. (2005) argue that empowerment is related to an increase in the capacity of the poor people. Thus, the reason why it is important to analyse the capability to act and power relations of the poor people.

Empowerment can be referred to as an increase in the 'power over' thereby referring to the access to and control over finances and the 'power to' as the ability and freedom to make decisions according to Datta and Kornberg (2002) and Mosedale (2005). Another type of power is the ‘power within’, which refers to capture the individual’s sense of freedom from restriction has also been pointed out by Deshmukh (2005). The notion of ‘power’ within is closely associated with the concept of women’s agency have individual capabilities, sense of entitlement, self-esteem, and self-belief to make changes in their lives, including learning skills to get a job or start an enterprise.

Empowerment is thus understood as a process of change that transforms women’s lives in these four areas and interacts with resources, agency, and achievements (Kabeer, 2005). Naila Kabeer’s view of empowerment places economic empowerment in the spotlight as an essential underpinning of wider social and political empowerment of women, both as individuals and a group.

Intermediary social and cultural factors are important to discuss as another dimension of transformative process of women’s empowerment. Narayan (2002) postulates that changing the opportunity structure (formal and informal institutions) to create space for the disadvantaged involves removing the formal and informal barriers to participation. Ahmed, Agnes and Mahbuba (2009) is of the view that formal institutions include the laws, rules, and regulations of states, markets, civil society, and international actors, while informal institutions include the social norms that can subvert formal rules. Hence, the concept of women’s empowerment is very complex and multidimensional in nature because it is hard to fully achieve through enhancing the women’s agency alone. The informal barriers like social and cultural dynamics, discriminatory gender power relations within families and division of labour are important to consider in women’s empowerment discourse particularly in the developing countries.

2.4 Capability approach and women’s empowerment

Although, Sen’s capability approach is not a theoretical framework fully for gender equality analysis, it provides key tools for looking at the use of capabilities for the well-being of women. The conceptual base of Sen’s capability approach begins with income available for the wellbeing of the individuals when they have capability to function and actual functioning for gaining utility or happiness (Clark, 2006). Sen argues, we should focus on the real freedoms that people have for leading a valuable life, that is, on their capabilities to undertake activities such as reading, working, or being politically active, or of enjoying positive states of being, such as being healthy or literate (Robeyns, 2003).

This way of thinking on capability approach implies that the focus needs not only on the available capability of the individual or resources with them but also on practical utilization of capability or resources to gain utility for their well-being (Sen, 1993). So, the capability approach has great potential to analyse the concerns of gender equality and women's empowerment to recognize their individuality and well-being (Sen, 1993).

Conceptualizing and assessing gender inequality from a capability perspective, Robeyns (2003) argues that gender inequality can be understood much better by comparing those things that intrinsically matter (such as functioning and capabilities), rather than just the means (to achieve them) like resources. The issue of gender inequality is ultimately one of disparate freedoms (Robeyns, 2003).

Sen's capability approach is important here when it speaks about the human variety in performing their functions differently. Sen has criticized inequality approaches that assume that all people are influenced in the same way and to the same extent by the same personal, social, and environmental characteristics (Robeyns, 2003). However, Sen's concern with human diversity contrasts extremely to neglect intra-household inequalities in non-market labour and total workloads. Equality is in the end measured in male terms with an exclusive focus on the market dimensions (Robeyns, 2003).

According to Sen (2000), access to resources is a basic and foremost ingredient of empowerment process which creates capability to function women in family and society for subsequent control over resources, decision making, feel self-worth and determine choices. The access of women to resources means expanding opportunities for the women to determine choices whereas using capability by the women to control over and use of these resources is another dimension to analyse for transformative process of women's empowerment in the household. Kabeer (2005) argued that if a woman's primary form of access to resources is a dependent member of the family, her capacity to make strategic choices is likely to be limited as compared to a woman who independent. Resources and agency make up people's capabilities that are their potential for living the lives they want.

In summary, it can be argued that women's potential of resources and agency further need change in opportunity structure both formal and informal for effective use of their capabilities and freedom to act. While analysing the meaning of women's resources for their empowerment, the role of gender relations and socio-cultural practices at household level play a vital role in making women empowered or disempowered, these have therefore been described in the following sub-section.

2.5 Intra-household gender relations and women's empowerment

This section will examine how women's income resources either income from paid work or CTs create capabilities and freedom among them for negotiating intra-household gender relations and are considered a tool for their empowerment in long run. Sen (2000) argued that women's well-being is strongly influenced by their ability to earn an independent income, employment outside home, have ownership rights and educated participants in making decisions within and outside the household. He further argues that what these resources have in common is their positive contribution in adding force to women's voice and agency throughout independence and empowerment. Highlighting the impact of women's employment outside their homes, Sen (1990) argued that the outside earnings can give women a better breakdown position, a clearer perception of her individuality and wellbeing higher perceived contribution to the family economic position.

According to research on the impact of paid work on women's lives in Bangladesh, Kabeer Mahmud and Tasneem (2011) find that the capacity to have some form of own income has not only helped to mitigate humiliations in women's lives but has also enhanced their voice and influence within their households and expanded their capacity for choice. Sen's 'outside earning' and Kabeer's 'own income' has dual viewpoints: I) women going outside the home for earning income and has capability to utilize her income and II) woman has her own earnings outside the home and has access to income but may not have capabilities to consume that income. In both cases, women's potentials to bargain in the household power relations are considered differently. Now the question arises whether the only income resources of women are sufficient enough for creating capability and freedom for their empowerment. Kabeer (2005) pointed out in this regard that resources and agency create capabilities that are their potential for positive change in their lives.

The paid work of women is assumed as it enhances the strength among women to negotiate their household bargaining power in gender relations. However, while evaluating income access and women's agency in Bangladesh, Haque and Chhachhi (2008) even though women were gaining power economically, there is was no corresponding improvement in their bargaining power. Women continued to view the non-economic contributions of their husbands as more important than their own economic contributions. According to Khattak (2002), the ability of women to earn a living in Pakistan does not automatically mean the relaxation of patriarchal control. It is rarely the case as much more is tied with empowerment and independence than earning alone. Age, marital status and class directly impact a level of women's assertiveness and autonomy. It means the force to exercise intra-household bargaining power by the women is not only hidden in their economic power of paid work or access to CTs but also in personal potentials (power within) which face informal cultural barriers and discriminatory patriarchal values.

Using a measure of decision making power by women based on indicators such as woman's work for cash, her age at marriage, the age difference between her and her husband, and education difference between her and her husband, Ahmed et al. (2009) found that increasing women's status relative to men reduces child malnutrition in Sub-Saharan Africa, Latin America, and the Caribbean, and particularly in South Asia. Secondly, the social and economic context of poverty and vulnerability of women in families also hinder them from exercising bargaining power equal to men. Kabeer (2005) argues that poverty and disempowerment go hand in hand because an inability to meet the basic needs results in dependence on others powerful to do so and in fact rules out the capacity for meaningful choices.

Apart from the poverty disempowerment link, the dynamics of intra-household power relations between men and women have their influence in making women empowered to use her capabilities in decision making process whereas the fall-back position of women need to understand in the context of specific factors responsible for it. In this context, Agarwal (1997) identified specific qualitative factors which affects a person's ability to fulfil subsistence needs outside the family and influences bargaining strength over subsistence within the family. These factors include: i) ownership of and control over assets, ii) access to employment and other income-earning means, iii) access to communal resources, iv) access to social support systems and v) social norms.

In Malawi women's economic empowerment is mainly referred to as the increased women's access, control and benefit to factors of production such as land, technology, capital training marketing and labour (Kalilani, 2017). Malawi has engaged in economic empowerment in order to formalize the informal sector through the creation of cooperatives and is said to be among the three-member states in Africa that have more employment rate for women after Rwanda and Burundi.

This study seeks to understand the extent to which Malawi's SCTP functions as a tool for women's economic empowerment. This is done by looking at four areas of economic empowerment: self-reliance and recognition, access to and control over resources, agency in decision making and participation in financial services. This paper also explores the effectiveness of SCTP on women's economic empowerment by looking at the contributory factors that might have a bearing on women's lives.

2.6 Analytical framework

Having discussed the literature review by presenting the impact of CTs on women's economic empowerment from all over the world and discussed the theoretical framework, this study found women's empowerment framework, Sen's capability approach and the intra-household gender relations for women's empowerment particularly useful for answering the research questions in this thesis. In the light of the theoretical framework reviewed in above sections, and following Arshad (2011), the relationship of resources (CT income) and women's empowerment both as outcome and process of change are theorised as seen in figure 1.

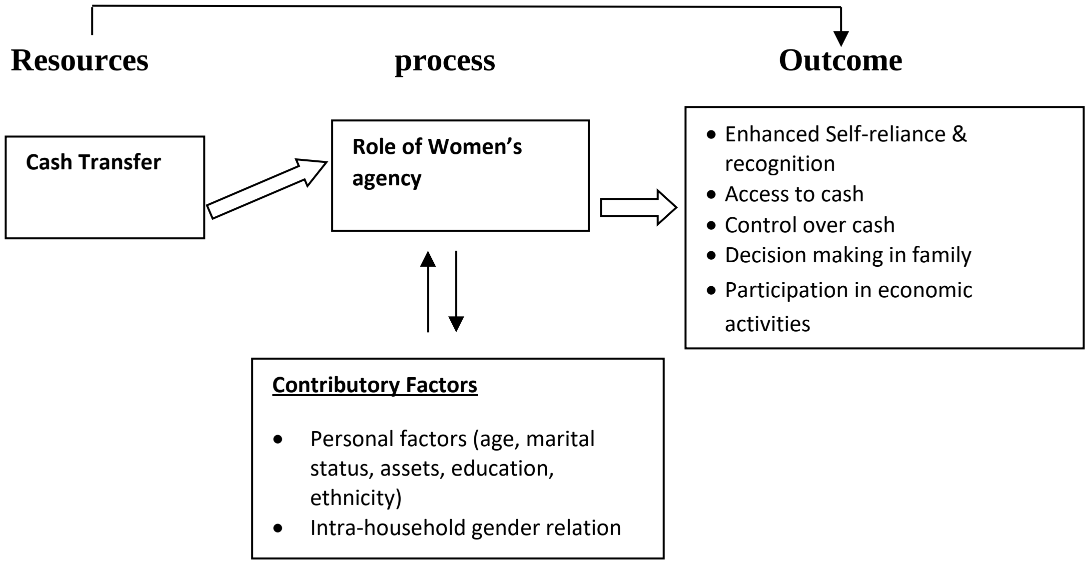

Figure 1: Women's empowerment as an outcome and process

The analytical framework in figure number 1 shows the theorised relationships that giving CTs to the poor women as head of the family has its role on their empowerment. The role of resources is assumed to create women's capability in using of these resources and have opportunities for making choices and decisions in family freely. While women are considered as being empowered through receiving of CTs, the personal characteristics of women and social, economic and cultural dynamics surrounding women also contributes as causal factors in the whole process of women's social and economic empowerment as elaborated in the above section of intra-household gender relations for women's empowerment. The degree of these factors is therefore assumed to have positive relationship with the household bargaining power of women in their families which were analysed on how these factors influenced the effectiveness of CT for women's empowerment.

Using women's empowerment framework, Sen's capability approach and the intra-household gender relations for women's empowerment, the study was able to ask questions on how SCTP is performing and to what extent has it been successful in promoting women's economic empowerment. In addition, using these three approaches the study was able to critically examine whether there are alternatives that are better and how the programme can be tricked to be more adaptive and effective at the same time.

