

GENDER AND CASH-BASED PROGRAMMING IN MALAWI: LESSONS FROM CONCERN WORLDWIDE'S HUMANITARIAN AND DEVELOPMENT EXPERIENCE

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September 2018



Featured in *Collected Papers on Gender and Cash Transfer Programming*,
compiled by the Cash Learning Partnership

ABSTRACT

The use of cash transfers for development and humanitarian programming has expanded rapidly in Malawi in the last 5–10 years. Malawi is a highly patriarchal context. Gendered social norms rigidly prescribe women's roles and severely affect women's agency. Gender-based violence (GBV) is highly prevalent. Concepts of masculinity are deeply tied to social norms around men having control of household assets and income.

There has been a lack of analysis of the impact of cash transfers on power dynamics and gender-based violence in Malawi. In response to this gap, Concern Worldwide has investigated:

- the impact of short-term humanitarian cash transfers on intra-household power dynamics
- the implications of gender norms for the design of livelihoods and resilience programmes that use cash and asset transfers.

In both cases, the research used qualitative methods and was carried out in 2–3 distinct geographical areas with a mix of matrilineal and patrilineal systems.

The first research paper found that short-term emergency cash transfers temporarily improve joint decision-making between women and men at household level, and do not result in increased GBV where cash transfers were made to the usually male head of household. However, changes to intra-household economic decision-making power are typically short-lived, unless a means of continuing to embed such response in longer-term transformational gender norm work can be found.

The second research paper found that where a programme targets the wife as principal beneficiary for long-term and high-value cash and asset transfers, there is a potentially high risk of increased GBV, abandonment and other negative impacts on the household. This is because interventions that empower women to be economically independent are deeply threatening to traditional norms of masculinity in Malawi. However, such long-term programmes can offer an opportunity to implement transformational gender norm change interventions, which are required to address deep-rooted issues around masculinity and power.

This paper therefore asserts that cash transfers can have a life-saving impact, supporting women and men's basic needs for food and other necessities during a disaster situation, without necessarily increasing GBV. It goes on to argue, however, that programmes such as the long-term Graduation model, which integrate cash-based assistance into wider resilience-raising interventions, provide a means of promoting social norm change and attitude change in the long term, when issues of gender equality are explored and addressed throughout the programme.

1. INTRODUCTION

Concern Worldwide was a pioneer in the use of cash transfers in humanitarian programming and in its application in long-term development programming. Concern undertook the first ever emergency cash transfer programme in Malawi, in Dowa district, in 2005–2006, in the face of significant scepticism.¹ Since then, cash has become widely accepted and the commonly preferred tool in humanitarian response. It is also increasingly being seen as an important component of long-term development programmes, such as the Graduation model, which targets ultra-poor households with cash transfers, as well as the life and technical skills required for sustainable livelihoods development.

Building programmes around cash transfers also enables stronger links to be made between development, humanitarian and social protection programmes. Effective shock-sensitive social protection (SSSP) is increasingly possible when stakeholders using cash in development and humanitarian programmes recognize the need to build common platforms for targeting, delivery and monitoring. This facilitates the potential use of the vertical and horizontal expansion of social protection in times of emergency.²

However, underpinning the rise in the use of cash in development, humanitarian and social protection programming lie assumptions in relation to gender, which are often poorly analysed and weakly supported by evidence. A recent literature review on gender and cash transfers, commissioned by Concern Worldwide,³ identified some of the key gendered implications of cash transfers, noting that:

- There is little research available on the impact of cash transfer programmes on gender dynamics.
- Cash transfer programmes are often based on the assumption that the provision of cash has a positive impact on gender equality.
- Targeting women, rather than men, for cash transfers helps women access basic needs; however, it risks normalizing the stereotype that men are untrustworthy and that they misuse money.
- While cash can increase both women and men's agency and social status, and reduce stress, there is no evidence that cash transfers, as commonly implemented, are transformative for gender relations.
- Women are supported to improve their performance in delivering their traditional roles as caregivers and household managers. Male and female social status was improved, but within traditional gender norms only, e.g. with both being able to increase their role in community functions assigned to either men or women.
- Gender-related objectives in emergency cash transfer programmes can be tokenistic and unrealistic, as empowerment is a long-term objective beyond the scope of most short-term cash transfer programming.

