



Evaluating the Impact of Social Cash Transfer Program on Women's Empowerment: A Case Study of T/A Lukwa, Kasungu District in Malawi.

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ABSTRACT

This study evaluates the impact of Social Cash Transfer Program (STCP) on Women Empowerment, using T/A Lukwa in Kasungu as a case study. As the Malawi government and international donors keeps on increasing the funding to this initiative aimed at eradicating poverty and economically, socially empower the rural women an understanding on the extent such objectives are accomplished is vital. The study used both quantitative and qualitative designs to collect data using questionnaires and focus group discussions on 400 participants who were selected using purposive and simple random sampling procedures to ensure only STC program beneficiaries who have rich data participated in the study.

Findings reveals that the SCT program have played a crucial role in economic empowerment of rural women due to its ability to enhance women access to resources and opportunities, reduction in gender inequalities and stereotypes in their families, reduction of family poverty levels, economic growth and enhancing participants ability to save. However, the participants cited the need to increase the amount allocated to each beneficiary to cater for the increases in prices of goods and services, a need to increase the number of beneficiaries and training to beneficiaries for effective utilization of the benefits. The study concludes that the Social Cash Transfer program is an effective program for eradicating rural women poverty and essential in economically and socially empowering rural women in Malawi and abroad.

Keywords: Social Cash Transfer, Women Empowerment, T/A Lukwa, Kasungu, economic empowerment, Malawi Government.

1.Introduction

Cash transfer is the provision of assistance in form of money, physical currency, cash or electronic-cash to beneficiaries to establish individuals, households or communities and as a modality, they are distinct from both vouchers and in-kind assistance (Simon, 2018). Cash transfer programs are therefore economic interventions where cash for goods, or vouchers services, is directly provided to beneficiaries. In the context of humanitarian assistance, the term is used for the provision of cash, vouchers given to individuals, households, community recipients, but not to governments and other state actors (Arnold et al., 2011).

Women's empowerment is the expansion in the ability to make tactical life choices in a situation where this ability was previously denied (Hunt and Samman, 2019). Globally Cash transfer programs are frequently cited as one of the most successful approaches to reducing poverty, more so in developing countries by empowering women economically, spurring equal access to economic resources and increasing women's control over resources (Bastagil et al., 2016).

In Africa the unconditional cash transfers have allowed recipients to boost investments in human and physical capital, to smooth consumption and to engage in more risky but productive activities (Fiszbein et al., 2018).

Despite the huge funds spent on the Social Cash Transfer Program since its introduction the levels of poverty and gender-based violence in Malawi especially on women remain rampant an indication of lack of empowerment (IHS 2022).

Several local studies conducted on the impacts of cash transfers have specifically focused on future impacts and have not been specific to such impact on women (Bonilla and Ring, 2017). This study therefore was aimed at addressing this gap by evaluating the Impact of Social Cash Transfer Program on Women's Empowerment, specifically to identify the impact of the program on economic empowerment, ability to make political decisions, identify the challenges that the program is currently facing and suggesting the appropriate actions to be undertaken so that beneficiaries realize maximum rewards and the program achieves its goals. This will provide reliable data for decision making of numerous stakeholders and additionally will add to the available literature thus also providing academic value to future researchers.

2. Literature Review

2.1 Introduction

The study provided the key terms that underpin the study including the cash transfer, cash transfer program, empowerment, women empowerment, the Social Cash Transfer Program implemented by the Malawi government. Additionally, it has provided the empirical review of the global literature, regional and local available research findings relevant to the study as a basis for this study. On the theoretical aspect the study is based on Naila Kabeer's theory of women empowerment. The independent variable for the study being the unconditional and conditional social cash transfers which affects the dependent variable of women empowerment in respect to economic, social, political, reproductive and ability to save of the beneficiaries as indicators of empowerment. This of course being mediated by the SCT policies in respect to beneficiary identification and selection, the amount to each beneficiary being the study's moderating variables.

2.2 Definition of key terms.

Cash Transfer (CT)

Cash transfer is the provision of assistance in form of money, physical currency, cash or electronic-cash to beneficiaries to establish individuals, households or communities and as a modality, they are distinct from both vouchers and in-kind assistance (Simon, 2018).

According to Baird et al. (2010) cash transfer is a direct regular payment that raises income to the household to reduce poverty and vulnerability.

Cash Transfer Programs (CTP)

Cash transfer programs are economic interventions where cash for goods, or vouchers services, is directly provided to beneficiaries. In the context of humanitarian assistance, the term is used for the provision of cash, vouchers given to individuals, households, community recipients, but not to governments and other state actors (Arnold et al., 2011).

Cash Transfer Program (CTP) refers to all programs where cash, vouchers, services, and goods, are directly given to beneficiaries. It is a method that builds upon connections, capacities, incentives, and relationships to encourage effective market recovery. CTP is an instrument for delivering assistance (Ikiara, 2009).

Types of Social Cash Transfer Programs

Un conditional cash transfer - These programs provide money to individuals and households without requiring them to meet specific behavioural conditions, distinguishing them from conditional transfers. Research shows UCTs reduce poverty, improve food security and increase assets after boosting human capital and providing recipients with dignity. Cash given to beneficiaries without the beneficiary having to do anything specific to receive the transfer.

