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ASSESSING THE CHALLENGES OF SCOIAL CASH TRANSFER PROGRAM IN AMONG BENEFICIARIES. A CASE STUDY OF CHINSAPO

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ABSTRACT

The purpose of this study was to assess the implementation and effectiveness of the Social Cash Transfer Programme among beneficiary households in Chinsapo, T/A Malili. Specifically, the study sought to examine the criteria used to select beneficiaries, assess the achievements of the programme among beneficiaries, identify the challenges encountered during programme implementation, and examine the relationship between community sensitization and the utilization of cash transfers.

The study employed a mixed research design. Data were collected through semi-structured interviews with 40 participants comprising Social Cash Transfer beneficiaries, community leaders, Social Welfare officers, and members of Social Cash Transfer committees. Participants were selected using purposive sampling. The collected data were analysed using thematic analysis, whereby responses were organized into themes corresponding to the study objectives.

The findings revealed that beneficiary selection was largely based on established programme guidelines targeting ultra-poor and labour-constrained households, although some respondents reported cases of inclusion and exclusion errors. The study further established that the Social Cash Transfer Programme had contributed to improved household food security, increased school attendance among children, better access to healthcare services, improved household welfare, and enhanced livelihood opportunities through small-scale income-generating activities. However, the programme continued to face implementation challenges, including delayed cash disbursements, inadequate funding, limited programme coverage, inflation, transportation difficulties, weak monitoring systems, and inadequate community awareness. The findings also indicated that community sensitization positively influenced beneficiaries' utilization of the cash transfers by promoting better financial management and prioritization of household needs.

The study concludes that the Social Cash Transfer Programme has made a positive contribution to improving the livelihoods of vulnerable households and reducing extreme poverty. Nevertheless, strengthening beneficiary targeting, ensuring timely and adequate cash disbursements, enhancing community sensitization, and improving programme monitoring and evaluation are essential to maximize programme effectiveness and sustainability.

KEYWORDS: Social Cash Transfer Programme, Poverty Reduction, Household Welfare, Social Protection, Community Development.

INTRODUCTION

In Malawi and around the world, there is a growing understanding that the poor and vulnerable members of the society often do not benefit from national development and economic growth but face persistent poverty and deprivation. Despite working all their lives and performing important roles in society, most Malawians live in deep poverty. The Malawi Social Cash Transfer (SCTP) or Mtukula pakhomo is one program providing a steady and predictable source of income that is unconditional to cater for the needs of the people who are poor and financially strained (Miller et al. 2010). The program has become an important tool for social protection and poverty reduction strategies in low- and middle-income countries. The Malawi Social Cash Transfer Programme (SCTP), is a government-led social protection intervention targeting ultra-poor and labour-constrained households (Government of Malawi, 2019). Initiated to reduce extreme poverty, enhance consumption, and improve human capital development, the SCTP provides regular and predictable cash transfers to eligible households (Makwete & Chirwa, 2021). Over the years, the programme has expanded across various districts, including peri-urban areas such as Chinsapo in Lilongwe.

Evidence from previous studies shows that the SCTP has contributed to improved food security, increased school attendance, and reduced vulnerability among beneficiaries (FAO, 2020; Davis et al., 2016). However, despite these successes, challenges such as delays in disbursements, inadequate transfer amounts, and limited economic inclusion opportunities continue to hinder its full effectiveness (Chinsinga & Naess, 2021). Evaluating the programme at community level therefore remains crucial for understanding how it impacts household welfare and what gaps need to be addressed.

This study focused on Chinsapo community to assess the extent to which the SCTP has achieved its intended objectives, the challenges faced by beneficiaries, and possible areas for programme improvement.

Background of the Study

Governments around the world often make cash transfers to their residents for various purposes such as consumption or food security, poverty reduction, improved take up of education and health services. Cash transfers has become one of the main social protection instruments that has been widely adopted in the recent past to address poverty and vulnerabilities especially in low and middle income countries (Roelen et al. 2018). For instance, in Latin America the Bolsa Familia in Brazil as the largest worldwide, the program is meant to help reduce poverty through transfer to low-income families to break the poverty cycle and prevent future poverty (IBSA, 2012). Approximately 12 million families which translate to 48 million people benefit from the program and recipients get a monthly allowance of 32 reais (USD19) per every child attending school and this is given to a maximum of five children per household.

Like in other regions of the world, cash transfer is important for African nations as well. According to Schubert (2005) takes on an example of a cash transfer implemented in Kalomo district Zambia, where the unconditional cash transfer scheme is for the elderly headed households who stay with orphans and vulnerable children. Beneficiaries have improved their wellbeing and have given them new hope to purchase food, livestock, various assets and some are saving the money as groups.