CTs are said to provide various number of options to poor women who are taken as head of the family and this has its role in their empowerment. The role of resources is assumed to create women's capability in using of these resources and have opportunities for making choices and decisions in family freely. While women are considered to be empowered through CT, the personal characteristics of women and social, economic and cultural dynamics surrounding women also contributes as causal factors in the whole process of women's social and economic empowerment as elaborated in the above section of intra-household gender relations for women's empowerment. The personal characteristics of women, social, economic and cultural dynamics surrounding women are therefore assumed to have positive relationship with the household bargaining power of women in their families which were analysed on how these factors influence the effectiveness of CT for women's economic empowerment. The women's empowerment framework, Sen's capability approach and intra-household gender relations framework enabled the study to use qualitative indicators such as enhanced self-reliance and recognition, access to and control over resources, agency in decision making process and participation in financial services in order to answer the five main research questions. In addition, quantitative indicators such as women's age, types of income, family size and structure enabled the study to get the socio-economic profile data which was used for triangulating the quantitative data with qualitative data about enhanced self-reliance and recognition, access to and control over income, decision making at household level and participation in financial services.

This study therefore, attempted to use women's economic empowerment in two ways; as *an outcome* and as *a process*. As *an outcome*, the empowerment was assessed by using four indicators of women's self-reliance; access to and control over resources, decision making by the women in general and participation in financial services. As a *change process*, empowerment was analysed by keeping in view the contributory factors that are responsible for enhancing or deteriorating the process of creating capability and freedom in the life of women for making choices and actions. This study therefore, attempted to analyse not only the excessive importance of household because of CTs but also intra-household power relations between men and women because of culture and socio-economic differences that come in the way of women's empowerment.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter provides the research methodology applied to gather in-depth knowledge about the phenomenon under study. Research methodology is defined as the systematic, theoretical analysis of the methods applied to a field of study (Kumar, 2011). Typically, it encompasses concepts such as paradigm, theoretical model, qualitative and quantitative techniques.

This chapter therefore looks at the descriptions and justifications of the chosen research design, population, sampling techniques, data collection tools, data analysis procedures, ethical considerations and finally the limitations of the study.

3.2 Research design

A research design is a procedural plan that is adopted by the researcher to answer questions validly, objectively, accurately and economically (Kumar, 2011). This study used a mixed research method (qualitative and quantitative) generated through semi-structured interviews of women living in the rural areas of Chikwawa district in Malawi. This is unlike (Zahrah et al. 2017; Bastagli et al. 2016 and Zanker, Bastagli, Harman, Barca, Sturge, and Schmidt, 2016) who made a similar study on CTs and women's empowerment but used qualitative methods only. A mixed method was good for this study unlike that of Zahrah et al. (2017) ; Bastagli et al. (2016) and Zanker et al. (2016) because by mixing both qualitative and quantitative research data, the researcher was able to gain in breadth and depth of understanding and corroboration while offsetting the weaknesses inherent in using each approach by itself. One of the most advantageous characteristics of conducting mixed method research is the possibility of triangulation i.e. the use of several methods to examine the same phenomenon. Triangulation according to Kumar (2011) allows one to identify aspects of a phenomenon more accurately by approaching it from different vantage points using different methods and techniques.

To address the research questions, the study benefitted from the voices of poor women both in the treatment (SCTP) and control group and considered their experiences and perceptions in highly patriarchal and matriarchal set-up around. The empowerment of these women as an outcome have been examined through developing qualitative indicators like their enhanced self-reliance and recognition, access to and use of resources, agency in decision making and participation in financial services.

Some structured questions regarding the decision-making power by women, women's control over income and women's access to productive resources was done by using quantitative indicators such as women's age, education, income, family size and structure. The use of these quantitative indicators helped in order to get data about their socio-economic profile for triangulating this quantitative data with qualitative data about enhanced self-reliance and recognition, access to and control over income and decision making at household level. In addition, the overview of their personal and socio-economic factors like age, education, income, family size and structure helped to understand the connections among role of women's agency and its effects on negotiating gender power relations for decision making in household matters.

3.3 Study area

The area of study was conducted in Chikhwawa district located in the Southern region of Malawi. Chikhwawa is both a patrilineal and matrilineal district, hence enabling one to better understand how culture potentially affects women's economic empowerment. Moreover, Chikhwawa district began implementing the SCTP in 2014 thereby enabling the study to measure the effects of SCTP on women's economic empowerment on a longer time frame. Finally, the researcher is not aware of any study to date in this area since the implementation of SCTP began in 2014.

3.4 Population

Issues of population are critical as they provide direction of the sample size to be used in the study. Population is any group of individuals regarded as a class or subset within a larger group that have one or more characteristics in common that are of interest to the researcher (Oxford English Dictionary, 2010). This thesis targeted the population of adult women aged between 18 to 64 years in Traditional Authority (T/A) of Ngabu, Katunga, Kasisi and Mlilima of Chikhwawa district. This study deliberately chose this age group because an adult is regarded to be from ages of 18 to 64 years in Malawi.

3.5 Sampling techniques

Kumar (2011) explains that sampling is a process of the way you select units, people or organization from a population of interest so that results may be fairly generalized back to the population from which they were chosen. The study could not interview everyone hence had to select a sample. This study employed a probability sampling technique called simple random and a non-probability sampling technique called purposive in order to come up with the sample size.

3.5.1 Simple random sampling

According to Thornhill (2000), simple random sampling involves selecting a sample at random from the sampling frame using either tables or a computer. It is regarded as the most reliable and least biased. Therefore, selection of the participants (beneficiaries and non-beneficiaries) were based on simple random sampling method in order to ensure that all samples had an equal chance of being picked thereby reducing biasness. A beneficiary list was obtained from the Principle Social Welfare Officer (PSWO) responsible for SCTP and participants to be interviewed through interviews and Focus Group Discussions (FGDs) were randomly drawn from this list. When selecting non-beneficiaries for the interviews and FGDs, the researcher selected participants randomly from the village's list of households with the help of CSSC members to ensure that the samples being picked had similar characteristics as those of the beneficiaries to ensure that the comparison was fair.

The research had a total sample size of total 64 women participants (32 SCTP beneficiaries and 32 non-beneficiaries) from four Traditional Authorities (T/A's). In order to ensure the causal factors other than CTs for women's economic empowerment as reviewed in theoretical approach, 32 non-beneficiaries of SCTP was sampled within the same localities ensuring that these were similar in socio-economic and cultural characteristics of the beneficiaries. The other selection criterion applied was the women's 'sources of income' to differentiate the effects of 'SCTPs income' from 'other sources of income'. Among the total of 64 women participants, 32 were selected who were having other 'sources of income' such as agriculture, remittances and businesses. For the FGDs, a separate of 80 women participants (40 women beneficiaries and 40 non-women beneficiaries) were interviewed for the whole exercise.

3.5.2 Purposive sampling

According to MacMillan and Schumacher (2006) purposive sampling involves the researcher selecting particular elements from the population who are much informed about the topic of interest. Based on the researcher's knowledge of the population with the help of CSSC members from different village clusters a judgment was made about the T/A's to be involved in order to provide the best information to address the purpose of the research. Therefore, the selection of the T/A's was based on purposive sampling method due to the mixture of cultures in the district of Chikhwawa. Out of 11 T/A's namely: Chapanga, Kasisi, Katunga, Mlilima, Maseya, Masache, Lundu, Ndakwera, Makhwira, Ngabu and Ngowe only four T/As were purposively chosen namely: Ngabu and Katunga for being purely patrilineal and Kasisi and Mlilima for being purely matrilineal.

The selection of the CSSC members to assist in the data collection of this study were also based on purposive sampling. There are normally six CSSC members appointed in each VC according to the SCTP guidelines. VCs are divided into three geographical zones whereby each of the zones selects two representatives, who together make up the six CSSC members. Therefore, this study purposively selected two CSSC members to represent each T/A for the four T/As making a total of eight CSSC members. The CSSC members purposively selected were the ones that were very familiar with the clusters that were belonging to the four T/As. However, these CSSC members were not part of the sample size of this study but rather a support team to assist in the data collection.

3.6 Data collection tools

The primary data was collected through semi-structured interviews (SSI) and FGDs of women living in rural areas of Chikwawa district. This thesis deliberately chose to use SSI because of the focus that it has on issues of empowerment that needed to be interpreted freely by every respondent individually. The study also used FGD's in order to obtain detailed information about personal and group feelings, perceptions and opinions. In addition, FGD's were used to provide a broader range of information as compared to interviews.

Regarding selection of the women participants to be interviewed, the author identified eight Key Informants (KIs) called CSSC members belonging to four T/A's (Ngabu, Katunga, Kasisi and Mlilima) through the help of the Principal Social Welfare Officer responsible for SCTP in Chikwawa district. The study deliberately chose eight CSSC members so that two CSSC members could represent each T/A during data collection and to make sure that the participants being interviewed are a true sample of what the research was looking for to avoid sampling errors. These CSSC members are the ones that are involved in the bi-monthly disbursement of SCTP cash to the poor people and also are very much aware of their exact locations of the programme's beneficiaries and non-beneficiaries in their community. This is unlike the study that was conducted by Zahrah et al. (2017) in which selection of the CSSC members in their study was done in advance by the respective district officers.

3.6.1 Semi structured interviews

A SSI by definition is a flexible interview in which the interviewer does not follow a formalised list of questions. Instead he/she has a list of general topics called an interview guide (Kumar, 2011). Putting into consideration the research questions and information required, semi-structured interviews were conducted with 64 women participants as a main research method for data generation.

The justification for employing this technique includes that the researcher had to probe the information which most of the time could not be done through structured interviews. Giving its advantages, Patton (2002) recommends semi-structured interview to explore, probe, and ask questions that will clarify and lighten that particular subject to build a conversation within a particular subject area, to word questions freely and to establish a conversational style but with the focus on a particular subject that has been programmed. The nature of this qualitative set of interviews needed to probe and understand the detailed information from women participants' situations, background and gender relations within families which affect their life. At the same time semi-structured interviews ensured flexibility (Bryman, 2008) to also ask questions outside the actual focus that however appeared to be important for exploring the topic and indeed guided me to discover what actually was important to concentrate on regarding the economic empowerment of women.

Due to this research technique, the author was able to get data explaining the questions whenever the participants could not understand or if the participant was unclear about the questions. A concise interview guide was used with pre-conceived list of questions, topics, and issues in a sequence focusing on the women's socioeconomic profile; utilization of CT's; intra-households gender relations; influence of socio-cultural dynamics; access to and use of SCTP by women beneficiaries; and decision making in day to day personal and social life. The focus was given to ascertain the changes in women's well-being and economic empowerment indicators before and after the SCTP.

For non-beneficiaries of the programme, the questions about utilization of SCTP were not asked so that the desired differences could also be established between those receiving CTs and those without CT intervention. Some structured questions regarding women's education, age, income, family size and structure, and employment status were also administered to get data about their socio-economic profile for triangulating this quantitative data with qualitative data about enhanced self-reliance and recognition, access to and control over CTs and decision making at household level. All the interviews were conducted at the residences of the women participants for which they all knew in advance about being interviewed 2 to 3 days prior to the interview date. The duration of interviews lasted from 35 to 55 minutes depending on the relationship developed with the participants and their interests to share information. All the interviews were also voice recorded with the consent of the women participants.

3.6.2 Focus group discussions

The only difference between an interview and a FGD is that the former is undertaken with an individual and the latter with a group. Basically a FGD is a discussion that gathers together seven to ten people from similar backgrounds or experiences to discuss a specific topic of interest to the researcher and this discussion is guided by a moderator who introduces topics for discussion and helps the group to participate in a lively and natural discussion among themselves (Kadzandira, 2007).

The thesis deliberately chose FGDs as a second data collection tool because, FGDs ensure efficiency whereby the researcher can gather information about several people in one session. Secondly, FGDs provide quality controls because participants tend to provide checks and balances on one another. Lastly, FGDs are enjoyable and may be less fearful of being evaluated by the interviewer because of the group setting. In all of the four T/As selected, at least two FGDs were conducted in each T/A making a total of eight FGDs for the whole exercise. The FGD participants consisted of beneficiary and non-beneficiary women from the age group of 18 to 64 years. Each FGD consisted of ten women participants of which beneficiary women were interviewed separately from non-beneficiary women to ensure that participation was done freely without fearing the other. In total 80 women participants (40 women beneficiaries and 40 non-beneficiary women) represented the total sample size for the FGDs for this study.

