

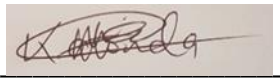
EFFECTIVENESS OF SOCIAL CASH TRANSFER PROGRAM IN IMPROVING ECONOMIC VULNERABILITY TO DISASTERS AMONG BENEFICIARIES: CASE STUDY, T/A NJEMA, MULANJE DISTRICT.

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Dissertation submitted to Ndata School of Climate and Earth Sciences of the Malawi University of Science and Technology in partial fulfilment of the requirements for the Bachelor of Science degree in Disaster Risk Management.

JUNE, 2024

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ABSTRACT

This research project investigates the effectiveness of social cash transfer programs in enhancing economic resilience disasters among beneficiaries in Mulanje district, T/A Njema in specific. It was conducted by Jickson Zefania at the Ndata School of Climate and Earth Sciences of the Malawi University of Science and Technology, the study aims to contribute valuable insights to the field of Disaster Risk Management. The research methodology involves a comprehensive approach, including a detailed research design, data collection procedures, sample selection criteria, and ethical considerations. By analyzing the impact of social cash transfer programs on economic vulnerability, the study seeks to address the causes of economic vulnerability and resilience to hazards among beneficiaries in Malawi as a whole.

Acknowledging the valuable input from the supervisor, Mr. Katonda, and colleagues, the study emphasizes the significance of understanding the role of social cash transfer programs in mitigating economic vulnerability. The findings of this research have the potential to inform policy and practice in disaster risk management in Malawi, offering recommendations for improving the effectiveness of social interventions in enhancing economic resilience among vulnerable populations.

This research project is conducted within the framework of academic study at the Ndata School of Climate and Earth Sciences, with the views and opinions expressed solely representing the author's responsibility. The study adheres to ethical standards and copyright regulations, ensuring the recognition of intellectual property rights and the confidentiality of data sources.

Overall, this research project aims to contribute to the ongoing discourse on disaster risk management and social protection programs, highlighting the importance of addressing economic vulnerability to build resilience among communities facing natural disasters in Malawi.

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ACKNOWLEDGEMENTS

I would like to express my sincere gratitude to my supervisor, Mr. Katonda whose expertise and guidance have played a critical role in refining the scope and objectives of this research. Their insights and recommendations have been invaluable throughout the proposal's formulation.

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ACRONYMS/ABBREVIATIONS.

SCTP	Social Cash Transfer Programme
MW2063	Malawi Vision 2063
MPI	Malawi product of incidence and Intensity of Poverty
T/A	Traditional Authority
DWI	District Wealth Index
NSO	National Statistical Office
DoDMA	Department of Disaster Management Affairs
AHP	Analytical Hierarchy Process
AIP	Affordable Farm Implements

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1. CHAPTER TITLE

1.1. Background of study

The social cash transfer program is referred to as predictable transfers, often in the form of cash, provided by the state as part of a social contract with its citizens (Hickey & Bukenya, 2021). The Malawi social cash transfer program known as Mtukula Pakhomo is a conditional transfer targeted to ultra-poor, labour-constrained households. The main objectives of the SCTP are to reduce poverty and hunger, increase school enrolment, and resilience to people prone to disasters. The program began as a pilot in 2006 in Mchinji district and was subsequently expanded to an additional 6 districts in 2007 (Kilburn et al., 2018). As of 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. The program was expanded and now is operating in all 28 districts.

Since its inception, for 17 years now, the program has proven to ensure food security, reduce ultra-poverty, enable households to earn income and build their livelihoods, promote school attendance, and improve health. Different investigations have found strong evidence that SCTP achieved its primary objectives of ensuring food security and reducing poverty amongst ultra-poor labour-constrained households. Furthermore, households invested some of their transfers in productive assets; the SCTP has led to an increase in ownership of livestock and agricultural implements as well as in the quantity of crops harvested (Government of Malawi, 2022).

This is in line with the focus of MW2063 and sustainable development goal number 13 on inclusive wealth creation, self-reliance, and combating climate impacts. Furthermore, beneficiary households invested in human capital, another key focus area of MW2063; the SCTP has led to improvements in regular school attendance of children and a reduced occurrence of illness amongst adults. Still more Malawi is one of the poorest countries and 61.7% of its population is multidimensional poor. The MPI which is the product of the incidence and intensity of poverty is 0.337. Analysis by region shows that the incidence of multidimensional poverty is highest in

the southern region at 63.7% and poverty is even highest in rural with 7.0% areas despite the different social protection programs that have been implemented (NSO, 2023). Mulanje district has a high multi-dimensional poverty index since the majority of its population dwells in rural areas. There is always rural-to-rural migration whereby people are flocking to tea estates for piece works. These conditions pose a threat to resilience to floods since the majority of people tend not to be economically stable so they cannot raise their economic vulnerability.

Despite that Mulanje district has registered low values on the District Wealth Index (DWI) but there is notable improvement in the socio-economic level of households due to SCTP in the district. Ramphi and Griffin also did similar research at the district level, and they found that SCTP has positive impacts on different sectors such as education and agriculture (Rampon, 2022). However, there is no study which was conducted in the Njema area hence it may be difficult to measure the effectiveness of SCT in this area. It is therefore against this background that this research seeks to investigate the effectiveness of SCTP in improving economic resilience among beneficiaries in T/A Njema so that a better and more appropriate approach could be employed for the program to reduce the susceptibility of beneficiaries to disaster by increasing their resilience.

1.2. Problem statement

The social cash transfer program (SCTP), is one of the social protection programs that the government has implemented to cushion climate-related shocks to its citizens in many districts. Despite efforts to build shock-sensitivity, SCTP is not yet fully sensitive to the life lifecycle, climate related and other risks faced by households (Government of Malawi, 2022). During cyclone 2023 Freddy, beneficiaries in T/A Njema suffered in similar ways with other people that are not in SCTP (DODMA, 2023).This shows that economic vulnerability to disasters among households is still at high rate despite being beneficiaries of the program. However previous research such as that by (Sudhanshu et al., 2021), only focused on socio-economic benefits of SCTP with little attention paid to investigate the effectiveness of cushioning climate-related shocks to beneficiaries in T/A Njema. A gap exists to investigate the extent to which the roles

of SCTP are improving economic vulnerability to disasters among beneficiaries in T/A Njema in Mulanje in order to find a productive and successful approach to be employed for the program to achieve its attainable goals. This research study will establish through quantitative improvement scale, the extent of roles for SCTP in improving economic vulnerability to disasters in Mulanje district by focusing on such areas as poverty reduction measures, insurance, food security and disaster resistant housing and money saving capacity.

1.3. Research objective

- To examine social cash transfers' impact on disaster resilience through poverty reduction, housing, food security and savings.