Conditional Cash Transfer – these are anti-poverty programs that provide cash to poor households on the condition that they meet certain requirements, such as ensuring children attend school or participate in health programs. The main goals are to reduce immediate poverty by increasing consumption and break the long-term cycle of poverty by building human capital through better health and education.

Social Cash Transfer Programme in Malawi

The Government of Malawi's SCTP is locally known as the Mtukula Pakhomo is an unconditional cash transfer programme targeted to ultra-poor, labour-constrained households. The programme began as a pilot in Mchinji district in 2006. Since 2009, the programme has expanded to reach 18 out of 28 districts in Malawi now it is in all the 28 districts in Malawi.

Empowerment

The concept of empowerment lies in its integration of the level of individual study with the level of social and political meaning. The conjunction of individual empowerment in social, and political areas appears in feminist thinking, which connects the personal with the political: what occurs in the life of an individual woman is not only her private affair, but also an expression of her social situation (Hughes et al., 2015; Kabeer, 2012).

The reported empowerment as technologically advanced the concept theoretically and presented it as a worldview that includes a social policy and an approach to the solution of social problems stopping from powerlessness (Hunt and Samman, 2019).

If we acknowledge that politics is everyday activities of ordinary people who are attempting to change social and economic institutions, individual empowerment cannot consist only of personal assertiveness, mobility, and a psychological experience of power (Hunt and Samman, 2016).

Hence this study looks at how and to what extent Malawi Cash Transfer Programs function as a tool for rural women's empowerment.

Women's Empowerment

Kabeer (1999) defines women's empowerment as the expansion in the ability to make tactical life choices in a situation where this ability was previously denied. This understanding of women's empowerment gives a direct link between empowerment and equality of opportunities.

The procedure of empowering women will improve their skills to manage their lives, improves their admission to education, access to formal sector employment, entrepreneurship, access to finance, and control over productiveness. Furthermore, it differentiates women's empowerment into four dimensions: political empowerment, social empowerment, legal empowerment, and economic empowerment (Molyneux and Thomson, 2012).

2.3 Empirical Literature Review

The review is a mixture of global, regional and local researcher's findings and reports in respect to the study topic areas.

Global Perspective

According to ESCAP (2019) in the article titled Social Cash Transfer Programme discussed that in Bangladesh, cash transfers have interacted with direct health interventions to bring a number of benefits which include extending immunization, increasing consumption of micronutrients and boosting attendance for ante- and post-natal care. In Cambodia, cash transfers have also shown promise in helping mothers and children affected by HIV and AIDS.

Some CTs promote the access of women to justice, particularly when gender conflicts arise as a result of women controlling cash and becoming more economically independent.

This is important because gender-based violence may originate or exacerbate when cash transfers make women the official transfer recipients.

There are examples in Latin America where CTs have created both awareness and links to judicial services through sensitization meetings, offering complementary services to protect women from domestic and sexual violence, and using programme meetings to address issues of domestic violence (Holmes and Jones, 2013).

Woolard (2016) in his research titled "Impact of government programmes" using administrative data sets stated that this effect is even greater in the "social democratic welfare States", such as Denmark, Finland, Norway and Sweden, where a wide range of health, educational and care services, as well as generous social protection benefits and transfers, are provided universally as an important redistribution function.

Welfare state spending and taxation have no behavioural impact on the distribution of market incomes.

In particular, in countries with generous public pensions, the standard approach implies that middle-class individuals are plunged into market-income poverty on retirement simply because it is the government, rather than the market, that provides their pensions: generous earnings-related public pensions are then measured as being very effective at reducing inequality, in part because they restore middle-income retirees to their pre-retirement ranking

Regional Perspective

A report by UNICEF in 2015 on the impact of social cash transfer on beneficiaries in Zambia revealed that the Zambia's Social Cash Transfers spark a broad range of Impact; that Social Cash Transfers (SCTs) programme plays a vital role in reducing debt and allowing households to make critical investments, making resilience a key impact. In particular, during the harvest season, a cash transfer, with more food available, families used the cash transfers to invest in chickens, goats, mosquito nets (to protect against malaria) and farm tools. Recipient households also invested in improved housing conditions, building latrines and cement floors, which all have positive health implications

Studies done on Cash transfers in Zambia, Kenya and Malawi have shown that the program has increased women's ownership of livestock (Seidenfeld et al., 2013; Asfaw et al., 2014; Covarrubias, et al., 2012) and their access to both formal and informal credit since the regularity of CT payments are perceived as a loan guarantee (Barca et al., 2015).

According to Croome and Nyanguru 2017 in a journal titled the Impact of the Old Age Pension on Hunger and Vulnerability in a Mountain Area of Lesotho discussed that receipt of social cash transfers also allows physically fit and productive adults to actively seek work. In South Africa, households receiving the Old Age Pension have labour force participation rates 11-12% higher than households that do not receive the grant, and employment rates 8-15% higher.