3.7 Data analysis

Zikmund, Babin, Carr, and Griffin (2010) refers to data analysis as the application of logic and reasoning to refine the collected data. An analysis and interpretation of recorded semi-structured interviews and FGDs were transcribed and classified in themes which were later coded for content analysis.

3.7.1 Content analysis

Content analysis involves arrangements of common themes obtained from interviews, FGD's, observations or review of official documents by identifying the outlined trends and patterns in them. According to Kumar (2011) content analysis is the use of replicable and valid method for making specific references from text to other states or properties of its source.

In this study, content analysis involved systematic analysis and making conclusions from the collected information which was obtained through the participants who provided information through semi-structured interviews and the FGDs. The analysis of qualitative notes began in the field, at the time the interviewing had begun. Before analysing the qualitative data, it was organized within major categories and themes developed in the light of theoretical and conceptual frameworks discussed in chapter two. These categories mainly include: effects of SCTP income and non SCTP income of women on their well-being and on their access to and control over cash subsidy; influence of intra-household's gender relations on independent decision making; influence of patriarchy or matriarchy and other informal socio-cultural barriers. The analysis of the data also included information obtained from FGDs. All FGDs were recorded on audiotape and were analysed to identify major themes that emerged from these discussions.

3.7.2 SPSS

The effects of women's personal characteristics like age, culture and marital status were also analysed quantitatively using excel and Statistical Package for Social Sciences (SPSS) in order to come up with the tables to assess their transformative process of empowerment. Data was first entered into the excel sheet and then was later transferred into the SPSS where coding and labelling of data was done. Then later, descriptive data analysis was done by using frequencies and cross tabulations. Frequencies were used to analyse perceptions of participants regarding their definition of empowerment, access to and control over resources, agency on decision making and participation in economic activities. Cross tabulations were also used to explain the responses of different categories of participants regarding their cultural background and age group. In this way, the comparative interventions of SCTP beneficiaries and non-beneficiaries on women's economic empowerment were analysed to find out the answers to the research questions.

3.8 Ethical considerations

In the beginning of the data collection, an introductory letter from the Political Administrative Studies (PAS) Department at Chancellor College was obtained to help me gain trust from the subjects from whom I was collecting data. Permission to conduct the study was obtained from the T/A's and respective Group Village Heads (GVHs).

Informed consent was also obtained from all participants. The researcher informed individuals to participate out of their choice, free from any element of indecent, misery or similar unfair inducement or manipulation as stated by Bryman (2008). Participants were assured of confidentiality, privacy and voluntary participation. They were made aware that they were free to withdraw from the study at any point if they wished to do so. In addition, they were informed that they were not obliged to answer any question that they considered personal or were uncomfortable about answering.

3.9 Limitations of the study

No research method is without problems and there are also various problems associated with conducting a research. As argued in Bryman (2008) and as the study experienced while using semi-structured interviews during the data collection, carefulness was needed in order to avoid leading the interviewee to answer in a certain way. This problem seemed to appear especially when probing was needed in case the participant did not fully understand the question and this was avoided as much as possible by reformulating and returning to the question later on.

In addition, the topic 'women's empowerment' is broad and is self-explanatory and so it was not easy for the researcher to gather all the information that was shared in order to come up with the meanings. However this was managed very well by the researcher since all the interviews were audio recorded and the researcher was very much aware of the indicators of women's economic empowerment which made it a bit easy to interpret the findings in the end.

Interpreting of FGDs data was a challenge whereby the views of participants were more personal rather than reflecting group discussions since other participants were more dominant thus, creating pressure on other members to agree with the leading view.

However this challenge was controlled in some cases by ensuring that all the members were participating in one way or another by deliberately creating a conducive environment for discussions.

Although the SCTP exists for the whole poor population of the country but a mixed method of this research with a small number of sample size cannot be generalised for the whole population. The study findings also, cannot be generalised because Chikhwawa district has different features of socio-economic development and cultural beliefs compared to other districts. Hence, there is need for a similar study to be conducted in the central and northern regions in order to compare if indeed socio-economic features and cultural beliefs have an impact on the implementation of SCTP.

Lastly, the theoretical framework of this study is limited to the indicators of women's economic empowerment within household dynamics and is not explicitly on social and political participation of women. However, the findings of this research can be tested for conducting further research with large sample size triangulating different methodologies.

CHAPTER FOUR

RESULTS AND DISCUSSION OF FINDINGS

4.1 Introduction

This chapter analyses the effects of SCTP on women's economic empowerment of women participants. Firstly, the chapter describes the research questions the study had employed, followed by the findings presentation and later the analysis of the research findings. The research findings are based on 64 women that were interviewed (32 beneficiary and 32 non-beneficiary women) and eight FGDs consisting of a total number of ten women in each FGD. The thesis had employed five major research questions that needed to be answered namely: 1) How does SCTP function as a tool for women's economic empowerment? 2) Does SCTP enhance women's access to and control over how household income is used? 3) To what extent does SCTP enhance women's ability to make decisions on production in agriculture and other income generating activities? 4) How does SCTP empower women to participate in financial services available in the community? 5) Which factors determine the effectiveness of SCTP on women's economic empowerment?

In addressing the first four research questions, a number of issues that enables a woman to be economically empowered will be analysed in four main categories namely: I) self-reliance and recognition, II) access to and control over cash, III) agency in decision making and IV) participation in financial services. These four main categories will be discussed in this chapter through a comparison of women in the treatment (SCTP) group and those in the control group. Since it is argued that the income levels of women create a capability to enhance their bargaining power in families (Molyneux, 2008), thus the effects of 'SCTP income' in comparison with 'other sources of income' has also been considered in the analysis of the findings.

To address the fifth research question which says: Which are the factors that determine the effectiveness of SCTP on women's economic empowerment? The major causal factors responsible for enhancing the effectiveness of SCTP income for women's economic empowerment have been explored in three main categories of: I) cultural barriers like patriarchy and matriarchy cultural values, II) their personal age and III) marital status of the women. The study was based on the use of qualitative and quantitative data; whereby quantitative data on women's personal profile have been triangulated with qualitative data for analysis purpose. The findings have been categorised into several sections according to the questions and objectives of the research.

4.2 Self-reliance and recognition

The study asked the participants on what they think about SCTP and other sources of income functioning as a tool for women's economic empowerment. SCTP beneficiaries generally cited the economic value of empowerment as: an increased ability to engage income generating activities, earn money on their own and own livestock. They also recognize changes within themselves, such as being free to express their views and greater self-confidence, self-esteem and dignity since joining the SCTP in 2014 (see Table 1 below).

Table 1: Women's self-reliance and recognition

	Women's self-reliance and recognition		
Types	**No**	**Yes**	**Total**
SCTP beneficiaries	2(6%)	30(94%)	32
Non- beneficiaries	16(50%)	16(50%)	32
Total	**18(28%)**	**46(72%)**	**64**

The sense of empowerment has been increased with 94% among women beneficiaries that received their SCTP income bi-monthly. The 94% of beneficiary women disclosed that after receiving this cash, they felt change in their life in that they could buy all household items for daily use by themselves from outside home without consulting their spouses. The beneficiary women continued to say that, borrowing money from their husbands and other women decreased due to this SCTP income and they were feeling freedom in spending minor cash by themselves. While 6% of beneficiary women disclosed that nothing changed after receiving their SCTP income because all the money they received was abused by their husbands. 50% of non-beneficiary women disclosed that they were able to move around and do other economic activities when they had income earned from small businesses, farming and selling of mandasi. The other 50% of non-beneficiary disclosed that they did not experience any self-reliance and recognition in their family.

Adato et al. (2000) found that in Mexico and elsewhere 'cash transfer programmes have also increased recognition of women's importance within the family and their greater degree of responsibility towards it relative to men. Women described a sense of economic empowerment as not being bothered to ask husbands for money. In accordance with Sen's capability approach, the women's SCTP income and other sources of income both played a role of enhancing self-reliance and recognition in their families. However, it was stronger among those women who were SCTP beneficiaries as compared to non-beneficiary women. For example, a woman of 50 years with 2 children (QNR no.8, beneficiary woman) said *'when I receive cash, I am able to spend money on my family's needs without depending on my husband. So, I am feeling more self-motivated with this cash'.*

Another woman of 42 years with 3 children (QNR no.57, beneficiary woman) reported

> *'I feel that am better than before and am able to spend cash on household needs without relying and depending on my husband. SCTP has encouraged me to go outside my home to buy daily household items without begging from my husband'.*

A woman of 50 years old with 1 child mentioned *'I did not go to beg after receiving SCTP income. After receiving this cash, I feel elevated and recognized by my family members. The SCTP income is good because my husband now respects me'* (QNR no.6: beneficiary woman).

Therefore, the greater self-reliance were seen more among the beneficiary women as compared to non-beneficiary women. Beneficiary women had easy access to money as compared to non-beneficiary women hence more self-reliance and recognition in their families. About 94% of the beneficiary women described a sense of self-reliance and recognition as being able to buy household items independently without asking their husbands for help, others described it as being noticed and recognized by their family members while others described it as not having to beg their husbands for any money.

4.3 Access to and control over cash

The access to resources is taken as a basic and foremost ingredient of economic empowerment process which creates capability to function for women in family and society for a continuous control over resources according to Sen’s capability approach. The access of women to resources means expanding opportunities for the women to determine choices whereas using capability by the women to control over and use of these resources is another dimension to analyse for transformative process of women’s empowerment in the household.

Kabeer (2005) argues that when a woman’s primary form of access to resources is a dependent member of the family, her capacity to make strategic choices is likely to be restricted as compared to a woman that is independent. The study wanted to find out if SCTP enhances women’s access to and control over CTs. Not surprisingly, most beneficiary women have access to and control over cash as compared to non-beneficiary women (see Table 2). About 94% of beneficiary women had better access to cash as compared to 59% of non-beneficiary women. The women’s control over cash was better in SCTP beneficiaries with 47% as compared to 25% of non-beneficiaries. 31% of women belonging to SCTP disclosed that cash was mainly controlled by their husbands as compared to 66% of non-beneficiary women. 22% of beneficiary women disclosed that cash was being controlled by both of them as compared to 9% of non-beneficiary women.

Table 2: Women's access to and control over cash by types of beneficiary

	Access to Cash			Control over Cash			
Types	**No**	**Yes**	**Total**	**Both**	**Husband**	**Self**	**Total**
SCTP beneficiaries	2(6%)	30(94%)	32	7(22%)	10(31%)	15(47%)	32
Non- beneficiaries	13(41%)	19(59%)	32	3(9%)	21(66%)	8(25%)	32
Total	**15(23%)**	**49(77%)**	**64**	**10(16%)**	**31(48%)**	**23(36%)**	**64**

Findings from interviews revealed that 6% of women beneficiaries that received their CTs strongly said their husbands literally abused the funds once received. This implies that not all SCTP women beneficiaries have access to the resources, in other cases SCTP income has increased violence among them, whereby men ended up in abusing the resources instead of using the resources to uplift their families. This is similar to a study made by (Molyneux, 2008; Chapman and Wallace, 2010) where he highlights that giving of the CTs to women led to conflicts within the household and violence towards women increased tremendously, due to a change in control over resources but also as a result of the woman's increased independence.

Here are some of the responses that beneficiary women were giving during the interviews: *'I am the one that receives and uses this money in my family because my husband trusts me that I can take care of the money'* (QNR no.64: beneficiary woman, age 64, with 3 children).

Some of the women were also using their husband's income by themselves because they had gained self-respect in family and self-reliance to run small household matters after receiving SCTP income. The status of the women beneficiaries and independence in their families had progressively improved after receiving SCTP income, as women did not have to ask or wait for their husband in order to spend little money in their family.

On the other side, 66% of non-beneficiary women that were interviewed said, money was completely controlled by their husbands: (QNR no.20: non-beneficiary woman) said *'I am dependent on my husband since my culture recognises men as the head of the house. He gives me money to spend on household items and to buy food for 8 people'*.

Another woman complained to say,

> *'I do not have the access and control over any resources because I am stuck with household activities while my husband goes out to do farming. I spend the rest of the day at home cooking for my family. I need to work so that when I make a bit of money I can feel different and not be too dependent'* (QNR no.20: non-beneficiary woman, married with 32 years old).