1.3.1. 1.3.1 Specific objective

1) To analyse the impact of the program on the improvement of beneficiaries' disaster resilience, focusing on food security and disaster resistant housing.
   - How has the social cash transfer program contributed to enhancing beneficiaries' access to risk-reduction measures including insurance coverage and disaster resistant housing?
2) To determine the beneficiaries' capacity to save money and accumulate assets over the course of the program.
   - What is the extent to which beneficiaries have been able to increase their savings and accumulate assets during their participation in the program?
3) To examine the long-term effects of social cash transfer on poverty reduction.
   - What are the sustained and enduring impacts of social cash transfer program on poverty reduction among beneficiaries?

1.4. Significance of the study

Sustainable development goal 13 urges the government to take action to combat climate change and its impacts. One of the approaches to achieve this goal is through provision of efficient and flexible social protection programs like SCTP. This program helps to raise the economic vulnerability of disasters among beneficiaries. This study therefore, will help by identifying the reasons that facilitate the beneficiaries to still have low economic resilience to disasters like floods despite being on social

protection program. The study will particularly benefit the organizations and individuals that have continuously supported social programs in Malawi to take other alternative ways and strategies to be employed in the program for beneficiaries so that there should not be a wastage of resources but rather disaster resilience is achieved. This research study will also help future researchers interested in assessing the effectiveness of the Social Cash Transfer Program in improving economic vulnerability among beneficiaries in the area to have a well-founded starting point.

2. CHAPTER TWO: LITERATURE REVIEW

2.1. Introduction

Malawi has made efforts to improve resilience to disasters through a combination of policies, programs, and initiatives. Some key strategies and actions that have been taken to enhance resilience in early warning systems, are community-based risk reduction, Climate-resilient Agriculture, Social Protection programs, infrastructure improvement disaster preparedness and response, and environmental conservation. Social protection programs have been implemented to support vulnerable populations. This program includes social cash transfer programs that provide financial assistance to the poor and those affected by disasters. This program aims to reduce the economic impact of disasters on households.

2.2. Social cash transfer program

The SCTP responds to a context of high poverty and high vulnerability to climate-related shocks. In Malawi, as of 2019/20, about 50.7 percent of the population live below the national poverty line and 20.5 percent in ultra-poverty (NSO, 2023) While poverty remains largely in a rural phenomenon (56.6 percent of rural dwellers live in poverty) and it is higher than average amongst female-headed households(56.8 percent), as it was cited in (NSO, 2023). Malawi is also highly prone to climate-related shocks including dry spells and floods and at least 1.7 million people require lean response assistance every year (Otchere & Handa, 2022). Through its focus on the poorest and most vulnerable citizens, the SCTP contributes to the strong MW2063 cross-cutting focus on inclusiveness. It also aligns with the specific MW 2063 commitment that "we shall improve the shock-sensitivity of these social protection systems for the poor, marginalized and vulnerable groups by simulating their ability to cope with and adapt to shocks" (Government of Malawi, 2022).

By providing regular cash transfers to vulnerable households, these programs offer a source of financial stability. In the event of a disaster, recipients have a financial safety net to fall back on, which can help them cover immediate needs like food, shelter and medical expenses. Since the disasters often lead to economic loss due to damaged

crops, poverty, or disrupted livelihoods. Social cash transfer programs can partially compensate for this loss, helping families maintain their standard of living and preventing them from falling deeper into poverty.

2.3. Economic vulnerability and resilience to natural hazards.

SCTP strengthens resilience whereby recipients would invest in assets or activities that enhance their resilience to disasters. For instance, they can use the money to build more resilient housing and engage in income-generating activities that are less vulnerable to climate-related risks. With the shift from a hazard-centered disaster paradigm to one that emphasizes vulnerability and resilience, disasters triggered by natural hazards have begun to be perceived as unnatural occurrences. Economic vulnerability and economic resilience, interacting with the hazard itself, and the exposure of populations and assets, are considered to be critical determinants of the resulting impacts of disasters (Houston et al., 2020). The empirical evidence provides systematic support for the hypothesis that apart from the characteristics of the hazards, the potential for people and economics to avoid adverse impacts and their capacity to withstand and rebound from a disaster are influenced by a confluence of socio-economic factors.

2.4. Causes of economic vulnerability

Economic vulnerability refers to the susceptibility of individuals or communities to adverse economic consequences or shocks (UNDP, 2021). It encompasses income insecurity, asset poverty, and limited access to basic services, high debt burden, lack of social protection, dependency on informal economy and exposure to geographic and environmental factors (UNEP, 2019). Economic vulnerability arises from factors such as insufficient income sources, lack of productive assets, inadequate access to services, heavy reliance on debt, absence of social safety nets, informal employment and susceptibility to cope with economic downturns and heightened risk of falling into a deep poverty.

Economic vulnerability is often exacerbated by structural inequalities, institutional failures and systematic vulnerabilities within socio-economic systems (World Bank, 2019). Addressing economic vulnerability requires comprehensive policies and

interventions that promote inclusive economic growth, social protection mechanisms, access to basic services and sustainable livelihood opportunities (IFAD, 2020).Strategies to reduce economic vulnerability should prioritise the most marginalised and vulnerable populations, including women, children, elderly and persons with disabilities. Enhancing economic resilience entails building adaptive capacities, fostering community empowerment and strengthening social cohesion (Oxfam, 2020). Economic vulnerability is dynamic and context-specific, influenced by socio-economic, environmental and political factors. Effective interventions to mitigate economic vulnerability involve a multi-sectoral approach, integrating economic, social and environmental dimensions. Sustainable goals prioritise reducing economic vulnerability as a crucial aspect of poverty eradication and development.

Monitoring and evaluation mechanisms are essential for assessing the effectiveness of interventions aimed at reducing economic vulnerability. Collaboration among governments, civil society, academia, and international organizations is critical for addressing systematic issues contributing to economic vulnerability (OECD, 2021S). Holistic approaches that combine short-term relief measures with long-term development strategies are essential for addressing economic vulnerability comprehensively.

Low income levels. People with limited financial resources often lack the means to prepare for disasters or recover from their economic impact. Low-income households may struggle to afford insurance, emergency supplies, or income improvements that could mitigate disaster risks like floods. Additionally, the lack of a financial safety net can exacerbate the economic impact of disasters, as low-income individuals often lack the savings necessary to cope with income interruptions or unexpected expenses, leading to a cycle of financial hardship (Cutter et al.2003)

Lack of insurance. Many individuals do not have insurance coverage for disasters, leaving them exposed to significant financial losses. This is particularly true for renters who often do not have renter's insurance and low-income homeowners may forego property insurance.

Inadequate infrastructure. People living in areas with poor infrastructure are more susceptible to disasters. This includes inadequate housing, unreliable utilities, and

limited access to emergency services, which can exacerbate economic losses in a disaster.