¹ Devereux, S., Mvula, P. and Solomon, C. (2006) 'After the FACT: An Evaluation of Concern Worldwide's Food and Cash Transfers Project in Three Districts of Malawi, 2006', Institute of Development Studies (IDS), University of Sussex, and Concern Worldwide.

² Holmes, R. et al (2017) 'Towards a Shock Sensitive Social Protection System for Malawi', Overseas Development Institute (ODI) and Red Cross Red Crescent Climate Centre.

³ Molloy, E. (2016) 'Inception Report for Gender Analysis on the MVAC Emergency Cash Transfer Programme', submitted to Concern Worldwide, April 2016 (unpublished).

The report of the High Level Panel on Humanitarian Cash Transfers⁴ states that most humanitarian aid is spent in protracted crises. Longer-term cash transfers underpinned by strong gender analysis and resilience-building approaches will, logically, have more impact than stop–start interventions. Malawi offers unique insights due to its current context, where annual humanitarian cash transfers are being gradually transformed into longer-term approaches to resilience-building in recognition of the need to address the chronic poverty underpinning spikes in food insecurity during crisis periods.

In addition, in Concern’s experience, there is a lack of solid analysis that analyses the different impact of cash transfers on women and men in the context of multiple religious and social systems in one country, e.g. polygamous communities and matrilineal/patrilineal social systems. Malawi has a variety of social systems in a relatively small geographical area and offers an opportunity to understand how the design, implementation and outcome of cash transfer programmes are affected by these dynamics.

The research reports on which this paper is based have sought to understand how short- and longer-term cash transfers can inhibit or support transformation in gender relations. We argue that addressing social norms on gender is essential as part of any programme that uses cash transfers as a tool for livelihoods protection (emergency), or livelihoods and social transformation (development).



Programme participants receive emergency cash transfers using mobile phones, 2016, Chazuka Village, Mchinji, Malawi. Photo: Concern

2. METHODOLOGY

This paper explores the results of two pieces of research commissioned by Concern Worldwide on, firstly, the impact of short-term humanitarian cash transfers on intra-household power dynamics in 2016,⁵ and, secondly, the implications of gender norms for the design of livelihoods and resilience programmes using cash and asset transfers in 2017.⁶

During the 2015–2016 response to a significant hunger crisis, the INGO Cash Transfer Consortium, of which Concern Worldwide is a member,⁷ delivered cash transfers to 450,000 of the 2.8 million

⁴ Overseas Development Institute (ODI), Center for Global Development (2015) ‘Doing cash differently: How cash transfers can transform humanitarian aid’, Report of the High Level Panel on Humanitarian Cash Transfers, ODI.

⁵ Molloy, E. (2016) ‘Gender Analysis for MVAC Emergency Cash Transfer Programme’, Concern Worldwide Malawi.

⁶ Molloy, E. (2017) ‘Formative Research to inform Concern Worldwide’s Engaging Men methodology with the Graduation Programme’, Concern Worldwide Malawi (unpublished).

⁷ INGO Cash Transfer Consortium members: Concern Worldwide, GOAL, Oxfam, Save the Children and United Purpose.

people estimated as requiring food assistance.⁸ As part of the response, Concern Worldwide commissioned C12 Consultants to conduct a gender analysis of the short-term emergency cash transfer programmes in Mchinji and Nsanje districts, which were implemented respectively by Concern and by consortium partner GOAL. The gender analysis sought the perspectives of 218 beneficiaries and key informants (108 men and 110 women) through focus group discussions, interviews, a participatory 'decision tree' tool, and a survey exploring gendered attitudes in the project context.

The analysis was rooted in the Moser Framework's analysis of roles and the distinction between practical and strategic needs, and borrowed from Longwe's Women's Empowerment Framework, examining the intervention's impact across five levels of empowerment: welfare, access, conscientization, mobilization/participation, and control.