Findings from FGDs revealed that, women have improved in their sources of income, with less *ganyu* labour and more engagement in agricultural activities particularly by women beneficiaries. However, while some women are now involved in tasks traditionally associated with men, such as owning large livestock, in general, they are more likely to be engaged in activities usually associated with women, like selling *mandasi*. Moreover, the fact that more women are becoming involved in non-traditional activities cannot be fully attributed to the SCTP alone. It is the gender messages that share information about gender equality among women and men from a variety of sources such as radios and GEWE (Gender Equality and Women's Empowerment) programmes that have played a big part as well. The SCTP has played an important role in changing cultural notions of the jobs that are suitable or acceptable for women as a result of their having a source of income.

As stated by Sen's capability approach that the basic and foremost ingredient of empowerment is the resources. If the resources are dependent on a family member, then her choices are likely to be limited as compared to the one that has independent resources. This is a true case for Malawi situation in Chikhwawa district where beneficiary women said they were empowered because they had the access to resources. These findings are also similar to those made by Zahrah et al. (2017) on a qualitative study on '*The Impact of Social Protection on Women's Economic Empowerment*'. Their findings indicate that SCTP enabled beneficiaries to manage and control the income they had access to. The access to the resources alone gave the beneficiary women the power to control the resources as well. It is easy to control the resources that you have the access to unlike those resources that you do not have the access to. It is the non-beneficiary women who disclosed that they were not empowered because they depended much on their husbands, who were responsible for the access to and control over resources while they were confined at home doing intra-household gender activities. It is not easy for a woman to control the resources that she does not have the access to. However, others had attributed the lack of control in resources as being attributed to their cultural background were men are taken as the head of the house mostly in patriarchy societies.

4.4 Women's agency on decision making

In order to determine women's agency on decision making, this study employed the decisions women were able to make on their own by asking them on issues to do with decisions on agricultural activities, financial activities and household activities.

According to Sen's capability approach, access to resources is a basic and foremost ingredient of empowerment process which creates capability to function women in family and society for successive decision making. The data (on Table 3) revealed that out of the 64 women participants that were interviewed, 54% were not making decisions independently at household level; either their husband made the decisions for them or both (in consultation with each other) were making decisions on family's matters. More than one third (46%) of women were making decisions independently to run the affairs of their families. While analysing their decision making by types of respondents, more SCTP beneficiaries (59%) were making decision independently than (31%) of non-beneficiary women.

Table 3: Women's decision making by types of beneficiary

	Decision making			
Types	**Both**	**Husband**	**Self**	**Total**
SCTP beneficiaries	6 (19%)	7 (22%)	19 (59%)	32
Non- beneficiaries	9 (28%)	13 (41%)	10 (31%)	32
Total	**15 (23%)**	**20 (31%)**	**29 (46%)**	**64**

Data analysis of the interviews demonstrated that the availability of cash increased women's capabilities for decision making among both categories of women with 'SCTP income' and non-beneficiaries with 'other sources of income'. However, the women who were getting SCTP income together with other sources of income such as farming, remittances and *ganyu* outside their houses found stronger position in decision making and in negotiating with their husbands for decision making process unlike those women that only depended on 'other sources of income' to make a living.

During the interviews, some of the women beneficiaries with 'SCTP income' had mentioned that: *'after receiving this SCTP income, I decide myself on how to spend this money in my family'* (QNR no.9: widowed beneficiary woman, aged 40 with 4 children).

Another beneficiary woman (QNR no.26) who is 38 years of age and is divorced, living with her 3 children said: *'I am the one that makes the decisions regarding how things are supposed to be done in my family because I am now the head of the family'*.

A beneficiary woman QNR no.64, married with 3 children said:

> *'decisions regarding how money is spent is done by both me and my husband as a family. However, this is not the case in other homes because patrilineal culture says women should depend on men when it comes to decision making'*.

Out of 32 women beneficiaries that were interviewed, 59% of them also had 'other sources of income' which made them more convinced that they had their own income, so they were making decisions in household matters independently. One such beneficiary woman (QNR no.57 with 43 years and 3 children) said that:

> *'although my husband and I decide on household matters, I make the decisions regarding the rest of the activities because I make extra money for the house while my husband is at home since he is disabled'.*

In non-beneficiary women, most of the decisions were made by their husbands because women were confined at home with household activities. A good example is (QNR no.20: non-beneficiary woman) who is married with 6 children said: *'It is my husband who makes the decisions of my family because he is the head of the house and in our culture (patrilineal) we believe that power goes to the male line'.*

Another non-beneficiary woman (QNR no.22, married with 42 years and 6 children) disclosed:

> *'both my husband and I make the decisions regarding household activities and how money is spent, however the man takes the lead especially when it comes to how money is spent because it is what their culture (patrilineal) says, that men are supposed to be the head of the family'.*

The SCTP has contributed to enabling 59% of beneficiary women to bargain for the power and agency to make decisions on their own as compared to 31% of non-beneficiary women (see Table 3). This is in agreement with Sen's capability approach which is of the view that, income in general is designed to allow women to have the access to resources which later create capability to function as a woman in the family and society for successive decision making. This is a true case for Chikhwawa in the sense that 59% of the beneficiary women had disclosed that it was SCTP income had enabled them to make the decisions regarding their family in general while 19% of beneficiary women disclosed that SCTP income had enabled them to have bargaining power to make decisions with their spouses on how cash should be used as a family. In addition, SCTP in Malawi are designed in such a way that the money received is meant for uplifting the whole household, thus encouraging most women to contribute in decision making.

In non-beneficiary women it was difficult for most women to make the decisions in their family because it was their spouses that had the upper hand in the access to and control of resources, hence more bargaining power to make the decisions. In Table 3, only 31% of non-beneficiary women had disclosed that they were able to make decisions in their family because they had access to other sources of income such as farming and *ganyu*. While 41% claimed that decisions were strictly made by their husbands because they were at home confined with household activities of cooking for the family and looking after the home while the husband was away. It is due to this reason of not having the access to resources that made it difficult for women to bargain for the power of decision making.

4.4.1 Decision making on agricultural activities

Agricultural activities refers to any activity that is directly related to the production or processing of crops, dairy products, poultry or livestock for initial commercial sale or as a principal means of personal subsistence. Overall picture regarding decisions made by women towards agricultural activities shows that about 61% of women are able to make decisions on their own without any consultation with their husbands, while 16% of women said agricultural type of decisions are strictly made by their husbands and 23% of women said decisions regarding agricultural activities are made in consultation which each other. When it came to SCTP women beneficiaries, 72% of them said they were responsible for making agricultural activities while for non-beneficiary women it was 50%. See the detailed Table 4.

Table 4: Women's decision making on agricultural activities

	Decision making on agricultural activities			
Types	**Both**	**Husband**	**Self**	**Total**
SCTP beneficiaries	4(12%)	5(16%)	23(72%)	32
Non- beneficiaries	11(34%)	5(16%)	16(50%)	32
Total	**15(23%)**	**10(16%)**	**39(61%)**	**64**

It was interesting to observe during the interviews that 61% of both beneficiary women and non-beneficiary women were able to make the decisions regarding agricultural activities by themselves. Agricultural activities are usually closely associated with the male line in Malawi, while females mainly carry out house-hold chores including cooking and washing. It is due to gender programmes like GEWE that exists in

Chikhwawa district that have encouraged most women to be involved in agricultural activities as compared to the past where most women were only confined to household activities. However, the percentage was higher in women beneficiaries representing 72% as compared to non-beneficiary women representing 50% because most women receiving SCTP had the access to the resources which made them to have the capability to make the decisions which is in agreement with Sen's capability approach unlike the non-beneficiary women who depended much on their husbands to source out the resources.

Only a few beneficiary and non-beneficiary women disclosed that agricultural activities was the only choice they had since they were divorced, some were widowers, others said their husbands were disabled or the culture (matrilineal or patrilineal) they had belonged to, had left them with no other choice but to consider themselves to engage in agricultural activities in order to sustain their lives.

The study findings from the FGDs also indicate that while more women are involved in agricultural activities due to SCTP income, there has been very little change in the gender division of labour in the household. Women are still primarily responsible for taking care of the home and domestic tasks in the households and find themselves with little time available to handle both. However, most beneficiary women seem to be more empowered by having some time off their home activities to do other businesses and engage themselves with other women in their community. This seems to be successful not due to SCTP alone but also gender programmes aired on the radios and gender messaging programmes from MoGCDSW and other Non-Governmental Organizations (NGOs) that are locally found in the communities. Thus, although the SCTP has increased the engagement of women beneficiaries in agricultural activities, it has also strongly increased their daily workload as well. This is empirically true, according to (Bastagli et al. 2016; Zanker et al. 2016 and Zahrah et al. 2017) who also made a similar study on Malawi and found that SCTP hinder women's economic empowerment by adding to the pressures and care burdens that already exist on women. The findings also indicated that adult women had increased their time spent on domestic work when their children had begun to attend school more regularly.

4.4.2 Decision making on financial resources

It was discovered during the research that when it came to decisions regarding how money is spent, 53% of women beneficiaries said they made the decisions on their own, while 31% said their husbands made the decisions and 16% said decisions were made in consultation with their husbands. In non-beneficiary women 28% revealed that decisions were made by themselves, 59% of the women said decisions were strictly made by their husbands and 12% said decisions were made in consultations with their husbands (Table 5 shows the details).

Table 5: Women’s decision making on financial resources

	Decision making on financial resources			
Types	**Both**	**Husband**	**Self**	**Total**
SCTP beneficiaries	5(16%)	10(31%)	17(53%)	32
Non- beneficiaries	4(12%)	19(59%)	9(28%)	32
Total	**9(14%)**	**29(45%)**	**26(40%)**	**64**

Analysis of the interviews and FGDs in Chikhwawa district revealed that most beneficiary women were able to make decisions regarding financial resources as compared to non-beneficiary women because of access to the resources. Since most women who had access to SCTP income had the chance to control the money as well thereby enhancing them to have a say on how financial resources should be handled. Unlike most of the non-beneficiary women who were confined with household activities of cooking for the family and depended much on their husband’s income hence the increase of husband in making decisions independently when it came to financial resources. The findings are in agreement with Sen’s capability approach in that resources are the main ingredient for women’s economic empowerment as seen in beneficiary women from Chikhwawa district.

4.4.3 Decision making on household activities

Household activities refers to the management of duties and chores involved in running of a household, such as cleaning, cooking, home maintenance, shopping and laundry. The concept that making women the direct recipients of CTs will improve their influence in decision making at household level and will empower them in general derives from PROGRESA programme in Mexico. The programme was designed under the hypothesis that, by providing women with more income, they would have a larger share of overall household income, and therefore their agency within the household would increase (Schultz, 2004).

When it came to decision making of household activities data in Table 6 shows that 66% of beneficiary women were making decisions on their own when it came to household activities as compared to 44% of non-beneficiary women. About 34% of women beneficiaries disclosed that decisions regarding household activities were done in consultation with their spouses as compared to 50% of non-beneficiary women.

Table 6: Women's decision making on household activities

	Decision making on household activities			
Types	**Both**	**Husband**	**Self**	**Total**
SCTP beneficiaries	11(34%)	0(0%)	21(66%)	32
Non- beneficiaries	16(50%)	2(6.3%)	14(44%)	32
Total	**27(42%)**	**2(3.1%)**	**35(55%)**	**64**

The analysis of interviews revealed that the 'SCTP income' to women increased their household responsibilities mainly in three ways: buying food items, school uniforms and livestock such as goats and chicken. Women who were receiving SCTP income mentioned: '*I am able to take care of my three children by buying them school uniform and sending them to school. If it wasn't for SCTP income my three children were not going to be able to learn'* (QNR no.63: beneficiary woman).

A mother of 45 years of age living with her husband, two children and grandparents disclosed: *'SCTP has helped me and my family to build a house. The money has also helped me to buy livestock'* (QNR no.62: beneficiary woman).