3. CHAPTER THREE: METHODOLOGY

3.1. Introduction

This study investigated the effectiveness of the social cash transfer program in improving economic vulnerability to disasters among beneficiaries in T/A Njema in Mulanje district. The methodology used in this study was a descriptive approach to allow for both quantitative and qualitative data analysis. In doing this, the locations where the program has been implemented and the people who enrolled are critically evaluated. In conclusion, the ethical considerations and limitations regarding the study were explained.

3.2. Research design

Different approaches could be used to assess the effectiveness of social cash transfer program in improving economic vulnerability to disasters among beneficiaries, but this study used a convergent parallel mixed approach. The survey undertaken was referred to as formal, which helped in the evaluation of the eventual resilience effects of SCTP after implementation.

3.3. Research Strategy

The study strategy was based on a case study of T/A Njema in Mulanje. The main criteria for research site selection were the presence of beneficiaries in the area, high vulnerability level to disasters, and high poverty levels. Hence carrying out this study in the area could help in the proper management of social protection programs to reduce climate-related risk to the beneficiaries.

3.4. Sources of data for the study

Data from both secondary and primary sources were used in this study. Data from secondary source was collected from published and unpublished sources such as textbooks, journals, magazines, newspaper online publications amongst others.

Population figures of the study area and study locations were collected from the National statistics office. Data from the primary source was gathered through questionnaire administration which focused on perception of benefits of SCTP. Secondary data about poverty levels of the area from published textbooks.

3.5. Study Area

Mulanje is a district in the southern region of Malawi. It is situated at latitude 16°1'30.84"S and longitude 35°34'.99"E. Mulanje district has six Traditional Authorities namely Juma, Mabuka, Chikumbu Njema,, Mthiramnja and Mkanda with many of their inhabitants being Lomwe. This district has 765,623 population of people, (NSO, 2018) and 2,005km² area. This research focuses on traditional Authority Njema. T/A Njema has 91,742 population and a Cash transfer program was also implemented in the area and the total number of beneficiaries are 1695.

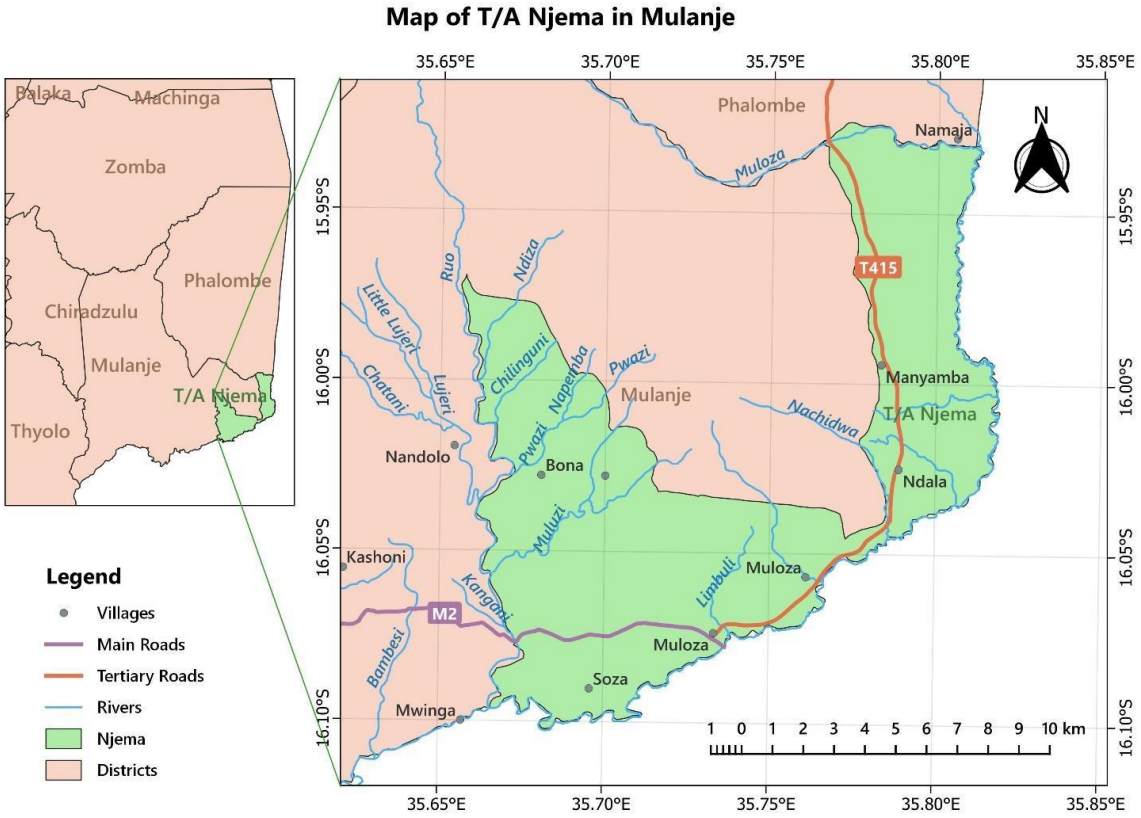


Figure 1: map showing study area of T/A Njema, Mulanje district.

3.6. Sample selection and size

To get the individual respondents, a multi-stage sampling technique was used. Given the large size of the study area, where SCTP was implemented. This was then followed by using a random sampling procedure to select households from each of the major areas. Thirdly, a maximum of one respondent was selected from each household and a questionnaire was given to answer or be interviewed where necessary using an interview guide.

3.7. Target population

From a total population of 624 beneficiaries, 25 participants were interviewed. This required number for interviewed beneficiaries was found by using Yamane's formula. This sample was composed of both females and males (the head of a family) who are beneficiaries of the program. This has been deliberate to reflect the general representation of both males and females at the district level since both genders are benefiting from the program in one way or another.

3.8. Data collection Procedure

For this study, a Kobo collect tool app was used. A structured questionnaire for data collection was employed in this app and of course, there were also some personal observations to collect primary data. Using this tool has many importance, for instance, it ensures data accuracy, facilitates real-time monitoring, and streamlines data management, ultimately enhancing the efficiency and reliability of the entire data collection process. The questionnaire was made up of both closed and open questions on the objectives of this research to assess the effectiveness of SCTP in improving economic vulnerability to disasters among beneficiaries. The questions were translated into a local language (Chichewa) for easy understanding by the responders. This research was a mixed method whereby qualitative and quantitative data were collected. A convergent parallel mixed method was used to collect data. Resilience indicators like housing quality were checked by personal observations. The questionnaires for the individual households were grouped into sections, namely, , selection criteria and impacts of SCTP.