In 2017, Concern began implementing a long-term Graduation model in Mangochi and Nsanje, including cash transfers and asset distribution, as well as a component on transforming inequitable gender norms. To inform the development of a methodology to engage men in addressing inequitable gender relations at household level, a formative research study was conducted by C12 Consultants in August and September 2017 in three districts (Mangochi and Nsanje, as well as Phalombe, where Concern Worldwide has programmes but is not implementing the Graduation model), with a total of 261 participants (127 men and 134 women). The participants were consulted through focus group discussions, a decision tree tool, and an 'ideal man' activity that examined masculinities, gender norms and roles and the consequences for women and men of deviating from community norms and binary gender identities. This research focused on gender dynamics and masculinities in the private sphere, on the micro-environment of the man himself, on marriage, and on intra-household gender dynamics, exploring issues of gender inequality from the perspective of how masculinity influences these inequalities.

As well as informing the development of training materials to be used throughout the implementation of the Graduation model, this research also had implications for a comprehensive randomized control trial research programme around the Graduation programme that focuses on acknowledged shortcomings in the Graduation model literature – specifically, on the role of gender dynamics – being conducted in partnership with Trinity College Dublin. This research programme will involve three treatment arms of beneficiaries, all of whom will get the basic Graduation package, and a control arm. The first sees the intervention being targeted at an adult woman in the household (meaning that she will receive the cash component and the subsequent business training etc.), the second sees the intervention being targeted at an adult man in the household, while the third sees the intervention being targeted at an adult female in the household, but both she and an adult male (probably her husband) will be provided with training using the Engaging Men and Boys methodology.

This paper combines and explores the findings from both of these reports – i.e. an analysis conducted at the close of a short-term emergency response programme and formative research conducted before the commencement of a longer-term resilience programme – to explore the ways in which the use of cash-based assistance affects and is affected by dominant gendered norms and behaviours. The paper aims to contribute to a wider discussion on how the design, implementation and outcome of both short- and long-term cash transfer programmes are affected by gender dynamics, as well as informing the implementation and design of Concern's Graduation model.

⁸ Malawi Vulnerability Assessment Committee Report, 2015.

3. EVIDENCE AND LESSONS

3.1. The impact of cash on male and female gender roles and identities

3.1.1. Men's power and control of cash

Gender roles are extremely rigid and policed within Malawian society. In the household, men construct and provide, while women utilize and maintain. Men hold control and power over assets and resources within the family and are expected to provide the family's basic needs, while women are expected to accept the decisions of their husband and are responsible for the vast majority of care work. A man's provision and control of money was seen as the main way in which a man maintains the upper hand in a household, and underpins his identity as a man: *'The biggest responsibility of the man is to bring money into the family.'*⁹

The 2016 analysis on short-term cash transfers (CTs) found that CTs contributed to meeting men's practical needs by helping them to fulfil their traditional role as provider. Men described how receiving CTs allowed their communities to view them positively as they were fulfilling their normative roles as men. However, they also emphasized that this improved status was temporary: *'They look at us as providers... Man is considered a provider. If you get CT, you are providing. Everyone looks at you and is happy. But now it [the cash transfer programme] has ended, quarrels may start.'*¹⁰ However, this occurred in a situation where these men were the targeted recipients of the CT as head of household.

When implementing cash-based assistance, it is necessary to be cognizant of the inherent gendered symbolism attached to cash within Malawian culture. Transactional relationships are ubiquitous, with the physical transfer of cash from a man to a woman loaded with symbolism and meaning, denoting control and dominance. A 2016 study conducted by C12 Consultants for Christian Aid, exploring the gendered dynamics of VSL interventions,¹¹ found that the very act of a man handing cash to a woman, even in a situation where she is a vendor in the market and he is purchasing goods from her, bestows on him a certain level of control and power over her.¹² Cash, in itself, is not neutral, but conveys power – a means of control over women.