Malawi is no exception to the use of cash transfers. The cash transfer scheme (CTS) in Malawi is still run on a pilot basis and has been since its inception in 2005. It is one of the several social support instruments recognized in the draft social support policy document. This draft policy was initially conceived as social protection policy but has been changed to social support policy to reflect the intent of the programmes proposed for implementation. The change from social support policy would therefore propose that the beneficiaries graduating from various programmes proposed under the policy at least after sometime. It is therefore expected that in the medium term, the social support policy will increase assets of the poor to enable them to meaningfully engage in sustainable growth and contribute to poverty reduction (GoM, 2006).

Malawi on the other hand, has the greatest poverty gap in Africa and is one of the poorest countries with 50.7% of the poverty line and 25% living in extreme poverty. The social support program would thus simply serve as boot strings to pull people out of chronic poverty and vulnerability over a defined period of time. Therefore, social support is all public and private initiatives that provide income or consumption risks, and enhance the social status and the rights of the marginalized, with the overall objective of reducing ultra-poverty as well as economic and social vulnerability of the poor and marginalized (GoM, 2008)

The social cash transfer program (SCTP) is one program currently being implemented by the government of Malawi. The program began as a pilot in Mchinji district in 2006 and is run by the Government of Malawi (GoM). Later, it was expanded to other six districts in 2007. September 2017, the program was reaching over 777,000 beneficiaries in over 174,500 households across 18 districts of the country, including approximately 430,000 child members. Since 2009, the program has expanded to reach 18 out of 28 districts. The program has experienced impressive growth beginning in 2012, and most notably in the last two years (Ayala, 2012).

It is evident that despite the implementation of social cash transfer program, still exist some major draw backs or shortcomings in the area such as overlooking culture, community organization and social relations. Hence by doing so they fall in a self-fulfilling trap. However, there is little evidence based information on the successes and challenges of the program. Therefore, the purpose of this study is to fill the vacuum or gap by investigating further on the program's successes and challenges against its set objectives.

General Objective of the study

To evaluate the successes and challenges of the Malawi Social Cash Transfer program among beneficiaries of Chinsapo.

Specific Objectives of the study

1. To determine the criteria used in selecting the beneficiaries of the cash transfer at Chinsapo community.
2. To assess the achievements of the Malawi Social Cash Transfer among beneficiaries.
3. To explore the relationship between sensitization of the money.
4. To investigate the challenges, the social cash transfer is encountering in the implementation of the program.

LITERATURE REVIEW

Theoretical Review

The theoretical grounding of the Malawi Social Cash Transfer Programme (SCTP) rests on social protection, human capital, and empowerment paradigms, integrated into a coherent conceptual explanation of how cash transfers influence household welfare.

Social Protection Theory holds that state-led income support programmes can reduce vulnerability and prevent households from slipping into deeper poverty. Social cash transfers are categorized as non-contributory, unconditional cash benefits that protect consumption and reduce extreme poverty among vulnerable populations. SCTP in Malawi targets ultra-poor, labour-constrained households providing them with regular**,** predictable cash to meet basic needs, thereby contributing to national efforts to reduce poverty and hunger. According to Gender Ministry Malawi social cash transfer (STC).

Human Capital Theory posits that investments in education, health, and nutrition improve individuals' productivity and long-term socio-economic opportunities. SCTP enhances household capacity to invest in children's schooling, health care, and nutrition, thus contributing to human capital formation. This not only meets immediate needs, but also has intergenerational development benefits (UNICEF, 2025).

Empowerment Theory emphasizes enhancing the agency, decision-making power, and self-efficacy of individuals and households. According to Chizala S.N (2025) by receiving stable and predictable cash transfers, beneficiaries especially women and elderly caregivers gain greater autonomy and influence over household resource allocation, allowing them to participate more fully in economic and community life. Cash transfers can thus contribute to economic and social empowerment.

Research Methodology

Research Design and Methodology

For the purpose of this study, a mixed research method was used to collect both qualitative and quantitative data. According to Kemper et al. (2003), a mixed methods design is a method that involves both qualitative and quantitative data collection and analysis conducted in parallel. It involves philosophical assumptions, the use of qualitative and quantitative approaches, and the integration of both approaches within a single study.

The qualitative research procedure involved developing research questions and procedures, collecting data within the participants' natural settings, analysing the data inductively by identifying emerging themes, and interpreting the meaning of the findings (Creswell, 2012).

The quantitative method involved the collection and analysis of numerical data using statistical tools. Microsoft Excel was used to analyse the quantitative data and generate descriptive statistics. The qualitative data were analysed thematically to develop themes from the interview guide and semi-structured interview responses. Consequently, the integration of qualitative and quantitative data produced a more comprehensive analysis because each method complemented the other.