3.9. Data Analysis and Presentation

Content analysis was used to analyse the words and phrases (qualitative data) that were used in the respondents' responses to generate main themes and sub themes to determine the meaning behind the responses. The field data was first processed by editing and checking to ensure that everything was complete. To check the resilience of the area, the following resilience indicators were collected from the field, housing quality, ownership access of productive assets, money saving capacity and food security. The quantitative data mentioned indicators was loaded in excel spreadsheet and was analysed using SPSS where graphs, tables and pie charts were produced. Resilience factor ranking that determines resilience of the area was done using Analytical Hierarchy Process (AHP) in the AHP Excel-based Template. Conclusion based on interpretation on either to come up with better approaches of providing the program or else just to improve the already existing strategies were drawn.

FLOW DIAGRAM FOR THE METHODOLOGY

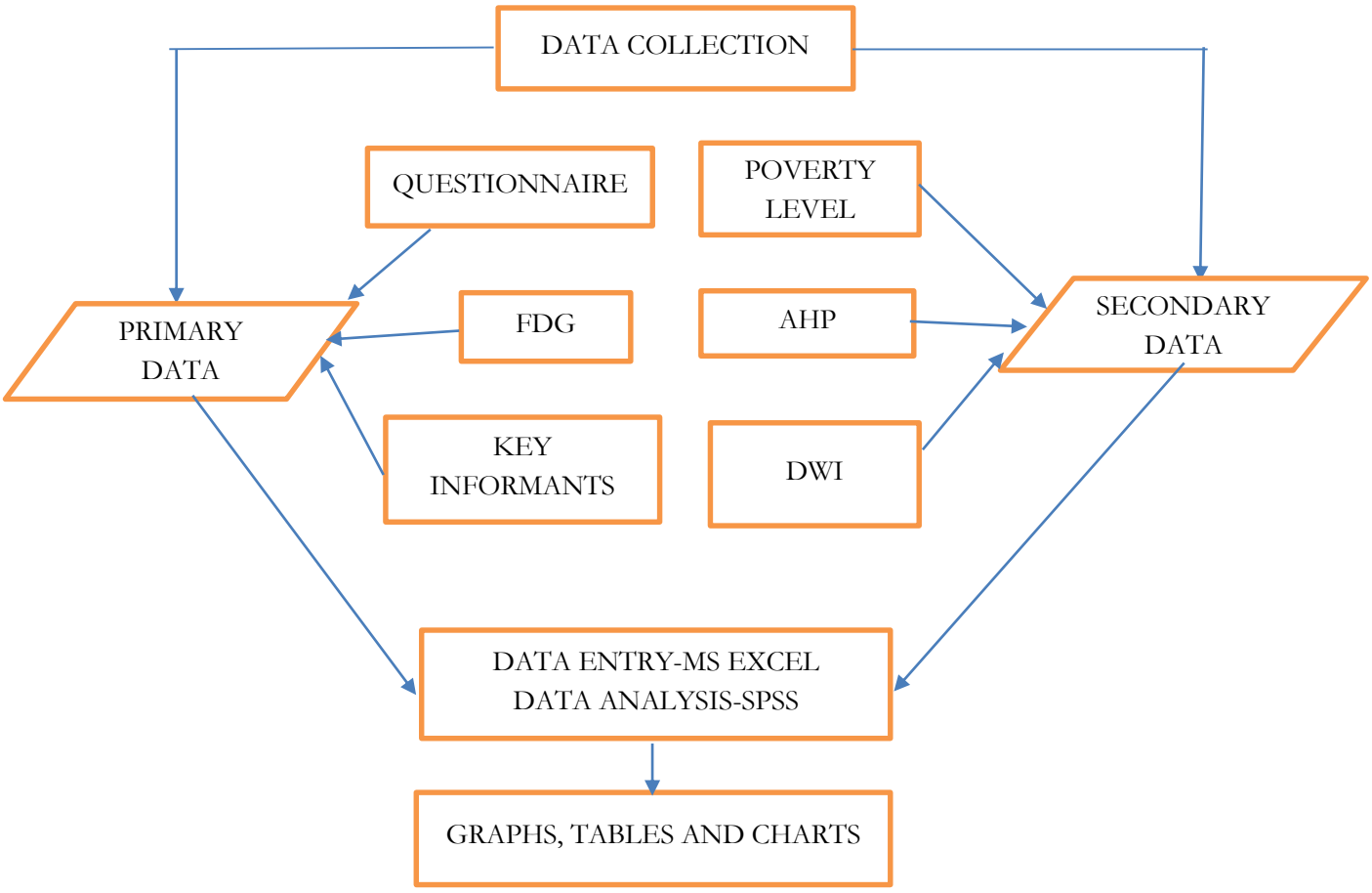


Figure 2: Showing flow diagram for the methodology.

4. CHAPTER FOUR: DISCUSSION AND RESULTS

4.1. Introduction

This chapter presented the analysis of the data and interpretation of the findings. Charts, graphs, and tables were used to present the data. The main objective of the study was to examine social cash transfers' impact on disaster resilience through poverty reduction, housing, food security, and savings This objective was achieved by focusing on specific objectives which included, analysing the improvement of beneficiaries' disaster coping mechanisms such as insurance coverage, food security and disaster resistant housing due to program, determining the beneficiaries' capacity to save money and accumulate assets over the course of the program and examining the long-term effects of social cash transfer on poverty reduction. The results and discussion section presents the findings of the study in the order of specific objectives.

4.2. Results of the study.

4.2.1. Improvement of beneficiaries' disaster coping mechanisms because of SCTP.

4.2.1.1. Average amount of payments received bi-monthly

Majority of sampled population (88%) receive payments range from k10, 000-k20, 000. By the structure of the program, these payments are done bi-monthly. This is done in order for beneficiaries to get at least a larger amount of money for two months at once than receiving monthly. These ranges of payment had been assigned to them from 2014/15 when they all became beneficiaries for the programme. Considering the Malawian currency power by that time, these amounts were reasonable since they could manage to buy food items, livestock, building good conditioned houses, and even the majority joined the financial saving community groups like village banks. It is contrary to this time around whereby, these amounts are no longer helping the households because prices of many goods have gone up. For instance a 50kg bag of maize was sold at k10, 500 only in 2021 and a 50kg bag of cement was sold at k10, 000 in the same year, while the 50kg bag of fertilizer was

priced at k19, 000 (IFPRI 2021). Looking at all these commodities have now skyrocketed in prices. For example, prices increased by 23% by the end of October 2022. At the end of October, maize retail prices averaged around MWK 412/kg. In the same year, across the markets, Mwanza and Mulanje recorded the highest price increase by 41% (IFPRI 2022) 50kg bag of maize is being sold at k40,000, cement of 50kg bag is being sold at k30, 000 and fertilizer bag of 50kg is at k35,000 on average. These are very tangible results that the beneficiaries cannot manage to buy food items, cement, and fertilizer, as a result, they are still food insecure, and building weak houses due to lack of cement and other strong building materials. This is the one of major weaknesses that has been analyzed for the program. It is now 9 years down the line after this program was implemented in this area, and there are only small adjustments that have been made to meet the current situations on the ground. In this area, there are also some social protection programs being implemented and one of them is the Affordable Farm Inputs Programme (AIP). This program also targets vulnerable households but whose agricultural working power is a bit high. To avoid duplication efforts, the SCTP beneficiaries do not benefit from this AIP program. Both of these programs are in line with SDG number two, which is Zero hunger. It is of paramount importance to eradicate this hunger crisis among these groups of people because among the causes of vulnerability to disasters is food insecurity. Similarly, with SCTP, this program is also facing a lot of problems in meeting their objectives, for instance, some of the beneficiaries usually sell their farm inputs to the other people in the community for them to get their day-to-day basic needs. Therefore their intended outcome is not also promising to help in the achievement of resilience in the society. In this regard, instead for these beneficiaries' life to improve, it is remain at the same level and even some are living below the poverty line than before.