3.1.2. Fragile masculinity

Cash-based assistance interventions that bypass a man and directly target women may subvert traditional rigid gender roles, having both an intentional positive impact (e.g. giving women greater awareness – and possibly control – of household income), as well as an unintentional negative impact (e.g. violence resulting from a man's need to assert his dominance). Following the 2017 formative research, concerns have been raised within the Graduation programme regarding whether directly targeting women for CTs, and channelling assets and cash into the household through a woman rather than a man, will diminish a man's status in that household, resulting in backlash, possible violence or even abandonment. The programme will attempt to target this risk through its Engaging Men and Boys training programme, which will explore how men can safely express alternative masculinities and exercise power in their homes and communities in a positive and transformative manner.

“When implementing cash-based assistance, it is necessary to be cognizant of the inherent gendered symbolism attached to cash within Malawian culture.”

⁹ Male participant, , Phalombe, August 2017.

¹⁰ Male direct cash transfer beneficiary, Nsanje, May 2016.

¹¹ Molloy, E. (2016) 'Gender Analysis of Village Savings and Loans', Christian Aid Malawi.

¹² A woman who earns money is expected to present it to her husband, by getting on her knees and presenting the cash with both hands, in a gesture of submission.

3.2. The influence of diverse marriage practices

3.2.1. Implementing cash transfers in patrilineal and matrilineal communities

Malawi has a wide variety of social systems in a relatively small geographical area, with marked differences in cultural practices noted, in some cases, from village to village, depending on the ethnic group and traditions of the inhabitants. Within Concern's target districts, significant differences in gendered attitudes exist between areas that follow patrilineal inheritance and marriage practices and those that follow matrilineal marriage practices.

The differences in gendered attitudes between areas can be noted in the statistically significant difference in responses between participants in Nsanje (predominantly patrilineal) and Mchinji (predominantly matrilineal) to the statement 'Children belong to a man and his family'. In the 2016 study, 61 percent of men and 79 percent of women in Nsanje agreed with this compared with only 25 percent of men and 36 percent of women in Mchinji.¹³ This difference in attitudes has implications for the level of responsibility that a man feels for his children and, consequently, for the likelihood that a man will invest financially in his children. It also has important implications for our understanding of the term 'household' when targeting cash-based assistance. For example, in matrilineal Lomwe communities, where a maternal uncle is seen as having more responsibility and decision-making power over his sister's children than the actual father of these children, targeting men for CTs may result in a lower likelihood that the cash will be used to meet children's needs. In these contexts, targeting women directly may also contain a risk, as her husband may feel less obligated to remain with the family if he feels he is not necessary as a provider – resulting in family abandonment.

3.2.2. Cash-based assistance and the risks of increased polygamy¹⁴ and multiple relationships

Polygamy is widely prevalent in Malawi, with 98 percent of communities reporting that polygamy exists in their community.¹⁵ Polygamy is formally sanctioned in many areas, particularly in the Muslim Yao-populated district of Mangochi, and also occurs informally in the form of men having multiple 'girlfriends' or additional families in other areas. The 2017 research raises concerns about there being a link between the targeting of women for CTs and an increase in polygamy or multiple relationships. If a man feels he is not necessary as a provider in the home, then he may look for alternative ways of asserting his masculinity by demonstrating his virility with girlfriends or additional wives. The risk of encouraging polygamy or multiple relationships is not diminished, however, when men are targeted to receive cash. Women in Mangochi reported that men frequently use income earned as a household through farming to fund additional marriages or relationships, indicating a risk that cash transfers could be used for a similar purpose.

A 2008 evaluation of cash transfer programmes in Mchinji district also noted a risk of widows or divorced women benefiting from CTs being targeted for remarriage by men who wished to gain control of their CT income,¹⁶ demonstrating further how CT programming can interact with and influence polygamous practices.

3.2.3. Targeting polygamous households for cash-based assistance

The 2016 research raised practical issues relating to the targeting of polygamous households for CT programming. General humanitarian practice for cash-based assistance recommends that each wife of a polygamous family be targeted, where they are eligible. However, communities in Malawi

¹³ Molloy, E. (2016) 'Gender Analysis for MVAC Emergency Cash Transfer Programme', Concern Worldwide Malawi.