Research Design

This study employed a mixed methods research design, which combined both quantitative and qualitative approaches to generate comprehensive and robust findings on the Malawi Social Cash Transfer Programme (SCTP). The mixed methods design enabled the researcher to collect, analyse, and integrate both numerical data and narrative information, thereby strengthening the validity and depth of the study findings by drawing on the strengths of each approach. Mixed methods research was particularly appropriate for evaluating complex social interventions such as the SCTP because it facilitated an understanding of both measurable outcomes (quantitative) and participants' experiences and perceptions (qualitative), thereby providing richer evidence than either approach alone (Scribbr, 2022).

Research Setting

The study was conducted in Malawi, specifically in Lilongwe District at Chinsapo Community. Chinsapo is composed of both formal and informal settlements. The area was selected because it offered convenience to the researcher in terms of affordability, ease of identifying respondents, and proximity to the study area.

Study Population

Fricker (2019) defined a study population as the collection of elements to which the investigator wished to make inferences. The population is theoretically finite and can be counted. The study targeted beneficiaries of the Social Cash Transfer Programme (SCTP) within Chinsapo Community. Chinsapo had an estimated population of approximately 88,473 people, from which the study participants were drawn.

3.5 Sampling Method

Sampling is the procedure of selecting a subset of individuals from a population to represent the entire population in a study. According to Easton and McColl (2007), sampling forms the basis of research because it enables researchers to obtain information from a representative portion of the population. A sample is a subset of the population selected for participation in the research.

Both probability and non-probability sampling methods were employed in this study.
Purposive sampling was employed as the non-probability sampling technique. This method enabled the researcher to deliberately select participants who possessed extensive knowledge and experience regarding the Social Cash Transfer Programme. Frey (2018) stated that the strength of purposive sampling lies in selecting knowledgeable individuals who are willing to provide detailed information relevant to the study. Therefore, purposive sampling was used to identify key informants who included programme beneficiaries, the village head, and officials from the District Council. These participants were selected because they possessed relevant information that contributed to achieving the objectives of the study.

Sample Size

A sample is a subset of a population, while a sample size refers to the number of participants selected from the population to make inferences about the entire population (Zubair, 2019). The sample size represented the total number of respondents from whom the researcher collected information. The study comprised a total sample size of 40 respondents.

Research Instruments

Researchers employ different data collection methods depending on the nature of the research problem, objectives, and expected outcomes (Ngechu, 2004). This study utilized both primary and secondary sources of data. Primary data were collected directly from respondents by the researcher, whereas secondary data were obtained from existing literature, previous studies, reports, and published documents (Yin, 2017).
The study adopted a concurrent data collection approach, which involved the use of both interviews and questionnaires.

Interview Method

Data were collected through face-to-face interviews using an interview guide consisting of both structured and unstructured questions. The beneficiaries of the Social Cash Transfer Programme and programme officers were interviewed, enabling the researcher to obtain detailed information regarding the study objectives. The responses were recorded and later transcribed for analysis. The interview guide ensured consistency while allowing respondents to express their views freely.

Questionnaire

The questionnaire enabled the researcher to collect information from a relatively large number of respondents within a short period. Both open-ended and closed-ended questions were included to obtain both quantitative and qualitative information. The questionnaires were administered directly to respondents with clear instructions regarding the order in which the questions were to be answered.

Data Analysis

Response rate

The researcher attempted to gather information according to the proposed sample size, thus in terms of response rate, 40 participants participated in the study, 33 of which were the beneficiaries of the project and 7 of which were key informants from the District council.

The researcher distributed a checklist all of which were correctly completed and returned.

This indicated a response rate of 100%, which is regarded exceptional.

Demographics

Demographic data is information about groups of people according to certain attributes such as age, gender. The demographic details included the gender, age and role in the scheme or qualifications and actual study findings.

Age of respondents

The study determined the age categories to which the respondents belonged. The age of respondents in the study was important to be included as the researcher potentially gained a lot of valuable detail during the analysis and understanding the needs and vulnerabilities of different age groups. The age of the respondents can provide insights into the effectiveness of the program in reaching and addressing the needs of different age groups.

Table 1: Age of Respondents.

Age-Group	Frequency	Percentage (%)
21-30	16	40
31-40	14	35
41-50	6	15
50+	4	10
Total	40	100%

As presented above, 40% of the respondents were between the ages of 21 and 30, followed by 26.7% of the respondents which were the age ranges of 31to 40, 13.3% of respondents were the age group of 41-50 and 20% of the respondents were of the age 50 above. As seen in the table, the cash transfer program recipients at Chinsapo community is dominated by young and enthusiastic individuals.

Gender of respondents

The gender of respondents was also determined in the study. Gender is significant to the study, as it can influence the access, use, and impacts of cash transfers, as well as the social and cultural dynamics that surround the implementation of the program and also have differential impacts on men and women as they may have different needs and priorities.