Another woman aged 48, married with two children said:

> *SCTP income has really changed my life and family in the sense that the money has helped me to buy food for the home. The money has also helped to buy fertilizer to use for farming even though the weather is not friendly, it is usually sunny in Chikhwawa. Not forgetting that I have also managed to buy a bicycle which is heavily used for other purposes at my home'* (QNR no.60: beneficiary woman).

'A lot has changed since SCTP income was introduced in my family' says a 36 years old woman who is married with five children. She continued to say *'I am now able to buy food items and clothes for my family'* (QNR no.4: beneficiary woman).

Other women were able to move from a thatched house to a brick house due to SCTP income an example of a woman aged 62 years living with her 3 granddaughters said: *'SCTP money has helped me to fix my thatched house which was in bad condition before I became a beneficiary to a burnt bricked house with iron sheets and the money has also helped me to buy a goat'* (QNR no.9: beneficiary woman).

Another woman aged 31, married with five children said: *'the cash I receive bi-monthly has helped me to buy iron sheets. Before SCTP income my house had a thatched roof but now I have managed to buy iron sheets'* (QNR no.8: beneficiary woman). Regardless of their number of children, most of the women were tied with the care of their children and family after SCTP income.

Furthermore, FGDs revealed that women were also spending their SCTP income on buying maize to be used for *nsima* and porridge in order to fulfil their family's immediate food needs. The food expenditure of household had therefore increased because women preferred to spend their SCTP income on buying household daily consumable food items. In a number of cases, women after receiving the SCTP income had taken over the charge from their husbands regarding household activities such as buying of food items, children's clothes and paying of school fees unlike non-beneficiary women. These incidences were found to be consistent with the argument by Adato et al. (2000) who claim that 'CT decreases the incidences of husband's to be making decisions alone regarding medical treatment, schooling, child clothing, food expenditure and major house repairs'.

The non-beneficiary women have also reported similar sort of their household responsibilities of taking care of their children by providing them with food and sending them to school once they find some money. However, 50% of non-beneficiary women were making decisions regarding household activities in consultation with their husband. For all the non-beneficiary women that were interviewed, their sources of income such as small businesses, piece work, farming or remittances enabled them to take care of their children.

A mother of five children with 32 years reported that *'I take care of my family by using money that my husband gives me. My husband does a lot of piece work and it is the same money that we use to buy food for my home'* (QNR no.55: non-beneficiary woman).

Another 40-year-old woman with four children said that '*In order to take care of my family I do a lot of piece work, farming and selling of soap. The money I receive out of these is used for paying school fees for my children, to buy food for my home such as maize and relish'* (QNR no.50: non-beneficiary woman).

Women appear to have the upper hand in making decisions regarding the house as compared to men in both beneficiary women and non-beneficiary women because women are usually seen as household managers as per tradition in Malawi. However, the percentages of women that make decisions by themselves regarding household activities were slightly higher in beneficiary women representing 66% as compared to 44% of non-beneficiary women. But there was little indication that women had gained economic control and decision making power within the household as a result of receiving CTs. This is surprising and is contrary to evidence available from Mexico's PROGRESA programme where providing women with more income resulted in a larger share of overall household income, and therefore their agency within the household increased (Schultz, 2004).

Therefore, CTs did not have a major effect on decision making in household activities in this study. This is because women were already addressed as the home managers for their homes in both beneficiary and non-beneficiary women.

4.5 Participation in financial services

The study also wanted to find out if SCTP empowers women to participate in financial services available in their communities. In Malawi, the formal financial sector is dominated by commercial banks, however, the country has an underdeveloped finance sector in terms of serving the rural poor, with about 55% of the adult population excluded from the use of formal or informal financial products (United Nations Conference on Trade and Development, 2014). Access to and the availability of formal financial services in the rural areas is particularly limited with only 3% of the population having the access to savings services and 1% with access to credit (United Nations Conference on Trade and Development, 2014).

While reviewing the effects of women's participation in financial services of beneficiary women, there was a significant difference found as compared to non-beneficiary women. 62% of beneficiary women participated in financial services found in their community as compared to 28% of non-beneficiary women. See Table 7 for more information.

Table 7: Women's Participation in financial services

	Participation in financial services		
Types	**No**	**Yes**	**Total**
SCTP beneficiaries	12(37)	20(62%)	32
Non- beneficiaries	23(72%)	9(28%)	32
Total	**35(55%)**	**29(45%)**	**64**

Women's participation in financial services was mostly found in SCTP beneficiaries unlike the non-beneficiaries. This was the case because most women beneficiaries were sure of getting monthly income that would enable them to pay their interest rates hence an increase in participation of financial services like VSLA's unlike non-beneficiary women who depended much on other sources of income. Some of the sources of income they depended much on were: farming, remittances and piecework which were seasonal, and most of the non-beneficiary women were not sure if they could sustain themselves in VSLA groups with this money. As explained earlier, savings were mainly maintained through VSLA's, with direct encouragement from the SCTP. Women beneficiaries explained how having more income because of the SCTP has helped them to save. Doing more businesses also helped to contribute towards savings. These findings are similar to those made by Zahrah et al, (2017) who found that SCTP had enabled most women beneficiaries to join VSLA's which later contributed to most women to join the social networks available in their community.

FGDs of beneficiary women in all the four T/A's explained that, VSLA's encouraged a saving spirit among themselves. Women beneficiaries in Mpotazingwe village cluster expressed that women mostly save for emergencies and to purchase livestock and farm inputs. They continued to disclose that, most men do not save money to the same degree as they do.

Looking at beneficiary women: QNR no.17, a woman aged 60 living alone said: '*I am involved in VSLA group because it is the only financial activity I can afford after receiving my cash income bi-monthly'*.

Another single beneficiary woman who got divorced and is living with her 6 children (QNR no.7) said: *'I participate in VSLA groups even though sometimes I fall short on money to buy more shares'*.

A beneficiary woman (aged 48, married with 4 children QNR no.60) disclosed: '*both me and my husband participate in rendering money from financial institutions; I belong to VSLA group while my husband belongs to (Concern Universal Microfinance Operations) CUMO group'*.

Similarly, (QNR no.44 of a 29-year-old married woman, with 3 children) revealed:

> *'I belong to VSLA group and so does my husband and there is no difference in who should participate in financial services more than the other. However, VSLA has its weaknesses whereby other members in my group take too long to pay back their debts once money is borrowed which affects my timely intake of shares'*.

Most non-beneficiary women did not participate in financial services found in their area because they did not have reliable income to sustain themselves in the long run. Their sources of income were not fixed hence cannot be guaranteed that they will be able to sustain themselves.

Here is what most of them said during the interviews when they were asked about participation in financial services: (QNR no.35: non-beneficiary woman) married with 3 children said: *'I participate in VSLA's, but it is not easy to keep up because I usually fall short on money to pay interest rates and my debts'*.

Another non-beneficiary woman said:

> *'I have participated in VSLA's before, but I left the group now because I could not manage. Another reason why I left the group is because my fellow members in the VSLA group would borrow money from the group but failed to pay back the loans which gave a lot of problems to the group'* (QNR no.22, 42-year-old married woman with 6 children).

QNR no.36 of a non-beneficiary woman who was not married but had 2 children said: *'most single women belong to VSLA groups however, I do not participate in any economic activities like village bank because I do not have enough money to enter the groups'*.

This clearly explains the notion that SCTP encouraged women to participate in financial services such as VSLA's after receiving their cash transfer income because they were sure of being sustained since SCTP income comes in bi-monthly. However, SCTP was not the only reason that encouraged women to participate in financial services, their marital status also played a role as most women beneficiaries that were widowed or divorced also participated in financial services as being the only way they can sustain themselves in life.

Among 45% of both beneficiary and non-beneficiary women that disclosed of belonging to financial services available in their community, 97% of the women revealed that they belonged to VSLA's, because they are the most commonly identified informal financial services in their area. 3.4% said they belonged to other types of financial services such as (CUMO). See Table 8 for more details.

Table 8: Types of financial services

	Types of financial services		
Types	**Village bank**	**Others**	**Total**
SCTP beneficiaries	19(95%)	1(5%)	20
Non- beneficiaries	9(100%)	0(0%)	9
Total	**28(97%)**	**1(3.4%)**	**29**

FGDs revealed that VSLA's are the most commonly identified informal financial services because they are highly valued for their flexibility, their sense of ownership among members and for enabling members to save and borrow small amounts of money conveniently and affordably. In addition, other women disclosed that the fact that they know where and how their money is being saved is the reason why they joined VSLA's. While other respondents disclosed that, they valued VSLA's because being part of the group enables them to engage regularly with the people in their community unlike financial services as CUMO.

4.6 Contributory factors on women's economic empowerment

In order to address the fifth research question which reads as: Which are the factors that determine the effectiveness of SCTP on women's economic empowerment? The major causal factors responsible for enhancing the effectiveness of SCTP income for women's economic empowerment have been explored in three main categories of: 1) cultural barriers like patriarchy and matriarchy cultural values, 2) their personal age and 3) marital status of the women.

This section therefore examines the effects of the three main underlying factors on the indicators of women's economic empowerment which contribute in creating capability to negotiate their gender relations for decision making at household level. The component of culture was deliberately used in this study in order to identify the causal factors that lead to effectiveness of SCTP. Culture in patriarchal and matriarchal communities has been analysed in relation to their influence on access to and control over cash income, decision making and participation in economic activities. The marital status of women and their personal factors like age have also been analysed in relation to their influence on access to and control over cash and their decision making.

4.6.1 Culture

The data identified the influence of cultural values which restricted a number of women beneficiaries and non-beneficiaries to go outside their house either for earning money or to buy food items. In other cases, it was the same culture that also restricted a number of women beneficiaries and non-beneficiaries in controlling over cash and decision making. This trend was found different among matriarchal and patriarchal households. About 81% of the married men in matriarchal cultures had permitted their women to have the access to and control over cash and also to make household decisions. Unlike in patriarchal cultures, where 28% of men did not allow their women to have access to and control over cash. Worse still, most men did not allow their wives to make the decisions regarding their home and financial resources.

Linking culture with access to and control over cash income, it was noted that culture contributed so much to how women accessed and controlled their cash income in both beneficiary and non-beneficiary women. Table 9 shows that the women belonging to matrilineal cultures had more access and control over their cash as compared to those women in patrilineal cultures for both the beneficiaries and non-beneficiaries. In matrilineal culture 81% of women had the access to cash as compared to 72% of the same women belonging to patrilineal culture. When it came to control over cash, 50% of the women in matrilineal culture were able to control cash by themselves as compared to 22% of women that belonged to patrilineal culture.

Table 9: Women's access to and control over cash by culture

	Access to Cash			**Control over Cash**			
Types	**No**	**Yes**	**Total**	**Husband**	**Self**	**Both**	**Total**
Matrilineal	6(19%	26(81%)	32	12(37.5%)	16(50%	4(12.5%)	32
Patrilineal	9(28%)	23(72%)	32	19(59%)	7(22%)	6(19%)	32
Total	**15(23%)**	**49(77%)**	**64**	**31(48%)**	**23(36%)**	**10(16%)**	**64**

Access to and control over resources was more rigid in the T/A Ngabu and Katunga that belong to patrilineal system as compared to T/A Kasisi and Mlilima that belong to matrilineal system, since Chikhwawa as a district has two different cultural systems. In T/A Ngabu a patrilineal community where the dowry system is present, FGD participants explained that, in male headed households, men own most of the assets as they 'are owners of the villages' (non-beneficiary woman, Chimphabana village cluster). Land, in particular, is owned by men, while women own their clothes and have '*full control of the kitchen and utensils'* (beneficiary woman, Mawila village cluster). In both T/A Ngabu and Katunga in Chikhwawa, if a marriage ends the man tends to keep nearly everything because he is regarded as the one who married the woman; and the woman is only left with her blankets and clothes. CSSC members in both T/As additionally explained that '*this only occurs if the marriage is dissolved at home'*. If the marriage ends in a court, the assets are divided. If a spouse dies, the wife has access to and control over the assets as long as she stays in the community. However, if she has a male child, he gains control over the assets when he becomes an adult.