¹⁴ While polygamy is illegal in Malawi under the 2015 Marriage, Divorce and Family Relations Act, polygamous marriages still commonly occur under customary law.

¹⁵ Malawi Human Rights Commission (MHRC) (2006) 'Cultural Practices and their Impact on the Enjoyment of Human Rights, Particularly the Rights of Women and Children in Malawi', MHRC.

¹⁶ Miller, C., Tsoka, M. and Reichert, K. (2008) 'Impact Evaluation Report: External Evaluation of the Mchinji Social Cash Transfer Project', USAID, Boston University and UNICEF.

viewed polygamous families as a single unit and ruled that it would be unfair for each 'branch' to be targeted, as the husband would be viewed as benefiting several times, through each of his wives. In general, polygamous men were viewed as better off. The ability to marry more than one woman was considered a marker of wealth, and so they were viewed as less in need of CTs, although this is not always the case, with first wives frequently being abandoned in favour of a newer wife, or with family dynamics in combined families leaving younger wives with little power. Power and control over cash transfers in polygamous families was seen to lie with the man, who would be responsible for sharing the CT between the family branches. Using community-based targeting¹⁷ as a targeting approach limits any changes to this approach, as community members considered it right and fair to target a polygamous family just once, regardless of the number of wives and children in that family.

There are deep-rooted cultural connections between polygamy and the use and control of cash, as formal polygamy was justified in many communities on financial grounds. The argument is that a man will have multiple sexual partners, but that by marrying these additional partners, rather than having girlfriends, he retains control of the money he gives them: *'Man who has several girlfriends, he spends a lot on these girlfriends. Wives, he doesn't spend so much, when he spends, he spends "within". [With] several wives, [he has] control of money.'*¹⁸ The exchange of money was ubiquitous in relationships. However, a man retains control of the money he gives to his wife but not of the money he gives to his girlfriends. CT income means men can afford to have more girlfriends and transactional sexual relationships. It is possible that if CTs are a longer-term ongoing intervention, then men may be encouraged to marry these additional girlfriends to maintain control of CT income. The above points demonstrate the need to understand fully the gendered context of target communities in order to address possible challenges and mitigate against any unintentional consequences.

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3.3. Gendered impact of short-term cash transfers

3.3.1. The impact of cash transfers on women and men's practical needs

The gender analysis of the 2016 short-term cash transfer programme found that CTs helped women and men meet their practical needs, giving men a sense of purpose as a provider and allowing women to fulfil their traditional roles as wife and mother. Some female participants reported improved standing within their communities. CTs helped them contribute to community events and allowed them to share with their neighbours – a social coping strategy that allows them to leverage support from friends and family if their situations are reversed in the future. Men reported that they were looked upon more favourably within the community as they were seen to be fulfilling their masculine role of provider. Male and female participants said they no longer needed to beg their families or neighbours for support, and were less reliant on doing *ganyu* (daily hired labour) in their wealthier neighbours' fields. However, these changes to their status were found to be temporary and did not last beyond the CT period.

¹⁷ As is the common practice in Malawi, mandated by the Government of Malawi's JEFAP (2010) guidelines.

¹⁸ Male participant, Nsanje, August 2017.

3.3.2. The impact of cash transfers on household decision-making

In the research on short-term CTs, both women and men mentioned that joint decision-making took place when deciding how to spend CTs: *'It is a joint decision. Money comes in, we do programming as a pair'*;¹⁹ *'We make a joint decision after the money is in.'*²⁰ However, significant disparities existed between women and men's perceptions of who has the final say about decisions, including food and clothing purchases and large investments. Some 83 percent (Nsanje) and 48 percent (Mchinji) of men stated that decisions regarding food and clothing purchases were made jointly with their wives. In contrast, only 50 percent (Nsanje) and 22 percent (Mchinji) of women reported the same thing. This could indicate that women and men have different ideas about what constitutes a joint decision. Qualitative data indicated that while discussion does take place between husbands and wives, the final say rests with the husband. Husbands may perceive a decision that has been preceded by joint discussion as a joint decision even when it is they, themselves, who have the final say, while women may see it not as a joint decision, but, rather, as their husband's.

