



Gender Implications of Cash Transfers in Malawi

The government of Malawi operates a national safety net program targeting the poorest 10% of the population with unconditional cash transfers and the next poorest 15% with conditional cash transfers through a Cash for Work (CfW) program and vouchers for subsidized agricultural inputs. In 2019 the Government, with support from development partners, has started implementation of an ultra-poor graduation program in nine districts which support ultra-poor households with livelihood grants and complementary services. This safety net is designed to quickly scale to more people or to provide more money to existing participants in case of emergencies.

CARE Malawi set out to identify the gendered implications of this cash programming and how participants' experiences of cash transfers affected gender equality. To do so, CARE used a combination of literature review and primary data collection with stakeholder consultations, key informant interviews, and focus group discussions (FGDs) at national, district, and community levels. Because of the large-scale cash response to Cyclone Idai in 2019—largely operated through international nongovernmental organizations (NGOs)—the study also compared gendered impacts of the government program and NGO humanitarian response.

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Topic	Positives	Negatives
Gender-based violence (GBV)	<ul style="list-style-type: none"> For some families, the extra income reduced stress, which reduced violence in the home. Some women felt that their increased ability to contribute to family finances decreased the violence they experienced from their husbands. Getting cash quickly rather than waiting in long lines for maize distribution appears to have reduced the number of women who engaged in transactional sex to access social services. 	<ul style="list-style-type: none"> Women felt less safe going to transfer points to get cash and felt more exposed to violence when people knew they were travelling with cash as opposed to commodities. Some men increased violence towards women because they did not think the women should control cash or felt that cash transfers made women disrespectful.
Joint decision-making	<ul style="list-style-type: none"> Women had more control over short-term decisions that relate to the cash transfer. As recipients of the cash, women had more leverage to influence household financial decisions. Agricultural decisions were mostly made jointly. The value of the cash transfer was too small to completely change household power dynamics. 	<ul style="list-style-type: none"> Women did not seem to increase participation in long-term or large financial decisions. Women were less able to participate in community-level decisions. Women were hiding cash transfers (or cash amounts) from their husbands in order to retain control over the money.
Changes in gender roles	<ul style="list-style-type: none"> Men felt more able to fulfill important roles like working in their fields because they no longer had to participate in day labor to earn money for food. Many men took on more caregiving responsibilities for children and the household when women participated in cash for work. Some women reported increased confidence handling money and making financial decisions. 	<ul style="list-style-type: none"> Men felt threatened that women were taking over traditionally male household roles. Both men and women felt that women who received cash transfers became disrespectful to their husbands, causing tension in the home. Cash transfers may have reinforced traditional gender roles by focusing on women's traditional roles of preparing food and caring for children. When men refused to support household caregiving tasks, the program increased women's burdens as they had to do both CfW and their traditional family duties.
Planning for the future	<ul style="list-style-type: none"> Women in polygamous households got access to resources that they could not otherwise get, giving them more stability. Women often combined cash transfers with savings groups to plan for future expenses. 	<ul style="list-style-type: none"> Women invested less in productive assets because their husbands had the right to take these assets away.

Government of Malawi Program

In Malawi, the policy guiding social protection is the Malawi National Social Support Policy (MNSSP) (2012). The overall policy goal is “to reduce poverty and enable the poor to move out of poverty and vulnerability” (Government of Malawi, 2012). One major weakness in the original program was that it did not provide any special consideration of how to protect women and girls. Not only did it not particularly target women and girls as beneficiaries, but it also neglected to spell out ways to protect women as part of the distribution process such as having a strong complaints and feedback mechanism and GBV monitoring and mitigation plan.

The government renewed the policy in 2018, and the MNSSP II document stipulates that “Greater attention will be paid to gender specific challenges in program design and implementation in recognition of poor women being particularly vulnerable” (Government of Malawi, 2018, p. 12). Nevertheless, a critical analysis of the MNSSP II shows that the programming addressing the specific needs of vulnerable women, female-headed households, widows, and children remains weak.

NGO-Run Programs

FGDs found that NGO-run programs are more likely than government programs to include components addressing gender roles, joint decision-making, and GBV. Combined with community sensitization meetings, follow-up visits, and feedback mechanisms to collect and respond to community concerns, this seems to have reduced the cases of GBV in NGO-run programs. Importantly, the most successful examples were projects that included gender sensitization even before families receive their first transfers. The government cash transfer program was less likely to include components around gender dynamics and gender equality and, therefore, was less likely to improve gender relations.

Changing family roles: “We are able to leave the children with our husbands when we go to attend our Food for Asset Project activities. When we come back, we sometimes find that the husband has done most of the household chores, including making sure that children have taken their baths and are ready for school.”

Recommendations

- CARE Malawi and other advocacy groups should lobby for a review of the MNSSP II to ensure that it includes strategies to address gender-specific challenges that women, female-headed households, and girls encounter when accessing consumption support both through cash transfers and through public works.
- The MNSSP II should ensure that it puts in place measures to protect women and girls from sexual exploitation and abuse.
- All cash transfer programs should include activities around gender equality, joint decision-making, and reducing GBV even before the first transfer.
- While women can continue to be the primary recipients of cash transfers, men and women should be engaged jointly on issues related to cash utilization to promote transparency and accountability over the use of the cash in the household.