In matrilineal areas of T/A Kasisi and Mlilima, ancestral land is owned by women. A woman beneficiary in Namila village cluster observed that '*men are never allowed to take land away from women'*. Beyond land, FGD participants from Mpotazingwe village cluster in T/A Kasisi explained that maize, hoes, fertilizer, bicycles and durable goods that are owned by the family; kitchen utensils are owned by women; axes and knives are owned by men. In some cases, ownership of an asset is determined by how the money was raised to buy the asset. For example, if a bicycle was bought using money from selling cash crops, it is often owned by the family, but if the man did *ganyu* and generated the cash to buy the bicycle, it belongs to him. If a couple divorces, the assets that belonged to the couple go to the children; i.e. bicycles belong to the man and ancestral land belongs to the woman. Women beneficiaries from Mpotazingwe and Namila village clusters added that if a divorced woman remains with the children in the village, she will keep most of the assets, but if the man goes away with the children, most of the assets go with him, except for the land. If a husband dies and the wife remarries, her land goes to the children.

The existence of these two cultural systems (patrilineal and matrilineal) in the study helped the researcher to explain the notion that SCTP alone is not the cause of women's economic empowerment. Contributory factors such as culture can also have an influence on women's economic empowerment. The empirical evidence shows that indeed contributory factors such as culture have an effect on SCTP which can later lead to women's economic empowerment or not depending on the type of culture it is. As it is stated in women's empowerment framework that to say, the concept of women's empowerment is very complex and multi-dimensional in nature. It is hard to fully achieve through enhancing women's agency alone, but rather informal barriers like cultural values are important to consider. This is in line with Chikhwawa district, in which cash alone does not lead to women's economic empowerment but rather cultural factors also play a role on this.

Remarkably, all of the women beneficiaries in patrilineal culture had the access to SCTP money representing 100% as compared to 87.5% of women beneficiaries belonging to matrilineal culture. This was the case because qualitative analysis had showed that two women were complaining that their husbands physically abused them when it came to SCTP money; they would take the money and use it for alcohol. The study also revealed that 56% of SCTP women beneficiaries belonging to matrilineal culture had the control over cash by themselves, 25% said cash was handled by their husbands while 19% said cash was more handled in consultation with each other. In patrilineal culture, 37.5% of SCTP women beneficiaries said control over cash was done by themselves, another 37.5% of women said cash was mainly controlled by their husbands and 25% of the women said it was done in consultation with each other. The Table number 10 shows the findings.

Table 10: Women's access to and control over cash (SCTP beneficiaries only)

	Access to Cash			**Control over Cash**			
Types	**No**	**Yes**	**Total**	**Husband**	**Self**	**Both**	**Total**
Matrilineal	2(12.5%)	14(87.5%)	16	4(25%)	9(56%)	3(19%)	16
Patrilineal	0(0%)	16(100%)	16	6(37.5%)	6(37.5%)	4(25%)	16
Total	**2(6%)**	**30(94%)**	**32**	**10(31%)**	**15(47%)**	**7(22%)**	**32**

Among non-beneficiary women, 75% in matrilineal culture said they had the access to cash as compared 44% of women in patrilineal culture. It was not surprising that non-beneficiary women in matrilineal community had more access to cash compared to non-beneficiary women in patrilineal community because matrilineal culture is more descent through the female line while patrilineal culture is more descent through the male line. When it came to control over cash for non-beneficiary women, 44% in matrilineal culture said they had the full control over cash as compared to 6% of women in patrilineal culture. The Table 11 summarizes the findings.

Table 11: Women's access to and control over cash (Non-beneficiaries only)

	Access to Cash			Control over Cash			
Types	**No**	**Yes**	**Total**	**Husband**	**Self**	**Both**	**Total**
Matrilineal	4(25%)	12(75%)	16	8(50%)	7(44%)	1(6%)	16
Patrilineal	9(56%)	7(44%)	16	13(81%)	1(6%)	2(8%)	16
Total	**13(41%)**	**19(59%)**	**32**	**21(65%)**	**8(25%)**	**3(9%)**	**32**

With the data presented in Table 11, indeed culture has some implications on women's economic empowerment in the long run. Data has revealed that SCTP leads to women's economic empowerment. But due to culture, women from matrilineal society have shown to have better access to and control over resources as compared to those from patrilineal society. This means that the effects of SCTP are to some extent limited by the culture the women in Chikwawa belong to which is in agreement to the theory of women's empowerment framework.

4.6.1.1 Culture on decision making

While looking at culture on decision making at household level, financial resources and other income generating activities, the study revealed that culture in general had contributed to how decisions were made by beneficiary and non-beneficiary women. The data (table 12) shows that 62% of both beneficiary and non-beneficiary women belonging to matrilineal culture were found to be making decisions independently in their matters as compared to 28% of women in patrilineal cultures in general. A comparative statement of culture (matrilineal and patrilineal) on decision making is given in Table 12.

Table 12: Women's decision making by culture

	Decision making			
Types	**Both**	**Husband**	**Self**	**Total**
Matrilineal	5(16%)	7(22%)	20(62%)	32
Patrilineal	10(31%)	13(41%)	9(28%)	32
Total	**15(23%)**	**20(31%)**	**29(45%)**	**64**

Both beneficiary and non-beneficiary women belonging to T/A Ngabu and Katunga (patrilineal society) disclosed that decisions in general are done by men because they are said to be leaders of the household and they pay the bride price. However, women are able to contribute to the decisions when they are consulted by their spouses. Most beneficiary and non-beneficiary women through FGDs disclosed that they are usually consulted when it comes to household activities, agricultural activities and issues to do with VSLs.

Findings from T/A Kasisi and Mlilima (matrilineal society) paint a slightly different picture. Here, most beneficiary and non- beneficiary women have an upper hand in decision making. A few women (16%) also believe in consulting their spouses when it comes to decision making referring to it as '*one body and one family*', although the final decision depends on the asset in question. Men and women decide together what type of crops to buy, particularly crops that might need fertilizer and might require applying for fertilizer loans. Men often decide which tools to purchase – even if women have the income to do so. FGD participants explained that men make the decision to purchase goats and cattle, since it is their responsibility to care for livestock, while women decide on the purchase of household utensils and food. As female beneficiaries in Namila village cluster in T/A Mlilima explained, they usually try to reach a consensus with men so as not to cause too much disputes in the household.

Women in all T/As reported that the SCTP brought little change to gender dynamics because they have to '*respect their culture'* (woman beneficiary, T/A Katunga). This was particularly true in Chimphambana and Mawila village clusters that are purely patrilineal in Chikhwawa district and where men still have the final say on decisions. Women beneficiaries in Chimphambana village cluster explained that '*men still lead in decision-making as women are afraid of being left*'. Generally, with social norms and rules continuing to play a major role in these communities, women's decision-making and control in the household is quite restricted in patriarchy societies.

Among SCTP beneficiary women belonging to matrilineal culture, 69% said decision making was done independently, 19% said decisions were made strictly by their husbands while 12% said decisions were made in consultation with their husbands. While in patrilineal culture, only 50% of the women said decision making was done independently which was slightly lower as compared to women belonging to matrilineal culture. 25% of the women in patrilineal culture said the decisions were strictly made by their husbands and 25% said decisions were made in consultation with each other. Table 13 shows the details of the findings.

Table 13: Women's decision making by culture (SCTP beneficiaries only)

	Decision making			
Types	**Both**	**Husband**	**Self**	**Total**
Matrilineal	2(12%)	3(19%)	11(69%)	16
Patrilineal	4(25%)	4(25%)	8(50%)	16
Total	**6(19%)**	**7(22%)**	**19(59%)**	**32**

The findings in Table number 13 above, clearly shows that decision making for women beneficiaries was better off in matrilineal cultures unlike in patrilineal cultures. This is due to the fact that matrilineal culture are more headed by the female line unlike in patrilineal culture where men are regarded as the household head.

Looking at decision making regarding non-beneficiary women belonging to matrilineal culture, 56% of women said they made decisions on their own, 25% said their husbands strictly made the decisions on their own without consulting them and 19% of the women said decisions were made in consultation with each other. While in patrilineal culture it was the opposite where only 6% of the non-beneficiary women said they had made decisions on their own, 56% of women said their husbands strictly made the decisions and 37% of the women said decisions were made in consultation which each other. See details on Table 14.

Table 14: Women's decision making by culture (Non-beneficiaries only)

	Decision making			
Types	**Both**	**Husband**	**Self**	**Total**
Matrilineal	3(19%)	4(25%)	9(56%)	16
Patrilineal	6(38%)	9(56%)	1(6%)	16
Total	**9(28%)**	**13(41%)**	**10(31%)**	**32**

This clearly explains the notion that culture also affects non-beneficiary women when it comes to economic empowerment in general. As indicated in the Table 14, non-beneficiary women from matrilineal society are better off in decision making as compared to those from patrilineal culture. This means that the effects of women's economic empowerment are to some extent limited by the cultural group that they belong to.

4.6.1.2 Culture on participation in financial services

Regarding culture and the influence it had on participation of women in financial services, the study found out that culture had a minimal effect on women's participation in financial services. It was noted that among the women that belonged to matrilineal culture, 50% had the access to participate in financial services as compared to the other 41% of the women that belonged to patrilineal cultures (see Table 15).

Table 15: Women’s participation in financial services by culture

	Participation in financial services		
Types	**No**	**Yes**	**Total**
Matrilineal	16(50%)	16(50%)	32
Patrilineal	19(59%)	13(41%)	32
Total	**35(55%)**	**29(45%)**	**64**

The findings suggests that, Culture did not have any effect on women’s participation financial services in general. This was the case because in both matrilineal and patrilineal cultures both beneficiary women and non-beneficiary women were taken as the main benefiter’s of participating in informal financial services. Most women in general participate in VSLA groups that are available in their communities as compared to men, thus enabling them to make the decisions on how to use the money. According to FGDs in T/A Mlilima, participation in VSLA groups is said to be high among women unlike men who are mostly regarded as un-trustworthy when it comes to money rendering. It is common for women to borrow money from each other as a group because they are regarded as trustworthy as compared to men.

While reviewing the effects of culture on women’s participation in financial services of beneficiary women, there was a slight difference found in matrilineal culture as compared to patrilineal culture. 56% of women beneficiaries belonging to matrilineal culture said they were participating in financial services which was slightly lower as compared to 69% of women beneficiaries in patrilineal culture (see Table 16).

Table 16: Women’s participation in financial services by culture (SCTP beneficiaries only)

	Participation in financial services		
Types	**No**	**Yes**	**Total**
Matrilineal	7(44%)	9(56%)	16
Patrilineal	5(31%)	11(69%)	16
Total	**12(37%)**	**20(63%)**	**32**

The findings in table 16 clearly explains the notion that culture did not have any impact on beneficiary women's participation in financial services. Both beneficiary women in matrilineal and patrilineal cultures participated in VSLs that were locally found in their area. One can argue to say, beneficiary women belonging to matrilineal culture should participate more in financial services as compared to those in patrilineal culture because matrilineal culture is in favour with the female line. However, the findings in this study have shown that culture does not really have an impact on beneficiary women's participation in financial services. In addition, there was no difference of beneficiary women belonging to matrilineal and patrilineal cultures because both groups of women had the access to SCTP which gave them the confidence to join the VSL groups. Most beneficiary women took SCTP income as collateral, thus an increase in participating in financial services.

As for non-beneficiary women, 44% of women said they were participating in financial institutions in matrilineal culture as compared to 12% of women in patrilineal culture which is contrary different to what was found in beneficiary women see table 16, where women belonging to patrilineal culture had an increased number of women participating in financial services as compared to women in matrilineal culture. The Table 17 below shows the findings.

Table 17: Women's participation in financial services by culture (Non-beneficiaries only)

	Participation in financial services		
Types	**No**	**Yes**	**Total**
Matrilineal	9(56%)	7(44%)	16
Patrilineal	14(88%)	2(12%)	16
Total	**23(72%)**	**9(28%)**	**32**

Overall findings indicated that 72% of non-beneficiary women did not participate in financial services locally found in their area as compared to 37% of beneficiary women. The number of non-participatory women was high among non-beneficiary women because most of them did not have stable incomes to sustain themselves in the long run.