When commenting on short-term CTs, women and men said they were more likely to engage in joint discussions about how to spend CT money than income from other sources. The interim period between selection and distribution contributed to this by giving families an opportunity to plan for their spending, while sensitizations by Concern prior to distributions emphasized joint decision-making at household level. Informing both women and men of the value of CTs in financial terms meant that women were aware of the amount of money coming into the household (which is not always the case with other sources of household income), thereby allowing them to make suggestions to their husbands as to how the money should be spent.

Greater exploration of what constitutes a joint decision is required, as many CT programmes are rooted in the assumption that CTs increase joint decision-making without unpacking the complexity of suggestion, negotiation, compromise and power within decision-making processes between husbands and wives.



Smart and Mage Minezhi promote gender equality in their community, Nsanje, Malawi. Photo: Kieran McConville, Concern.

¹⁹ Male indirect cash transfer beneficiary, Nsanje, May 2016.

²⁰ Female indirect cash transfer beneficiary, Nsanje, May 2016.

3.3.3. The impact of cash transfers on women and men's strategic needs

In terms of the impact on women and men's strategic needs, the study found that CTs promote dialogue in decision-making in the home, with beneficiaries reporting that food had to be prioritized by the household when they received CTs, reducing the likelihood of the cash being subject to negotiation and compromise. In the short term, CTs were found to have helped to improve husband and wife relationships by reducing stress, encouraging joint decisions and allowing men to spend more time with their families and less time seeking casual labour elsewhere.

The research found evidence that there is truth in some of the stereotypes around CTs regarding women and men's behaviour, with both women and men able to pinpoint examples of the misuse of cash by men, and the responsible use of cash by women. While these stereotypes are oversimplistic, ignoring them entirely could reduce the positive impact that CTs have on households. To counteract this, village-based targeting committees developed an informal system where village civil protection committees (VCPCs) decided whether the husband or the wife should be the named beneficiary, based on an assessment of the man's reliability and use of alcohol. This system was implemented implicitly and allowed the men whose wives were selected to cite benign reasons as to why they themselves were not selected, e.g. not having an adequate ID card, or being likely to be away from home seeking work. This allowed them to save face, thereby minimizing pushback about directly targeting the women in these households. The VCPC's subjective assessment of men's reliability, while controversial, maximizes the utility of cash transfers at household level, while ensuring that harmful stereotypes regarding men's misuse of cash are not normalized. As with the targeting of polygamous households, discussed above, this finding further demonstrates the influence that the gendered beliefs and attitudes of community members, in this case VCPC members, can have over the targeting process in CT programming.

The above point demonstrates some of the complexities of whether to target men or women within a household, as the delicate dynamics of balancing men's traditional role as provider with the desire to promote women's control over household assets can come into conflict. Short-term or rapid-onset cash transfer programming has gendered implications, and addressing social norms on gender is essential. In the Malawian context, annual food crisis emergencies have been occurring each lean season for many years, and so most organizations delivering short-term CTs tend to be based in Malawi in the long term, delivering repeated short-term programmes year-on-year. This means that CT implementers have opportunities to take long-term approaches to short-term interventions, considering issues of social norm change on gender within repeated cycles of short-term programming.

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3.4. Potential gendered effects of longer-term CTs in development (Graduation) programming

While research has been carried out on the gendered impact of short-term CT programming, less is known about the effects of long-term CT programming on gender relations and dynamics at household and community level in development programming, including the Graduation model developed by BRAC in Bangladesh. The randomized control-trial-based research on Concern's long-term Graduation model in Malawi will provide an opportunity to explore the ways in which long-term cash-based assistance in development programmes can influence gender relations.