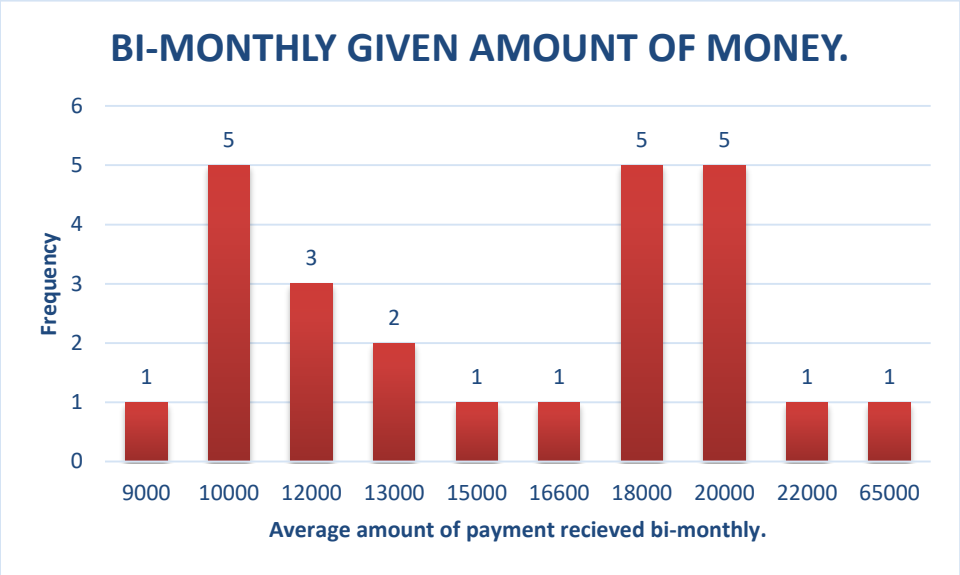


Figure 3: the average amount of payments received bi-monthly.

4.2.1.2. Comparison of household livelihood before beneficiaries and after being in the program.

The study found that 72% of the sampled households from different villages in the T/A Njema have not improved in their livelihood and 28% have improved. Despite being in the program, the majority are relying on ganyu and hand-outs from their relatives located elsewhere in the district. There is no sustainable means which ensures a continuous flow of money during a period when payment is not yet done. The challenge is, many of these people are not at economically productive ages, which means they hardly involve themselves in small-scale businesses rather than just waiting for the payment for SCTP.

Based on these results, it shows that the program is failing to catch up with their intended purpose since instead of people living improved lives, they are suffering from a lot of economic hardships. And to make things worse, this area is very prone to floods and the residents are victims of floods almost every year. Unfortunately, this social protection program has only been adjusted with a small percentage, and this affects the resilience level of the area to improve, thus the reason for the beneficiaries' vulnerability to disaster impacts since their livelihoods are not improving.

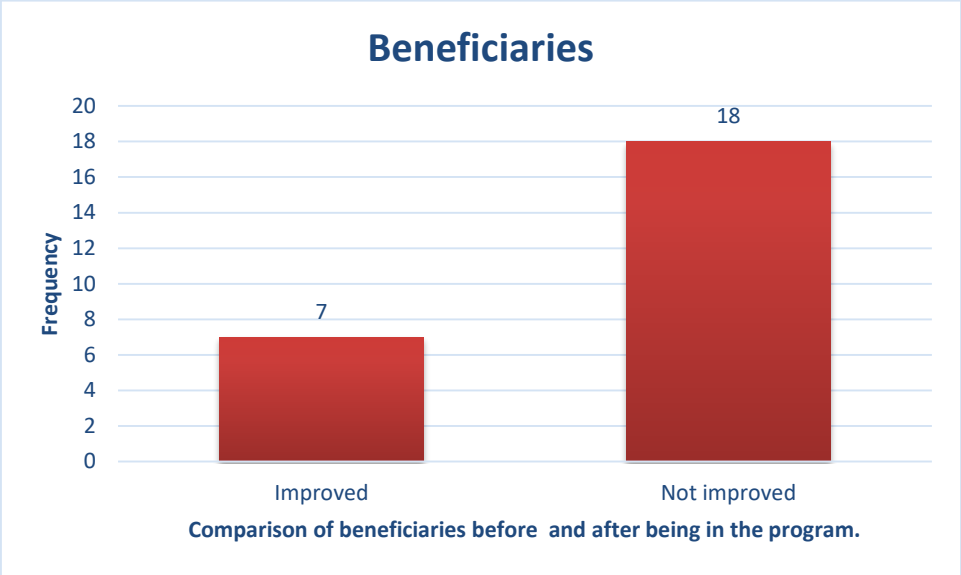


Figure 4: Graph showing a comparison of household livelihoods before beneficiaries and after being in the program.

4.2.1.3. Activities being done to adapt to the effects of the disasters due to the benefits of SCTP.

In terms of adaptation to future disaster impacts due to the benefits of SCTP, this study found that a majority (92%) of respondents were not doing any activities in their households to prepare for future impacts of disasters. It was found that these households receive very little payment, of which they could not make any investments to prepare for future hazards. Once they get their money, they buy food and some necessities for survival in just a specific number of days. Their level of vulnerability to floods is still high because the majority of people are living in similar conditions they lived in before. A small percentage of the population is doing adaptation measures as a result of the payment they get from the program. It is 8% that is doing these adaptation measures whereby, some are covering their house blocks with black plastic paper to prevent it from being destroyed by rainwater, and other people are doing small-scale businesses. These small-scale businesses help them to have a diversified income, which could help them to recover quickly during disaster periods since they would be able to build back their livelihoods.