This is evidence that culture did not have an effect on women's participation financial services but rather SCTP income did.

4.6.2 Age

Age was another contributory factor that was looked at in this study. The data (Table 18) revealed that the women with age group between 18 to 40 years had more control over their cash that was found gradually reduced with increase in their age range. Regarding decision making of women in household matters, 31 to 40 years old women were found taking more decisions independently in their household matters as compared to other age groups. The young women with age group 18 to 30 years were found in making decisions in consultation with their husbands the most compared to other age ranges. Whereas older women of 51 to 70 years were more in decision making independently or strictly by their husbands. This was the case because most women that were below the age of 40 were very much aware of gender and women's empowerment programmes hence most women were able to make decisions independently when given the capability or in consultation with their husbands with no problems attached. A comparative statement of women' control over cash and their decision making by age distribution is given in the Table 18 below.

Table 18: Women's control over cash and decision making by their age

	Control over cash				**Decision making**			
Age	**Both**	**Husband**	**Self**	**Total**	**Both**	**Husband**	**Self**	**Total**
18-30	5(38%)	6(46%)	2(15%)	13	5(33%)	4(27%)	6(40%)	15
31-40	2(7%)	4(17%)	17(74%)	23	3(20%)	2(13%)	10(67%)	15
41-50	1(7%)	10(71%)	3(21%)	14	3(19%)	8(50%)	5(31%)	16
51-60	1(11%)	7(78%)	1(1%)	9	4(27%)	6(40%)	5(33%)	15
61-70	1(33%)	4(80%)	0(0%)	5	0(0%)	0(0%)	3(100%)	3
Total	**10(16%)**	**31(48%)**	**23(36%)**	**64**	**15(24%)**	**20(31%)**	**29(45%)**	**64**

While looking at the control over cash and decision making of women beneficiaries, it was found that the young women beneficiaries with the age group of 31 to 40 years had their control over cash income and were making decisions either independently or in consultation with their husbands. The older women beneficiaries from 41 to 50 years were also making decisions independently in their families while others depended on their husbands in order to make the decisions (see Table 19).

Table 19: Women's control over cash and decision making by their age (SCTP beneficiaries only)

	Control over cash				Decision making			
Age	**Both**	**Husband**	**Self**	**Total**	**Both**	**Husband**	**Self**	**Total**
18-30	3(43%)	2(28.5%)	2(28.5%)	7	5(56%)	-	4(44%)	9
31-40	2(14%)	2(14%)	10(71%)	14	1(14%)	-	6(86%)	7
41-50	1(14%)	4(57%)	2(29%)	7	-	5(50%)	5(50%)	10
51-60	1(25%)	2(50%)	1(25%)	4	-	2(50%)	2(50%)	4
61-70	-	-	-	-	-	-	2(100%)	2
Total	**7(22%)**	**10(31%)**	**15(47%)**	**32**	**6(19%)**	**7(22%)**	**19(59%)**	**32**

The study findings indicate that women beneficiaries in the age group of 31 to 40 years had more control over cash income and decision making as compared to women beneficiaries from the age group of 41 years and above. This was the case because most women that were below the age group of 40 showed that they were very much aware of gender issues in their community. They had disclosed that gender programmes that were aired on the radios, NGOs that are promoting messages about gender equality, gender education by social welfare programmes, and law courts that are available in their community have controlled the power that is available in men and ensured that women can be protected by the law. This view was resonated by most women in all the four T/As who expressed that, most men were now discussing issues with their wives.

From the perspective of all women in general from all the four T/As, shows that an increase in consultations between husband and wife between the age group of 30 years and below had more to do with the fact that men and women are being taught to respect each other and to listen to each other's opinions when making decisions rather than the influence of the SCTP income alone. This has also been attributed by GEWE that is being ran by social welfare department in the MoGCDSW present in the villages and an understanding of equal rights for men and women to express themselves by having the voice.

However, the availability of SCTP income also had an influence on women's control over cash and decision making as compared to non-beneficiary women as indicated in Table number 19. This was the case because beneficiary women had the access to resources 'SCTP income' thus enabling them to control and make the decisions unlike non-beneficiary women who were dependent much on their spouses especially in the age group of 41 years and above. This is in line with Sen's capability approach which is of the view that, if a woman's primary source of access to resources is a dependent member, her capacity to make strategic choices is likely to be limited as compared to an independent woman.

While reviewing the effects of age of those non-beneficiary women, there was no much difference found with SCTP women beneficiaries. Their differences when it came to control over cash and decision making were almost similar. The younger women from ages of 18 to 40 years had more control over cash income and decision making as compared to the older women which is the same with beneficiary women. Non-beneficiary women who mostly depended on their husbands to make the decisions or in consultation with their husbands were mostly in the age group of 41 to 50 years. See Table number 20 for details.

Table 20: Women's control over cash and decision making by their age (Non-beneficiaries only)

	Control over cash				**Decision making**			
Age	**Both**	**Husband**	**Self**	**Total**	**Both**	**Husband**	**Self**	**Total**
18-30	2(33%)	4(67%)	0(0%)	6	0	4(67%)	2(33%)	6
31-40	0(0%)	2(22%)	7(78%)	9	2(25%)	2(25%)	4(50%)	8
41-50	0(0%)	6(86%)	1(14%)	7	3(50%)	3(50%)	0(0%)	6
51-60	0(0%)	5(100%)	0(0%)	5	4(36%)	4(36%)	3(28%)	11
61-70	1(20%)	4(80%)	0(0%)	5	0(0%)	0(0%)	1(100%)	1
Total	**3(9%)**	**21(66%)**	**8(25%)**	**32**	**9(28%)**	**13(41%)**	**10(31%)**	**32**

The study findings from the interviews indicate that non-beneficiary women in the age group of 31 to 40 years had more control over cash income and decision making as compared to women from the age group of 41 years and above. This is similar to table 19 where beneficiary women in the age group of 31 to 40 years had more control over cash and decision making as compared to the rest of the age group. However, the percentages in beneficiary women were slightly higher as compared to non-beneficiary women due to availability of SCTP income that gave them bargaining power to act. In addition, non-beneficiary women in Mawila and Namwira village clusters had disclosed that gender programmes in their community that are being offered by social welfare department had contributed to bargaining power in controlling and decision making at household level. The generation has changed they continued to say, '*Men were rulers before but now with gender talks on the radio and NGOs, women have the freedom to chip in'*.

4.7.3 Marital status

The marital status of the women was taken as a contributory factor towards ensuring that there is economic empowerment in the homes. The presence of a husband in the lives of both women beneficiaries and non-beneficiaries confined them with household activities, although this was mostly common in non-beneficiary women because of the lack of access to cash income. For a total number of 64 women that were interviewed, 16% of the women were widowers and 12% were divorced women. These widowed and divorced women only had the option to get access to and control over resources and make decisions independently for household matters. The other conditions that strengthened women to make independent decisions in their homes were issues to do with culture especially to those women that belonged to matrilineal communities where ownership is on the female line. In other cases, decision making was done independently due to their husband's sickness or disability which forced women to be found as the bread winners of their family. It is due to such reasons why some of the widowers and divorced women expressed that, their only option for being independent in household decision making was because: '*When my husband was alive, he was doing everything outside house and brought all household needs. He did get angry when I was doing outside work. Now, he is not in this world, I do everything*' (QNR no.5: beneficiary woman with 45 years old and 1 child).

Another 36 years old woman with 1 child, (QNR no.8: beneficiary woman) expressed '*after the death of my husband, I took all household responsibilities, but before he died he was the one that was responsible for everything including all household matters'*.

A 38 year-old non-beneficiary woman with 4 children said: '*before divorcing my husband, he was the one earning the income and making the decisions on how to spend money for daily use. But now that we are divorced, I have to do all this work he did by myself'* (QNR no.26: non-beneficiary woman).

Another non-beneficiary woman disclosed: *'Even if I earn money through business of selling maize, my husband is still dominant in deciding everything because he has influence on family as a head'* (QNR no.36: non-beneficiary woman).

These findings are similar to Khattak's (2002) study of women in Pakistan where he found that the ability of women to earn a living in Pakistan did not automatically mean that there was no patriarchal control. He discovered that there was much more involved with empowerment and independence than earning alone. Khattak (2002) found that age, marital status and class directly have an impact on the level of women's assertiveness and autonomy. It meant that the force to exercise intra-household bargaining power by the women is not only hidden in their economic power of access to SCTP income or other sources of income but also in personal potentials such marital status which is referred to as the '*power within'*.

Using marital status as a measure of decision-making power by women in both beneficiary women and non-beneficiary women, the study found out that most women that are widowed and divorced had more power in decision making unlike married women. However, women beneficiaries that were married were better off in having capabilities of decision making as compared to non-beneficiary women.

Through the FGDs, it was observed that gender equality principles and women's economic empowerment were mostly absent in the programme design. Indeed, as an officer working for the programme since 2014 and according to the FGDs that were conducted at VC level together with the CSSC members who were helping the researcher with data collection, a gender analysis was not conducted to inform the design of the SCTP, whose aim was to reduce poverty and vulnerability. Findings further indicate that women's needs were not specifically prioritized, as the team was repeatedly informed during the fieldwork that SCTP was not a gender programme, but a programme for everyone. Not being gender-aware, prevented CSSCs from recognizing and addressing gender issues in the programme during targeting process, which could have enhanced its achievement of long-term objectives and improved development prospects more generally.

Moreover, it was indicated that the aim was to target people who were ultra-poor and labour constrained, regardless of whether they were male or female. This was clearly explained to them by the SCTP officers from the district level that came to orient the CSSCs during the targeting process. Fortunately, most of the women fell in that category of ultra-poor and labour constrained but their needs were not the center of focus. Thus, unlike the CCT programme in Latin America that intentionally targets female beneficiaries (Molyneux, 2006).

Interestingly, at the district level in Chikhwawa, an SCTP district official argued that 'there should be an element of gender' in the programme. He continued to say that '*gender should not cover the whole programme*' since this may possibly eliminate other households that are eligible to be in the programme, but it could be added as '*a factor for selection'*. However, including gender considerations in the targeting mechanism does not assure that principles of equality and the objective to transform gendered power relations will be included in the design of a programme.

CHAPTER FIVE

CONCLUSION, IMPLICATIONS AND RECOMMENDATIONS

5.1 Introduction

The study focused on establishing the relationship that SCTP has on women's economic empowerment by comparing beneficiary women with non-beneficiary women. The aim of the study was also to explore the underlying factors which influence the effectiveness of SCTP on women's economic empowerment. In this regard, five aspects of effectiveness of SCTP to poor women for their economic empowerment were reviewed on: how is it working for positive change in women's self-reliance and recognition; what are its effects on access to and control over resources, what is their agency in decision making, what is the level of participation in financial services; and lastly what are the factors that enable SCTP to be effective on women's economic empowerment by looking at the contributory factors such as: the culture they belong to, marital status and their personal age. This chapter is therefore designed to focus on the outcomes of the research findings, the implications the study have and the possible recommendations to be made.

CCTs in Malawi are combined with UCTs in order to increase school enrolment and attendance. They are designed to target people categorised as 'ultra-poor' and 'labour-constrained'. The SCTP has three main objectives; to reduce poverty, to increase school enrolment and to improve the health and well-being of children. This study employed a mixed research method (qualitative and quantitative) in order to answer the five main research questions. The study explored the cultural dynamics, social and economic factors responsible for making SCTP effective or otherwise for empowerment of poor women by conducting interviews and FGDs on women beneficiaries and non-beneficiaries. Chikhwawa was chosen to be the focus district in this study because of the matrilineal and patrilineal characteristics, thus the need to better understand if different cultures can have different impacts on women's economic empowerment.