In the same way, American Institutes for Research (2019) established that the impact evaluations in Zambia have measured significant improvements in beneficiaries' motivation: they perceive themselves as considered less poor by the community, and assess the future more positively, which is a crucial prerequisite for leaving the vicious cycle of poverty. With the Social Cash Transfer programme, 12% of people are reported seeing the future positively, with 23% more having plans for the future at the time of the evaluation from the baseline.

Malawi Perspective

Miller, Tsoka and Reichert (2016) conducted a study in Malawi on the impact of the social cash transfer scheme on food security and averred that at household level, there is plentiful evidence to show that cash transfers improve food security and nutrition.

ESCAP (2019) established that a large proportion of a cash transfer is spent on food: the evaluation of Malawi's Food and Cash Transfers (FACT) showed that 75.5% of the transfer was typically spent on groceries. In Lesotho the number of old age pensioners reporting that they never went hungry increased from 19% before the pension to 48% after it was introduced.

A study by Bonilla et al. in 2017 discovered that social cash transfer in Malawi is gradually leading to poverty reduction and women's economic empowerment through activities such as social protection and poverty reduction strategies.

2.4 Theoretical Framework

This study was based on a women empowerment concept developed by Naila Kabeer's concept of women's empowerment. Kabeer (2019) argues that empowerment is a process of change, enabling those denied the ability to make strategic life choices.

According to Kabeer's (2019) notion of women's empowerment, those who aren't given the opportunity to make wise decisions in life eventually develop this skill. Two things are necessary for empowerment to occur: there must be options and the capacity to make diverse decisions. Empowerment is a process of change.

Dimensions of Women's Empowerment

In this theory, Kabeer argues that for a meaningful ability to exercise choice (empowerment), there are three interrelated dimensions that are involved. These are: resources, agency, and achievements (Kabeer, 1999). Wherein, the theory views resources as pre-conditions, agency as the process and achievement as outcomes, a totality of which then leads to empowerment.

Resources

Resources refer to both material resources as typically understood in economics as well as a range of human and social resources which enhance one's ability to exercise choice (Kabeer, 1999). As such, Kabeer argues that conceptualized broadly, resources are acquired through a myriad of social relationships conducted in various institutional arenas within a society. Resources are therefore acquired through a multiplicity of social relations, for example family, market and community. Kabeer observes that resources here should be viewed in terms of both the actual allocations as well as future claims or expectations of resources.

Agency

In this theory, Kabeer defines agency as the ability to define one's goals and act upon them (Kabeer, 1999: 438). The theory argues that agency should be viewed as something that goes beyond just observable action to include the meaning, motivation, and purpose that individuals bring to what they do (Kabeer, 1999: 438).

The theory cautions against a narrow conceptualization of agency just as "decision-making", instead, persuading for an operationalization that also encompasses such aspects as negotiation, deception, subversion, and resistance, depending on the purpose of agency in a particular context.

Achievements

Kabeer notes that whereas resources and agency constitute people's capabilities i.e., their potential for living the lives they want; achievements refer to the extent to which this potential is realized or fails to be realized (Kabeer, 2005).

Therefore, put differently, achievements essentially refer to the outcome of the people's efforts. Kabeer (2005) thus argues that regarding empowerment, achievements should be viewed in terms of both the agency exercised and its consequences.

In order to clearly define the connection between resources, agency, and achievements in achieving women's empowerment, Kabeer further makes two distinctions.

First, a distinction between passive and active forms of agency. Wherein, passive forms of agency can be viewed as those actions taken when there is little choice while active forms of agency refer to the purposeful behaviour.

Second, a distinction between greater effectiveness of agency and transformative agency. Kabeer defines women's greater effectiveness as the efficiency in carrying out women's given roles and responsibilities while transformative agency denotes women's ability to act on their restrictive roles and responsibilities in order to challenge them (Kabeer, 2005).

Kabeer concludes on women's empowerment theory by contending that the three dimensions of empowerment represent pathways through which it occurs and that change in one dimension has the potential to change others.

Household Members for Social Cash Transfer Program

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 but have a chronic illness or disability, or are otherwise unable to work. Beneficiary selection is done through a community-based approach with oversight provided by the local District Commissioner's (DC's) Office and the District Social Welfare Office (DSWO). Community members are appointed to the Community Social Support Committee (CSSC), and the CSSC is responsible for identifying households that meet these criteria and creating a list. These lists are to include roughly 12 per cent of the households in each Village Cluster (VC), and after further screening, the list is narrowed in order to achieve a target coverage rate of 10 per cent.

2.4 Conceptual Framework

A conceptual framework for the study shows the independent variable, the dependent variable and the moderating variable for this study.

Independent Variables

The unconditional cash transfer program being run by the Malawi Government through the Ministry of Gender, Community Development and Social welfare is the independent variable for the study at hand.

Dependent Variable

The study dependent variable is the level of empowerment that the Social Cash Transfer beneficiaries will realise after receiving the unconditional cash transfers from the Malawi Government. This is measured in respect to the economic improvement of the women and also the ability of the women to make decisions that will affect their lives as well as the community they are living in. It may also imply the ability to make political choices that will shape their community country destination.