The formative research for the Graduation model conducted in 2017 found that men suffer intense approbation from the community, in the form of mocking or name-calling, if they fail to fulfil their role as provider. Men whose wives were considered to be the family breadwinner were

viewed unfavourably and described as ‘useless’ and ‘not a man’. Research conducted for Christian Aid in 2016 found that when women are seen as providing for the family through VSL-related business activities, it can be emasculating and threatening to men’s sense of themselves. A threatened sense of masculinity can result in a need to express other culturally acceptable forms of masculinity, such as demonstrating physical strength or being seen to ‘control’ one’s wife, manifested through violence. It may also result in a loss of position in the family for men and, ultimately, family abandonment. As assets and cash will be channelled through the wife in two out of three treatment arms in the Graduation programme, the risk of violence or abandonment for women whose husbands feel that their dominant role in the household is threatened must be considered. Provision will be made within programme design to address this issue, such as by including intensive training on transformative norm change for women and men, and by strengthening linkages to reporting, referral and response systems within the community and district to deal with any violence that does occur.

This long-term programme is deeply rooted in an understanding of the way in which cash and masculinities interact, through the formative research, and is taking steps to invest in a man’s understanding that the cash and assets transferred through the programme are resources for the household. By investing in thorough gender analysis and considering the implications that gender norms have for programming, this intervention avoids basing its approach on assumptions and stereotypes about men’s behaviour, i.e. that men are untrustworthy and misuse money. It aims instead to empower both members of a couple to explore the ways that rigid gender norms or identities limit them, providing transformative ways of being a man or a woman.

Owing to the randomized control trial (RCT) taking place with the Graduation model in Mangochi and Nsanje, Concern does not have the freedom to implement this intensive social norm change programme with all Graduation beneficiaries. In the treatment arms that are not receiving the intensive training, Concern is adopting a response-based mitigation strategy, forming better linkages to GBV and social support services, to counter negative consequences such as violence and abandonment. However, the RCT will enable Concern to determine whether a gender-transformative approach to cash-based assistance works, or whether the response-based mitigation strategy is enough, as men are afraid of the consequences of committing GBV. The formative research conducted prior to the commencement of the programme has flagged the challenges relating to gender dynamics that this programme faces, and Concern now has the opportunity to address these challenges within the constraints of the programme design.

4. CONCLUSIONS AND RECOMMENDATIONS

Changes in gender norms will often be met with resistance in households and communities. Cash-based assistance can disrupt the balance of gender roles in households and communities resulting in pushback as communities and individuals attempt to preserve traditional gender norms, hindering or even reversing progress made towards gender equality. Implementers of cash-based assistance must take account of the ways in which their interventions will subvert or alter traditional power structures, and provide support to mitigate against unintended, negative consequences, such as increased gender-based violence, increased polygamy/multiple relationships, and family abandonment, while exploring opportunities to promote gender equality in a sustainable manner through programming.

Programme planners should be aware of the ways in which the specific cultural context will influence the effectiveness of cash transfers and the extent to which cash is used to benefit the family. Cash transfer programming should acknowledge and consider the different vulnerabilities faced by women and men in patrilineal and matrilineal marriages, as well as the different vulnerabilities faced by women in communities where polygamy is either formally or tacitly accepted.

Generalizations about polygamous households, e.g. about a husband’s responsibility to each of his wives, and about the family’s perceived wealth, may prevent members of vulnerable polygamous households, particularly women, from accessing cash transfers despite stringent targeting criteria developed by programme planners. Programmes need to recognize and be prepared for the fact

that planned interventions may run contrary to the intentions of the programme planners as they are filtered through existing values,²¹ demonstrating the need to fully examine the ways in which traditional gendered attitudes and assumptions can influence targeting procedures and limit the effectiveness of CT programming.

Cash transfers can have a life-saving impact, supporting women and men's basic needs for food and other necessities during a disaster situation. Short-term CTs can also result in a temporary boost in women and men's standing within their homes and communities, and provide entry points for discussion on, and promotion of, joint decision-making. However, to achieve substantial change requires long-term approaches, such as the Concern Graduation programme, which integrate cash-based assistance into wider resilience-building interventions and which address gender equality with both women and men using a transformative norm change approach.

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²¹ Scriver, S. et al (2016) 'Evaluation of Interventions to Reduce Women's vulnerability to HIV in Malawi: Combined Report', Trocaire.