The study purposively sampled four T/As in which: T/A Kasisi and Mlilima were purely matrilineal and T/A Ngabu and Katunga were purely patrilineal with a total sample size of 64 women participants of which 32 were women beneficiaries and the other 32 were non-beneficiary women. The study also undertook a total number of eight FGDs in which two focus consisting of a total number of 10 women in each group were done in each T/A. Analysis of data was done using content analysis and SPSS.

Findings indicate that there was a greater increase in strength and self-reliance among the beneficiary women as compared to non-beneficiary women. Beneficiary women had easy access to money as compared to non-beneficiary women hence more self-reliance and recognition in their families. Thus, SCTP contributes to women's economic empowerment by increasing their self-reliance and recognition in their families.

Beneficiary women were more economically empowered as compared to non-beneficiary women because of access to SCTP income. It was easy for beneficiary women to control the resources that they had access to unlike most of the non-beneficiary women that did not have any access to resources but rather were dependent on their spouses in order to earn a living, thus making it difficult for them to control the resources. Therefore, SCTP increases women's access to and control over income.

The SCTP has contributed to enabling beneficiary women to bargain for the power and agency to make their own decisions regarding the home, agricultural activities and financial resources as compared to non-beneficiary women. This clearly explains the notion that SCTP has a positive influence over women's decision making in general, however this was not solely attributed by SCTP income only. Women's marital status was also another contributing factor when it came to decision making.

Participation in financial services was found more in beneficiary women as compared to non-beneficiary women in their communities. SCTP income had enabled beneficiary women to pay their interest rates unlike non-beneficiary women who had complained that interest rates where high and they could not afford to pay every month. Thus, SCTP has enabled financial inclusion for women, particularly through VSLAs.

Cultural values restricted a number of women beneficiaries and non-beneficiaries to go outside their house either for earning money or to buy food items. Most husbands in matriarchal cultures had permitted their wives to have the access to and control over cash and also to make the decisions regarding their homes. On the contrary, in patriarchal cultures most men did not allow their wives to have access to and control over cash, worse still they did not allow most of them to make decisions regarding their home and financial resources. This clearly explains that culture has an influence on SCTP when it comes to women's economic empowerment.

However, it was noted during the study that culture did not have any impact on women's participation in financial services. This was alarming putting into consideration that it was the same culture that had an effect on beneficiary and non-beneficiary women when it came to access to and control over cash and decision making. Participation in financial services for both patriarchal and matriarchal was the same. Thus culture had no impact on the participation of women in financial services.

The presence of a husband in the lives of both women beneficiaries and non-beneficiaries confined them to household activities, although this was mostly common in non-beneficiary women because of the lack of access to cash income. These widowed and divorced women only had the option to get access to and control over resources and making decisions independently for household matters. However, in a few cases control over cash and decision making was done independently due to their husband's sickness or disability which forced women to be found as the bread winners of their family. Thus, marital status of women contributes towards their economic empowerment in most cases.

The study revealed that women that were from ages of 18 to 40 years had more bargaining power in making decisions with their husbands unlike those women from ages of 41 to 64 years who mostly depended much on their husbands for decision making. This has been the case because most women below the age of 40 were very much aware of women's empowerment. They had heard about Gender programmes such as GEWE that try to promote women thus, most women were able to make decisions independently when given the capability. Therefore, personal age has an impact on women's economic empowerment, however this should not be solely attributed to age but also gender programmes that exist in the area.

SCTP's aim is to reduce poverty, to increase school enrolment and to improve the health and well-being of children. However, SCTP in this study has proved to be a tool that also contributes towards women's economic empowerment through enabling women to be self-reliant, to have the access to and control over resources, bargain for agency in decision making and to participate in financial services available in their immediate communities. Contributory factors such as women's cultural background; women's personal age and her marital status enhances the effectiveness of SCTP on women's economic empowerment.

Therefore, SCTP is a tool that ensures that there is women's economic empowerment, however contributory factors such as cultural background, women's personal age, women's marital status and gender messages implemented by MoGCDSW and NGOs make it more effective.

5.2 Implications of the study

Much as the study made significant findings regarding the effects of SCTP on women's economic empowerment, the conceptual framework of this study is limited to the indicators of women's economic empowerment within household dynamics and is not explicitly on social and political participation of women. Thus, a more predominantly study is required to gain in depth understanding of the effects of SCTP on social and political empowerment of women in Malawi.

5.3 Recommendations

The findings of this study show that SCTP had a significant impact in contributing towards women's economic empowerment. However, the design of the programme is not gender sensitive and lacks gender equality principles, thereby ignoring the gender dynamics that might have a bearing on women's economic empowerment issue in Malawi.

Without a clear understanding of gender power relations, roles and responsibilities or an understanding of the aims and effects that cash transfers may have, simply implementing SCTPs can add to women's already overburdened load as evidenced in this study. Thus, the need for a gender component to be added to the objectives of SCTP in order to ensure lasting change.

In addition, there is need to raise awareness of the importance of sharing household and care responsibilities between women and men. This could involve working with different NGOs to engage men and boys in a wider group of care and domestic work and also engaging them in Early Child Development (ECD) programmes offered by MoGCDSW to provide child care for beneficiaries with young children.

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APPENDICES

Appendix 1: Interview Guide

District Name:
T/A Name:
Cluster Name:
Respondent Name:

Date: ___/____/____

A. Respondents socio-economic background (for both categories of participants)

1. Education level of respondent (Education background)
2. Age of the respondent
3. Family size (No. of children of the respondent)
4. Family structure (joint family, nuclear family or alone)
5. Occupation/employment status of respondent (source of income)
6. In case of married, the employment status of spouse
7. Housing status of respondents (either own house or rented)
8. If own housing, who is the owner husband or wife?
9. Do you own any assets? (i. e. land, house, oxcart, chair, table, bed, mattress, television, radio, phone, kitchen utensils etc.)
10. Who in the household makes decisions regarding the use and sale of these assets? Why? What is the impact of this?
11. Who keeps these assets or property if a marriage is dissolved because of separation or death? Why?
12. What are the sources of income (including agriculture, wage employment, cash transfers, remittances, gift-giving, etc.) available in your household?
13. Which of the sources of income/income-generating activities that you have mentioned are typically performed by men and which by women? Why?
14. Who controls the financial resources?
15. Who makes the decisions regarding the home?
16. Who makes the decisions regarding agricultural activities?

B. Access to and control over SCTs (for beneficiaries)

1. What do you think Social Cash Transfer Program is all about?
2. Who receives the monthly Social Cash Transfers?
3. What do you use the Social Cash Transfer money for?

4. Who decides on how to use Social Cash Transfer money in your family?
5. What do you think about the role/impact of Social Cash Transfer in your life? How has Social Cash Transfer benefit you?
6. What do you think are the challenges associated with Social Cash Transfer money?
7. Do you think that Social Cash Transfer money helps you in decision making on your own well-being? (Please share with examples)
8. Do you think that Social Cash Transfer money helps you in decision making on your children and family wellbeing? (Please share with examples)
9. Do you think that the Social Cash Transfers Program has changed your status as the woman in the family and community?
10. In your opinion, what are the reasons which hinder women in their decision making?
11. In your opinion, what are the reasons which hinder women from living independently in their life?

C. Access to and control over household resources (for non-beneficiaries only)

1. Do you have any source of income?
2. How do you make money for yourself and for household activities?
3. What do you do with this money?
4. Who decides on how to use the money in your family?
5. Do you think that this money helps you in decision making for your own well-being? (Please share with examples)
6. Do you think that this money helps you in decision making for your children and family well-being? (Please share with examples)
7. In your opinion, what are the factors that hinder women for their decision making?
8. In your opinion, what are the factors that hinder women from living independently in their life?

D. Intra-household gender relations (for both categories of participants)

1. Who decides on how money is spent?
2. Apart from household activities, what other activities do you engage yourself in?
3. Do you participate in decision making of day to day household activities like education, health of children and your-self?
4. Do you encounter any disagreements and if yes, how do you resolve them?

5. Do you have the ability to control household income to manage for day to day activities independently? How she is functioning that ability and if no what are the reasons?
6. Do you make decisions to manage yourself and household activities? (using own ability, in consultation with spouse/family member/friends): (Relationships with spouse)
7. Any further information to add in this discussion will be asked.

E. Participation in financial services in the community (for both categories of participants)

1. Do you participate in financial services to help decide on social protection investments?
2. Are there any differences in the way men and women participate in these financial services (e.g. speaking up in public)? Explain.
3. What types of credit or other financial services (savings, insurance, loans from microfinance institutions, CBOs, NGOs, social networks, etc.) do male/female members in your household typically have access to?
4. What are the different challenges that men and women face when accessing these types of credit? Why? Are they accessible equally to men/women?

Appendix 2: Focus Group Discussion (Beneficiaries only)

District Name:
T/A Name:
Cluster Name:

Date: ___/____/____

A. Sources of income and women's roles in income generation

1. What are the sources of income (including agriculture, cash transfers, remittances, gift-giving, etc.) available in your household?
2. Which of the sources of income activities that you have mentioned are typically performed by men and which by women? Why?
3. Have these sources of income changed after the introduction of Social Cash Transfer Programme? In what way?
4. Has the Social Cash Transfer Programme directly increased women's economic status?

B. Access to credit and other financial services

1. What types of financial services (savings, loans from microfinance institutions, CBOs, NGOs, social networks, etc.) do male/female members in your household typically have access to?
2. What are the different challenges that men and women face when accessing these types of financial services? Why? Are they accessible equally to men/women?
3. Have types of financial services and level of accessibility by men/women changed after the Social Cash Transfer Programme? How and why? Explain.

C. Control and decision-making over productive assets

1. What are the main household assets or property (e.g. house, land, and livestock) in your household?
2. Who in your household (or outside your household) owns these assets or property?
3. Who in the household makes decisions regarding the use and sale of these assets? Why? What is the impact of this?
4. Who keeps these assets or property if a marriage is dissolved because of separation or death? Why?
5. Has this changed after the Social Cash Transfer Programme? Why?

D. Control and decision-making over cash expenditures, savings and cash transfers

1. In your household, who decides how to use cash and how is this decision made? Why? If you disagree on these decisions, how is the disagreement resolved?
2. Has this changed since the Social Cash Transfer Programme?
3. In your household, do you save money? Who decides how much to save? How is the decision made regarding when and how to use the savings?
4. Has this changed since the Social Cash Transfer Programme?

5. In your household, how is the cash transfer money spent? Who decides?

6. Is cash from the Social Cash Transfer Programme used differently from cash obtained through other sources? Explain. What is the transfer spent for?

7. Who in the household benefits most from the cash transfer money? Why?

Focus Group Discussion (Non-beneficiaries only)

District Name:
T/A Name:
Cluster Name:

Date: ___/____/____

A. Sources of income and women's roles in income generation

1. What are the sources of income (including agriculture, wage employment, remittances, gift-giving, etc.) available in your household?
2. Which of the sources of income activities that you have mentioned are typically performed by men and which by women? Why?
3. Have you observed any changes in terms of the roles of men and women in income generating activities in recent years? Why? As a result of what processes?

A. Access to credit and other financial services

1. What types of financial services (savings, loans from microfinance institutions, CBOs, NGOs, social networks, etc.) do male/female members in your household typically have access to?
2. What are the different challenges that men and women face when accessing these types of credit? Why? Are they accessible equally to men/women?
3. Have you observed any changes in recent years regarding types of financial services? Any changes in terms of their accessibility by men/women? Why?

B. Control and decision-making over productive assets:

1. What are the main household assets or property (e.g. house, land, and livestock) in your household?
2. Who in your household (or outside your household) owns these assets or property? Why?
3. Who in the household makes decisions regarding the use and sale of these assets? Why? What is the impact of this?
4. Who keeps these assets or property if a marriage is dissolved because of separation or death? Why?
5. Have these processes of decision making changed in recent years? Why and how?

D. Control and decision-making over cash expenditures and savings

1. In your household, who decides how to use cash and how is this decision made?

   Why? If you disagree on these decisions, how is the disagreement resolved?

2. In your household, do you save money? Who decides how much to save? How is the decision made regarding when and how to use the savings?
3. Have these processes of decision making changed in recent years? Why and how?