Moderating Variable

The moderating variables for the study include the policies and guidelines that guide the administration of the social cash transfer program. It also includes the procedure for beneficiary identification and selection and amount of social cash transfer each beneficiary receives.

3.0 Research Methodology

3.1 Research Design

The study adopts a mixed research design thus a combination of Quantitative and Qualitative designs. Quantitative approach has the benefit of being cheaper to implement, are standardized so comparison can be easily made, and the size of the effect can usually be measured (Kabir, 2016). The qualitative design utilises focus groups. This integration offers the researcher a comprehensive understanding, balancing quantitative data's depth for a more complete picture of a research problem.

3.2 Overview of Mixed-Methods Approach

The study is an explanatory design where firstly quantitative data is collected and analysed first (using questionnaire), followed by qualitative data (using focus groups discussions) to check the levels of collaboration and supplement each other. This is done to enhance the credibility of the data collected for the study.

3.3 Target Population and Sample Size

The target population of the study comprises the rural women of T/A Lukwa in Kasungu district the central region of Malawi in southern Africa who are benefiting from the Social Cash Transfer program. The actual sample size for the survey was 400 study participants which was a true representation of the target population for the study. In respect of focus groups of 15-20 participants were selected and used for the study to get an insight on the participant's views of the impact of the social cash transfer program on women empowerment.

3.4 Sampling Techniques

Sampling is the process of selecting a portion of the population to represent the whole.

- **Quantitative Component:** The study used simple random sampling a type of probability sampling in which the researcher randomly selects participants from a population and each member of that population has an equal chance of being selected.
- **Qualitative Component:** The research applied a purposive sampling as it is intentionally interested in existing beneficiaries of cash transfers and this method entails minimal cost implications to the researcher, yet guarantees the researcher the desired data.

This study adopted both quantitative components using "Simple Random Sampling" a probability technique and Qualitative component using "Purposive Sampling" a probability technique.

3.5 Data Collection Methods

Data collection refers to the systematic process of gathering information relevant to the research problem:

- **Quantitative Data Collection:** The study used structured questionnaires with closed-ended questions with Likert scale responses (Strongly agree, Agree, Neutral, Disagree, Strongly Disagree), individually administered by the researcher.

- Qualitative Data Collection: Focus group discussions of 15-20 people were used to get an insight into the economic impact, social impact of the SCT program on the study participants.

This study used a structured questionnaire and a focus group guide to get the quantitative and qualitative data respectively.

3.6 Data Analysis Methods

Data analysis involves organizing, transforming, and interpreting data to draw meaningful conclusions:

- Quantitative Analysis: Data from questionnaires were coded using an Excel software using a Likert scale.
- Descriptive statistics (frequencies, percentages) were used to summarize the impact of STC program trends and responses.
- Qualitative Analysis: a descriptive analysis of the frequencies and percentages were used to provide an interpretation of the study findings. Microsoft Excel and manual techniques were also used here.

This study adopted Microsoft Excel as a main tool to analyze its data because it is user friendly, have a wide array of built-in functions and tools, robust data visualization capabilities for creating charts and graphs and provides an easy data organisation and manipulation.

4.0 Presentation, Analysis and Interpretation of Findings

A total of 400 structured questionnaires were distributed to purposively and randomly select women Social Cash transfer beneficiaries in T/A Lukwa in Kasungu, with 400 valid responses returned, representing a 100% response rate.

Focus group discussions were also conducted to supplement the findings from the questionnaire.

4.1 Demographic Profile of Respondents

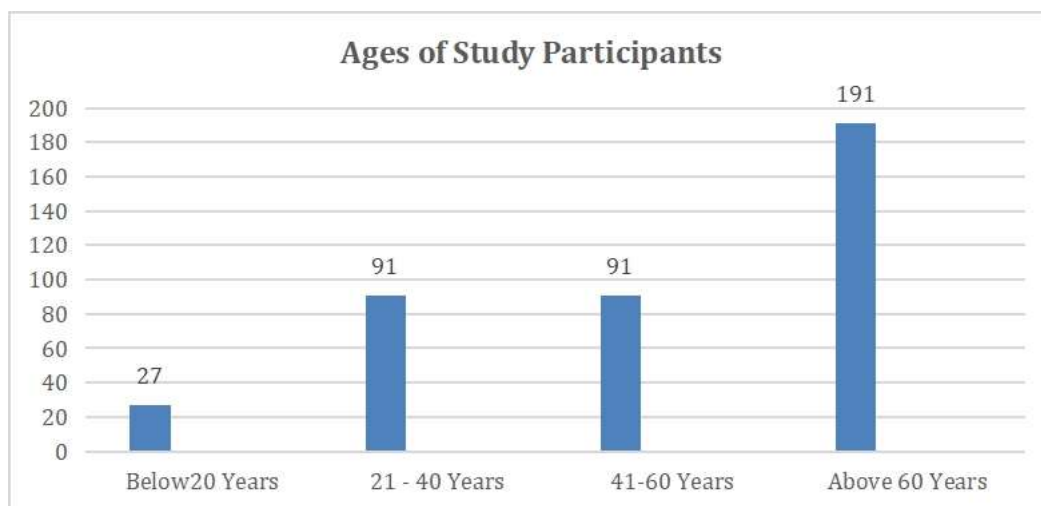


Figure 1: Age Distribution

The majority of the study participants were old aged which is the key target for the Malawi Social Cash Transfer Program as 47% were above 60 years, followed by a 23 % aged between 41 - 60 years and another 23% age 21 to 40 years and those below 20 years with a 7 % representation.