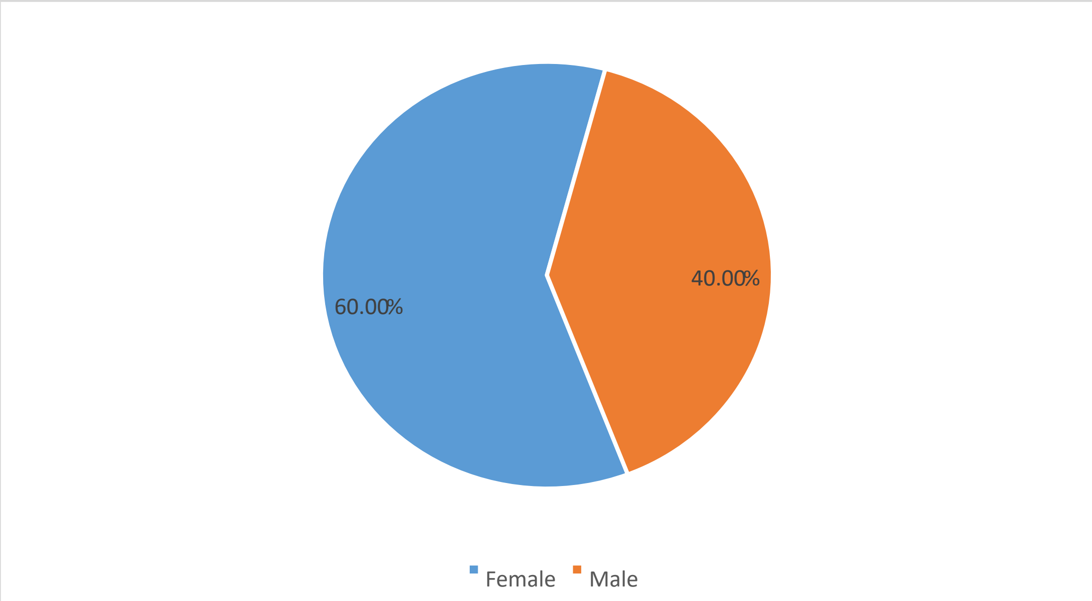

Figure 1: Gender of respondents.

As shown above, respondents identified for this study were female (60.00%) and (40.00%) of the respondents were Male. This also explains why women outnumber men in the scheme as they are more likely to be the primary caregivers in households, particularly in low-income settings, as such they may be seen as the primary beneficiaries of cash transfer programs that aim to support households with children or other dependents. This is consistence with the findings of Standing (2012) who discovered that cash transfers may be designed in a way that prioritizes women as the recipients, as they may be seen as more responsible and effective in using the funds to support their families and communities.

SUGGESTIONS & RECOMMENDATIONS

The Government should increase funding for the Social Cash Transfer Programme to ensure adequate coverage of eligible households and timely disbursement of funds. It should also regularly review the transfer amounts to reflect changes in the cost of living and inflation.

The Ministry should strengthen beneficiary identification and targeting systems through regular verification exercises to reduce inclusion and exclusion errors. It should also improve monitoring and evaluation systems to ensure programme accountability and effectiveness.

District Social Welfare Offices should intensify community sensitization programmes to educate beneficiaries on proper financial management and productive utilization of cash transfers. Continuous follow-up visits should also be conducted to provide technical support and monitor programme implementation.

Community leaders should actively participate in identifying deserving beneficiaries and promote transparency, fairness, and accountability during beneficiary selection. They should also encourage community participation in programme monitoring.

Development partners should continue supporting the Social Cash Transfer Programme through financial assistance, technical support, capacity building, and complementary livelihood programmes that promote household self-reliance beyond cash assistance.

Beneficiaries should prioritize the use of cash transfers for essential household needs, including food, education, healthcare, and income-generating activities. They should also participate actively in financial literacy and livelihood training programmes offered by programme implementers.

An assessment of the long-term effects of the Social Cash Transfer Programme on household economic independence and poverty reduction.

A study examining the effectiveness of community-based targeting mechanisms in identifying vulnerable households.

Research on the influence of inflation on the purchasing power and effectiveness of Social Cash Transfer benefits.

An investigation into the contribution of complementary livelihood interventions in enhancing the sustainability of Social Cash Transfer Programme outcomes.

CONCLUSION

The major findings of the study, conclusions drawn from the findings, recommendations for improving the implementation of the Social Cash Transfer Programme, and suggested areas for further research. The study concludes that the Social Cash Transfer Programme has positively contributed to improving the welfare of vulnerable households through increased food security, improved access to education and healthcare, and reduced poverty. However, addressing challenges such as delayed payments, limited funding, targeting errors, inadequate monitoring, and insufficient beneficiary sensitization is essential for enhancing the programme's effectiveness and ensuring sustainable improvements in the livelihoods of beneficiary households.

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