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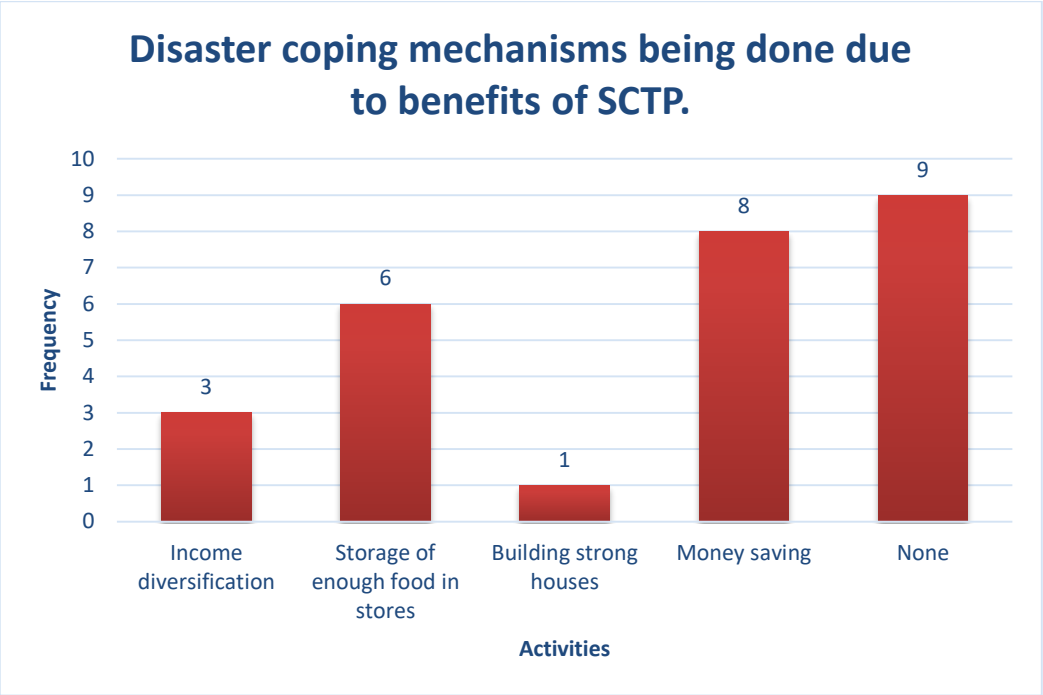


Figure 5: graph showing the activities being done to adapt to the effects of the disasters due to the benefits of SCTP

4.2.1.4. Storage of food for the past 12 months.

Of the total sampled population, 96% stored no food in the past 12 months while only 4% had food items in their reserves. Since Cyclone Freddy's impact in 2023, the beneficiaries are still living in destitute conditions whereby they fail to source food on their own. Their farmland washed away and were left unproductive like in Nazio village. The majority are cultivating on very small pieces of land around their homes, thereby they cannot get farm produce that can sustain them throughout the year. Therefore the only means of survival is through SCTP but unfortunately, they get a very small amount of payment from this program whereby not enough to buy food for day-to-day living. Using the Household Food Security Assessment Tool which ranks food insecurity (1-5) in this area, all communities are on the stage of acute food shortages. This requires quick and reasonable assistance to these families.

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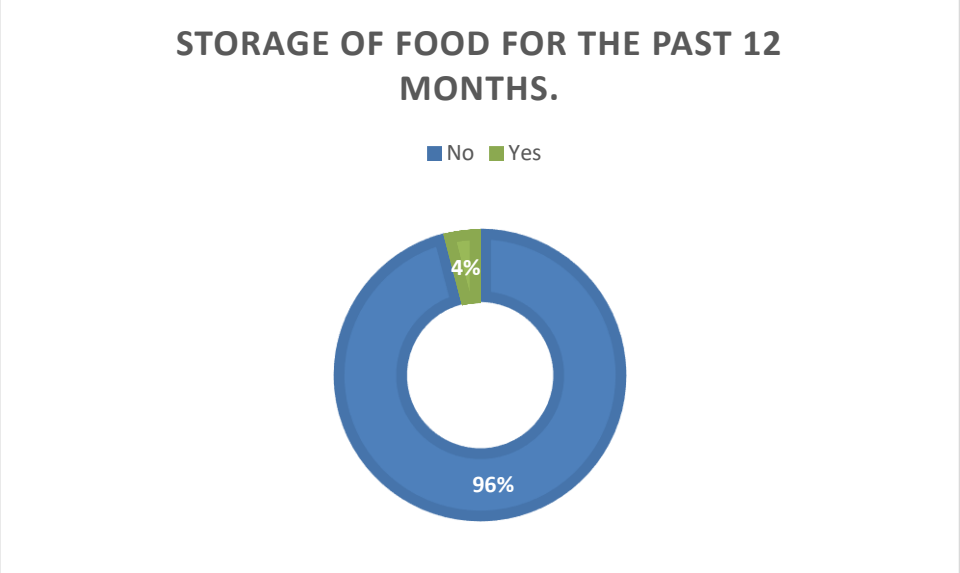


Figure 6: Storage of food for the past 12 months

4.2.1.5. Challenges faced in accessing or utilizing the benefits of the SCTP during disaster situations.

People in the area experience delays in payments and less amount of given money. Of the total sampled population, 84% complained that the amount of money they receive is not adequate nowadays to cater daily livelihoods because of past devaluation series to the Malawian currency. While 16% complained about the delay in receiving their money which compromises them for their day-to-day living.

It is now nine years down the line since the program was introduced in T/A Njema. Basing on household size, age group of household head, having a disability of household head and single parent headed families among others were the parameters used to assign each and beneficiaries' amount of payment they would be receiving. Payments for a majority of households are ranged from k10, 000 to k20, 000. These amounts were at least reasonable back then because, by that time, the currency value was high, which means they could use little money for many activities towards building resilience. But this study has found that after nine years in the program, beneficiaries are still getting same amount of payments. And not only that, payments for some beneficiaries have been reduced. Therefore with these payments, beneficiaries are failing now to use the money for productive activities since it is very

little. Their economic vulnerability is still going up and up because these people are also the victims of floods in their areas.

Delay of payments is another challenge that has been observed. By looking at the program structure the payment is supposed to be made every two months but it has been observed that beneficiaries would now take five to ten months without getting their payments. For example, in T/A Njema the last payment was made in December 2023 until now no payment has been made yet. This study also found that even though beneficiaries do wait for several months without being given payments, but the time payment is done, they still get their payments of two months. Therefore beneficiaries had a lot of questions, for instance, where do the money for other months go?

So this is another major challenge that is lowering the resilience to them during the disaster period. Communication from district Officials about the causes of delay is not done and there is also no monitoring and evaluation to check the progress of the SCTP which is a total burden to these families. Therefore program is failing to deliver the intended outcomes because it is not frequently monitored and evaluated.