This indicates the SCT program target the vulnerable groups that include aged women with small amounts being given to the youth. Thus, considering that many of the youths are productive enough to sustain their lives hence a few are participating in the program.

4.1.2 Marital Status

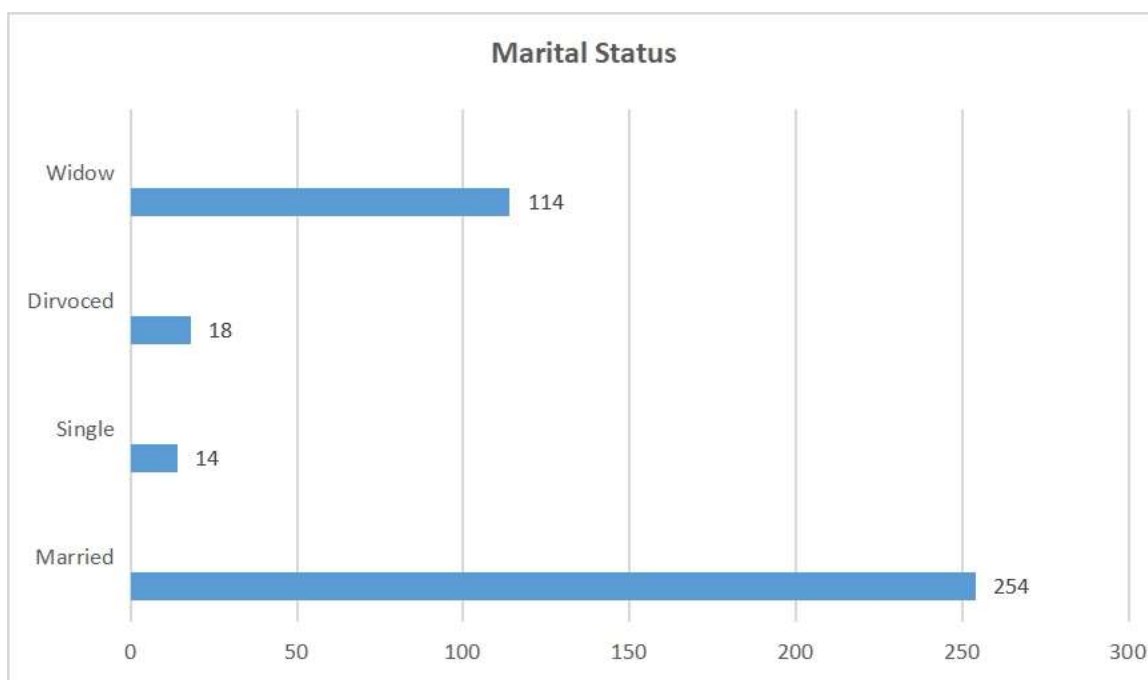


Figure 2: Marital Status

The majority represented by 63% are in marriages followed by a 28 % widowed then a 5 % divorced and a 4 % single an indication that SCT program is not selective but caters for all the statuses of women in the study area thus showing inclusivity of the program.

4.1.3 Number of Dependents

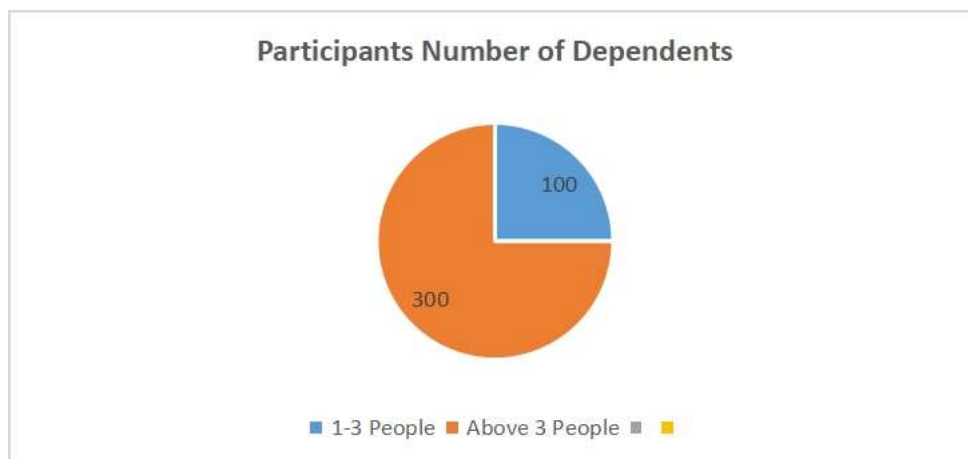


Figure 3 Participants Number of participants

A Majority representing 75% supports more than 3 dependents indicating a huge responsibility to cater for the basic needs of the same especially in line with the increase in inflation leading to increased prices of goods and services which many women are failing to afford increasing the poverty levels.

4.1.4 Educational Background of Study Participants

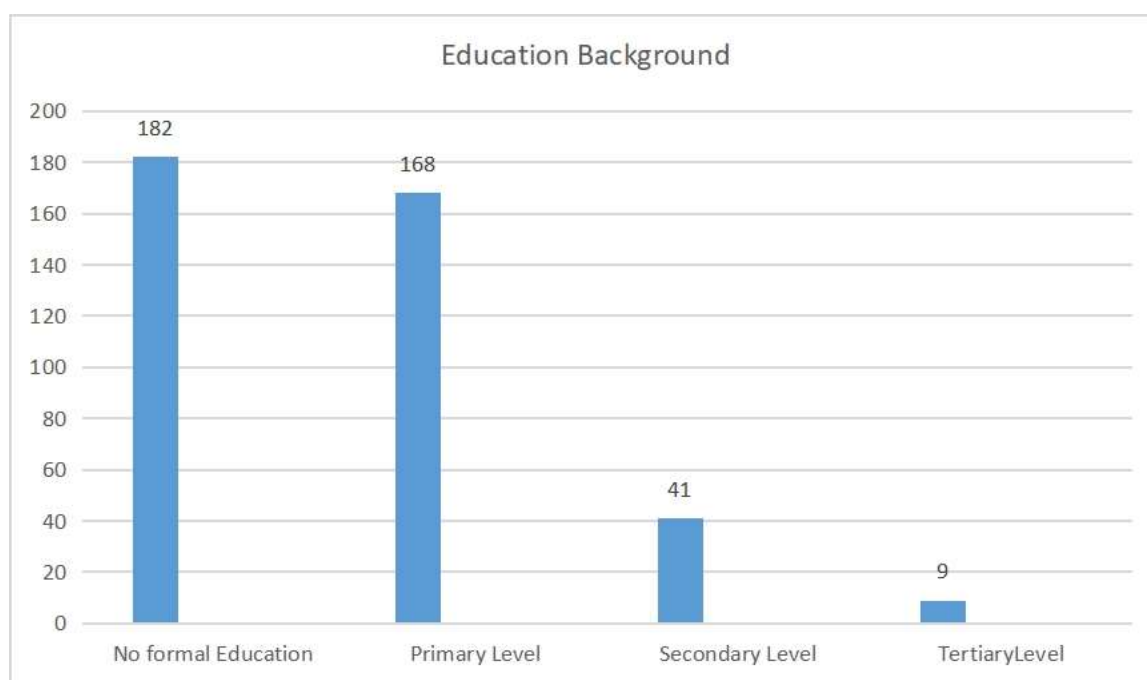


Figure 4: Education Status

A majority of 46% have no any formal education, 42% with primary school level an indication that many were illiterate hence difficult to understand the concept of the STC program let alone the role of economic empowerment amongst them.

4.2 Research Objectives Findings

4.2.1 The extent Malawi Social Cash Transfer Program function as a tool for women's economic empowerment.

Table 2: Impact of SCTP on Economic Empowerment

No.	Statement	Strongly agree	Agree
1	SCT program assists in access to resources and opportunities	342 (86%)	58 (14%)
2	SCT program have reduced gender inequalities and stereotypes in our families	274 (68%)	126 (32%)
3	SCT program have reduced my family poverty levels	297 (74%)	103 (26%)
4	SCT program have assisted my economic growth	297 (74%)	103 (26%)
5	SCT program assisted me to start savings	308 (77%)	92 (23%)

The study found that the SCT program is playing a crucial role in economically empowering them.

This is indicated by a cumulative 100% who agrees that STC program assists in access to resources and opportunities, reducing gender inequalities and stereotypes in their families, reduced their families' poverty levels, contributed much to their growth economically and ability to save for future of their children.

These findings are contradicting to the findings of Priscilla Bukani, Dr. Senthil Kumar and Dr. T. Velmuluga who found that 80% of women did not have assets with only 20% indicating ownership of assets before cash transfer such as land, premises, household equipment.

4.2.2: The effect of the Social Cash Transfer (SCT) Program on decision making power of women in their households and the community at large.

Table 3: Impact of SCT Program on Decision Making Ability

No.	Statement	Strongly agree	Agree	Neutral
6	With SCT program I am able to make consumption decision	194 (49%)	206 (51%)	-
7	SCT program have assisted me to make expenditure decisions	286 (71%)	114 (29%)	-
8	SCT program have enhanced my ability to make reproductive choices	229 (57%)	137 (34%)	34 (9%)
9	SCT program have enhanced my ability to make political decisions.	171 (43%)	137 (34%)	91 (23%)

The study found that all the participants representing 100% agrees that the STC program have assisted them in deciding daily consumptions, enhanced their ability to budget expenditure on SCT program receipts.

A majority of a cumulative 91% agrees that the program enhances their reproductive choices decision making.

A minimal number of the participants were not sure of the program impact on ability to make informed political decisions, another 77 % believes they can make informed political decisions as they feel that the money have made them feel more independent hence being able to make right decisions in choosing their political leaders in their localities.