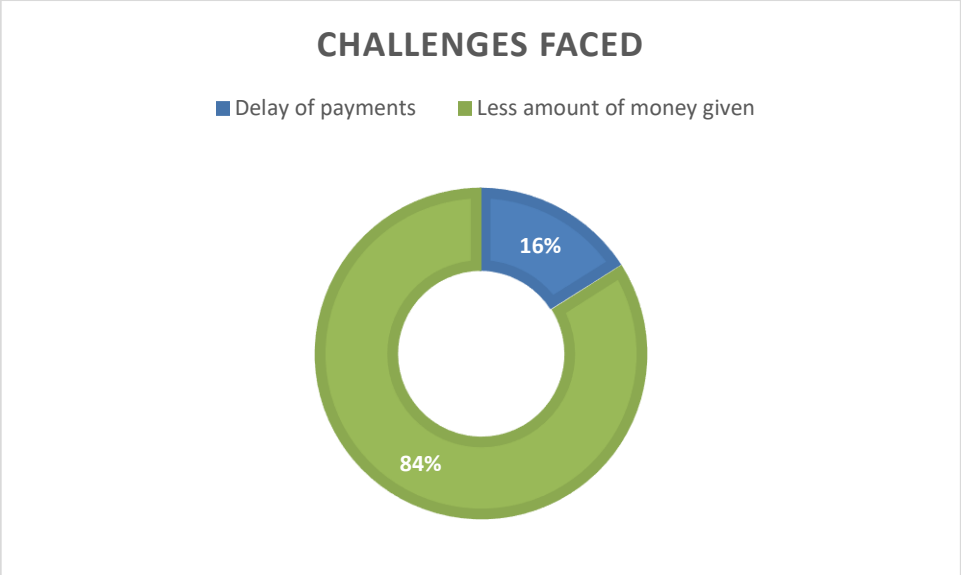


Figure 7: pie chart showing challenges faced in accessing or utilizing the benefits of the SCTP during disaster situations.

4.2.2. The beneficiaries' capacity to save money and accumulate assets as benefits of the program.

4.2.2.1. Saving money in the village bank or other banks for the past 12 months

A majority of respondents (68%) did not keep any amount of money in the village banks or any other groups in their respective communities because they had completely nothing at their hands that could be partially saved for future use. And only 32% had at least saved money in the village banks and other communities' commercial groups. Since many of them are not in any other business activities, of which they just rely on the payment for daily living therefore could manage to save any portion of money in the village banks. Once they get their payments they use it for immediate needs at their households. Therefore during disaster period, these people fail to recover on their own since they do not have financial muscles. So this is another reason for this area's beneficiaries to still having low resilience.

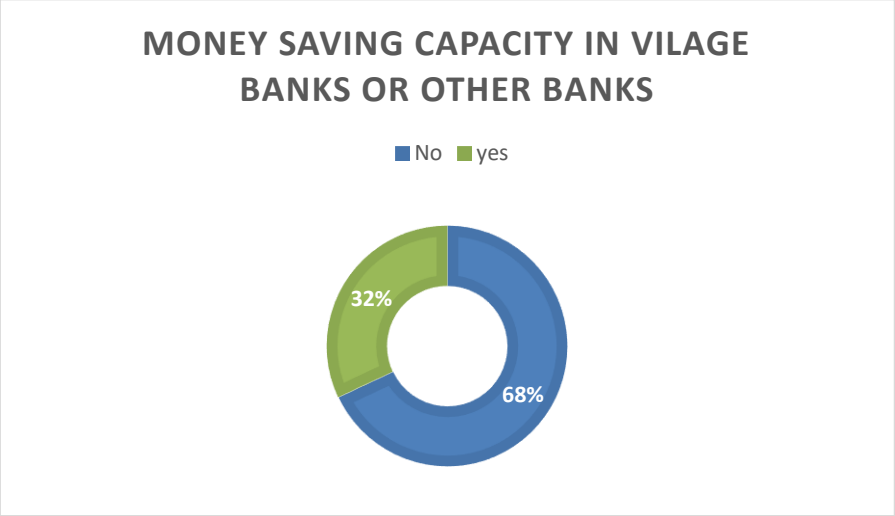


Figure 8: Pie chart showing saving money capacity in the village bank or other banks for the past 12 months.

4.2.2.2. Productive assets bought due to benefits of SCTP

From the study findings, 44% had no productive assets which they could point out it as the benefits from SCTP. Another 44% of population at least had some household assets and only 12% had the benefits of livestock. Almost half percentages of the population have benefited nothing from the program. They said, the change of improvement was noticed during the first two years after the program was implemented in the area. For example people were given livestock on top of their payments, they were also given a package of food items adding on the payments and the payment was also reasonable enough by then. Some could manage to buy productive assets like household assets (livelihood assets).By using Assets-based community development (ABCD), these assets play a vital role during a period of disasters. Victims can survive on their own before any assistance has yet delivered to them since for the mean time they can use the livelihood assets possessed before any further rehabilitations strategies implemented. Contrary to this area, many beneficiaries have no livelihood assets which is a major hindrance for survival during the period of disasters like how it was during cyclone Freddy.

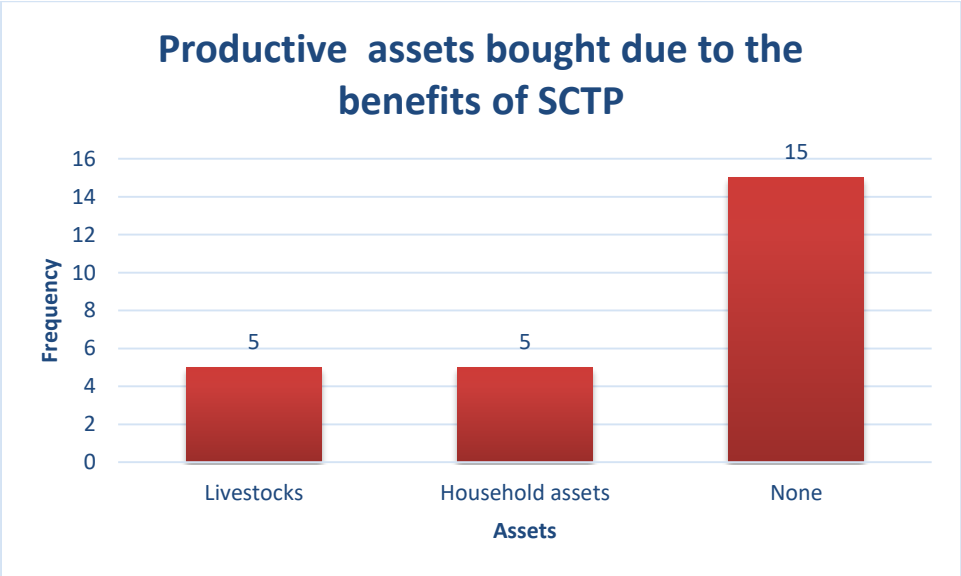


Figure 9: graph showing productive assets bought to the benefits of SCTP.