This is in line with a study by Devereux, Sin (2019) where the study also sought to establish the dynamics of decision making in participants households. The findings indicated that 53% of both women, men and single mothers do make the decision in their houses, 47% of wives take the sole role in their household's decision making while in 0% of the households, men make decisions. 53% of participants indicated independent control of income while 47% said do not independently control.

4.3.3 Access to social cash transfer impact on daily livelihoods of rural women.

Table 4 : SCT Program impact on daily livelihood of rural women

No	Statement	Strongly agree	Agree	Disagree	Strongly Disagree
	SCT program have increased my household income	331 (82%)	69 (18%)	-	-
	SCT program have reduced poverty levels	320 (80%)	80 (20%)	--	-
	SCT have enhanced my ability to support children's education	206 (51%)	194 (49%)	-	-
	SCT have increased asset ownership i.e. livestock's	149 (37%)	251 (63%)		
	SCT have enhanced my health life	137 (34%)	263 (66%)		
	SCT program have enhanced burden sharing in families	34 (8%)	57 (14%)	182(46%)	125 (31%)
	SCT program have led to the proliferation of women saving groups	263 (66%)	137 (34%)	-	-
	SCT programme have enhanced women dignity	286 (71%)	114 (29%)	-	-

The study found that a cumulative 100 % agrees that SCT program have increased their household incomes as compared with their income before starting benefiting such an increase was crucial in reducing the poverty levels, they can now afford to cover some of their children's education tuition fees, enhanced their ability to acquire vital assets like goats, chickens etc. to sell in the future leading to enhanced health status of the participants.

However, the majority disagrees that the program has enhanced the burden sharing responsibility as 77 % especially those is marriages claim that their respective husbands leave all the family expenses to be paid by the SCT program receipts. All the study participants representing a 100% agrees that a few women are able to save for future use and that the receipts from the program enhances their dignity in the society.

These findings are in contradicts the findings of Priscilla Bukani, Dr. Senthil Kumar and Dr T. Velmuluga in 2024 who classified the impact as positive and negative as follows. The positives includes sharing the burden of providing for their families, the married women also noted a marked decrease in cases of domestic violence, proliferation of women saving groups and Dignity. The Negatives includes Loss of respect for men still was mentioned as a

concern by the men- Fears that women are becoming powerful, as women increasingly take financial responsibility, they are increasingly not subservient , In cases where husbands were drunkards, fights have ensued over CTPs, some incidents even leading to attempts by the men to stop their wives from engaging in small businesses altogether and finally laziness amongst men do not want to work

4.3.4 The level of sustainability of the social cash transfer programs on rural women's empowerment.

Table: Sustainability Levels of Social Cash Transfer Program

No.	Statement	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
18	If government leaves the SCT program there are readily available donors	-	-	-	280 (70%)	120 (30%)
19	If SCT program stops now we can sustain our lives	-	-	-	300 (75%)	100 (25%)
20	There is a clear graduation criteria of beneficiaries in SCT program	-	-	300 (75%)	100 (25%)	-
21	We solely depend on the SCT program for our survival	350 (87%)	50 (13%)	-	-	-

The study found that a cumulative 100 % of the participants are not aware of any available organisation which is ready to continue with the program if the government and current donors decides to withdraw their financial support. They all also argue that they can no longer sustain their lives if the providers of funds decides to withdraw which brings the sustainability of the program into question.

This is also evident by a 75 percent of the study participants who were not sure as to the availability of a clear graduation criteria of beneficiaries in the SCT program as they argue that beneficiaries continue benefiting until their deaths which is making the government to increase the number of beneficiaries as the women beneficiary's status continue to qualify them continuously to benefit from the program.

Lastly all the 400 study participants representing 100% agrees that they solely depend on the STC program for their survival to sustain their lives. This is an indication of overdependence syndrome of the SCT program beneficiaries.

These findings agree with a study done in 2024 by Priscilla Bukani, Dr. Senthil Kumar and Dr T. Velmuluga whose study observed that the participants provide sentiments like:

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

The problem of sustainability is compounded by lack of graduation criteria, inadequate finance Government dependence on donors, beneficiaries dependent on the scheme to cushion their livelihoods more or less on a permanent basis

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

4.3.5 Challenges faced by SCT Program beneficiaries in Malawi.

Table 5 : Challenges of SCT Program beneficiaries

Challenges	Frequency	Percentage
Minimal amount received which fails to meet all basic needs	115	29
Missing beneficiary names in other disbursements	33	8
It takes more than one month to receive the next SCT	219	55
Use of the money for unintended purposes ie beer drinking	22	5
No proper guidelines on how to use the SCT money	11	3
Total	400	100

The study found that key challenges includes that the SCT program payments are not regularly made i.e. paid every month as the study participants observed that sometimes it takes up to 3 months before they receive the next funds which make them to struggle in sustaining their lives during the months they do not receive anything as agreed by a majority of 55% .seconded by the failure of the receipts to cater for basic needs requirement as supported by 29%.

Minor challenges include missing of beneficiary names of the list as represented by 8 percent, beneficiary misusing the money such as excessive beer drinking represented by a 5% of study participants, with a 3 % claiming they don't know the program guidelines. The findings indicate the program faces challenges that require remedial action.

4.3.6 Ways to ensure Social Cash Transfer program have a big impact on the rural women empowerment.

Table 6: Measures to enhance the benefits from SCT program

Measure	Frequency	Percentage
Trainings to women groups on savings and smes	69	18
Forming women groups	57	15
Regular payments	126	32
Provide proper guidelines on how SCT monies must be used	13	3
Forming social cash transfer fund to assist women with loans	13	3
Increase STC amount to beneficiaries	39	9
Increase amount of STC	17	4
Introduce loans	26	6
Increase number of beneficiaries	20	5
Civic educate beneficiaries on proper use of the money	20	5
Total	400	100

The study found different suggestions to enhance SCT beneficiaries' benefits that includes 32 % suggesting the need for payments to be made every month, followed by 18% who suggested a need for provision training to women beneficiaries on how to spend the monies and save part of it to support their future needs.

Another 15 % were for the need for SCT women to form women groups to interact and share experiences on how to effectively to use the funds received from the program. Additionally, 9 % believes the Malawi government and donors must increase their contributions.

Other suggestions by a few study participants includes Provision of proper guidelines on how SCT monies must be used, increase amount of SCT, introduction of loan facilities to supplement the low SCT program monies, increasing number of beneficiaries and civic educating the SCT program beneficiaries on the objectives of SCT program being implemented by the government.

5. Study Conclusion and Analysis

The main objective of this study was to evaluate the impact of Social Cash Transfer Program on women empowerment on beneficiaries in T/A Lukwa in Lilongwe. The specific objectives include: to explore the impact of Social Cash Transfer program on women economic empowerment; to analyse how Social Cash Transfer program enhances decision making abilities of women; to examine the impact of Social Cash transfer on Improvement of Women lives and to identify the level of sustainability of the social cash transfer programs on rural women's empowerment.

On the impact of Social Cash Transfer program on women economic empowerment the study found that the SCT program have played a crucial role in economic empowerment of rural women in respect to the high potential of the Malawi Social cash transfer program enhancing women accessing resources and opportunities, reduction in gender inequalities and stereotypes in their families, reduction of the participants family poverty levels, economic growth and ability to start savings.

On the second objective of analysing how Social Cash Transfer program enhances decision making abilities of women the study found that the SCT program have assisted them in deciding what to consume on daily basis, their ability to produce budgets. It also discovered that the program has not impacted much on their ability to make political decisions but the program was essential in enhancing the women independent levels.

On the third objective of examining the impact of Social Cash transfer on Improvement of Women lives the study found that the program have greatly changed the lives of the study participants for the better as they have increased their household incomes, a clear reduction of the poverty levels, enhanced the ability of the participants to cover for their children's education fees, ability to acquire vital assets like goats, chickens and enhanced health of the study participants through reduced beneficiaries sicknesses.

Lastly on the level of sustainability of the social cash transfer programs on rural women's empowerment the study found that the program is not sustainable as it was discovered that the participants are not aware of alternative providers of funding if the government decides to withdraw their support. The

participants argue that they cannot sustain their lives without the program, the program have no clear graduation criteria of beneficiaries. It was found that without the program the STC beneficiaries cannot survive.

5.1 Recommendations

Based on the findings, the following recommendations are made:

i. **Increase in SCT program receipts to each beneficiary**

Considering that the amounts being disbursed currently are inadequate to realize full potential of women, the Malawi Government and donors must consider increasing the Social Cash Transfer amount paid to ensure optimal results.

ii. **Increase number of beneficiaries for each district in Malawi.**

There is also a need for the Malawi Government to increase the number of SCT program beneficiaries each district so that the levels of poverty can be reduced in Malawi.

iii. **Capacity building of SCT Program Beneficiaries**

As the found that the majority of the study participants did not attend any formal education there is a need for capacity building to ensure the participants can read and write.

iv. **Development of beneficiary graduation strategy**

The Malawi Government must develop deliberate strategy to ensure the SCT program beneficiaries can graduate from the program so that new beneficiaries can also benefit from the program.

5.3 Research Limitations

While the study provided valuable insights, several limitations were encountered:

- **Sample Size and Scope:** The study was limited to 400 respondents from T/A Lukwa in Kasungu out of the thousands beneficiary's country wide which may not reflect the views of all the SCT program beneficiaries in Malawi.
- **Time Constraints:** The process of proposal development, data collection, analysis and findings production have to be done in line with the academic calendar of the university which may likely affect ability to get in depth insight of the study objectives.
- **Budget constraints:** Being a self-sponsored study the data collection, questionnaire development, final dissertation copy printing and binding costs may be another limiting factor for the study.

5.4 Suggestions for Future Research

To build on the findings of this study, future researchers are encouraged to:

i. **Expand the Geographical Coverage**

Similar studies must be done in all other districts where the SCT program is implemented so that the findings can be a true representative of the whole country.

ii. **Use of both Genders in similar studies**

As the SCT program also targets single family owned and men a similar study must be done to evaluate the impact of such program on these other categories.

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