4.2.3. Long-term effects of SCTP on poverty reduction.

4.2.3.1. Satisfaction with the amount of financial assistance.

From the study findings, 100% of the sampled population were not satisfied with the amount of payment they receive. The amount has been declared redundant now days due loss of value of Kwacha currency. Since they became the beneficiaries in 2014/15, the payments are still the same and unfortunately majority of households are facing deduction of some money from their usual payments they get. This could be a major barrier for them to improve livelihoods as it has been noted that they even fail to buy a single bag of maize with these money since it's not even enough.

4.2.3.2. Type of building materials of their houses

76% of the respondents had semi-permanent houses, these are houses built by burnt bricks but are grass thatched on their roofs and the majority of these houses do not even have cement on the floor. 12% were houses that were constructed with unburnt bricks and mud. 8% were houses constructed of grass entirely and were in very poor and pathetic conditions, and another group of buildings (4%) were built entirely of wood. In terms of the building structures this area has a majority of weak building structures, and with only very few which are at least strong. This was observed by looking at their building's current conditions, many are cracked due to the last impact of Cyclone Freddy. Those that were constructed with glass and wood are at very high risk for any floods that might occur in the area.

While those buildings which had burnt bricks brocks were at least in a better position to withstand the flooding water but unfortunately the foundations were not highly raised, and on top of this, they also had grasses on their roofs, of which, they do leak during rainy season thereby the conditions become deteriorated.

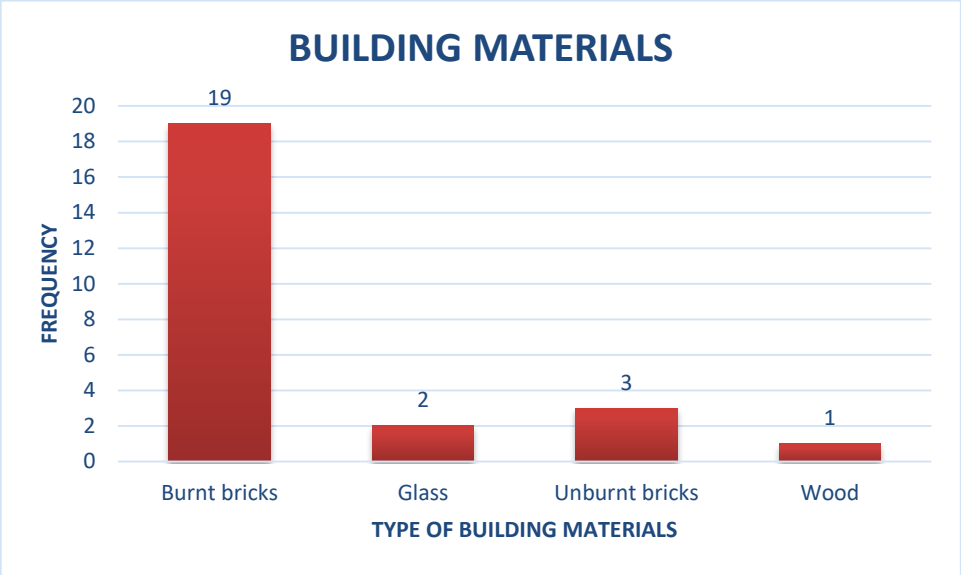


Figure 10: Type of building materials

4.2.4. Factors that determine area resilience to floods.

Four factors that determine area resilience to disasters were identified in T/A Njema. These include housing structure quality, food security, ownership access to productive assets, and money-saving capacity. All these factors were ranked according to their importance by using a five-point ranking scale, from most important to second, third, and least important. Food security was ranked as the most important factor, followed by housing structure quality. Money-saving capacity was ranked third and ownership access to productive assets was the least factor as shown in the table below.

Table 1: Factors that determine area resilience to disasters in T/A Njema.

RESILIENCE FACTOR	RANK
Food security	1
Housing structure quality	2
Money saving capacity	3
Ownership access to productive assets	4

Analytic Hierarchy Process analysis

Analytic Hierarchy process analysis is a decision-making tool that evaluates options based on their performance in various criteria. To get scores, an ordinal 3-point scale was used whereby 1 represents low, 2 represents medium and 3 represents high. Based on the level of importance, food security was rated 1, disaster-resistant housing was assigned 2, money-saving capacity was assigned 2, and ownership access to productive assets was rated 3. These scores were assigned to evaluate the area's performance for each factor in the resilience scoring system. To determine the relative importance of each factor in the local context, standard resilience weights from the Resilience Assessment Workbook(RAW) were assigned to each factor (Biggs, et al., 2021). This was also done by referring to other similar studies that used the same standard resilience weights to find the resilience level of some areas. The weight values for each factor is indicated in the pie chart below.

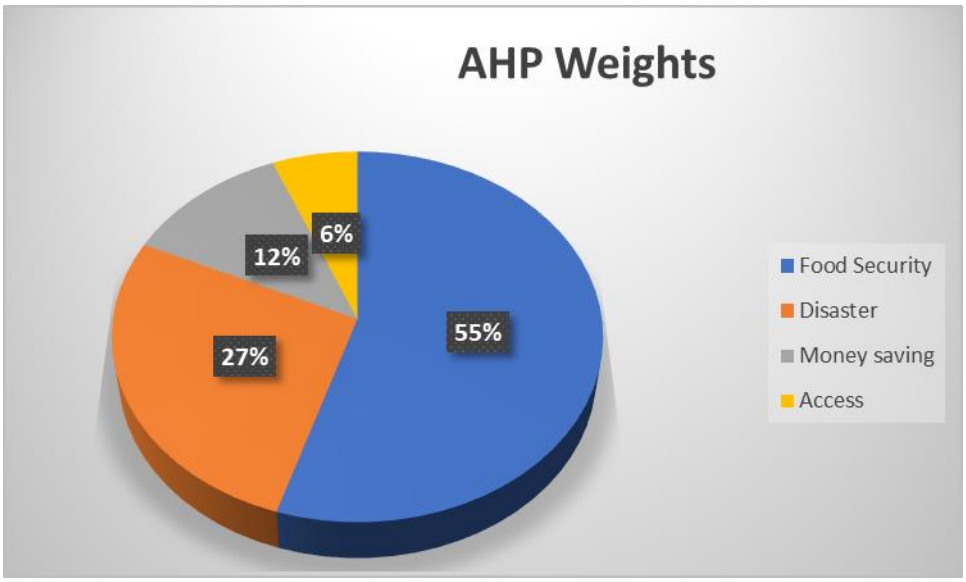


Figure 11: Pie chart showing the weight values for each factor.

Then each option's score was multiplied by the corresponding weight (in decimal form).

Table 2: Showing the overall resilience calculation for the area.

Food security	1(score)* 0.55(weight)	0.55
Disaster resistant housing	2(score)* 0.27(weight)	0.54
Money saving capacity	2(score)*0.12(weight)	0.24
Ownership access to productive assets	3(score)*0.06(weight)	0.18
Total	0.55+0.54+0.24+0.18	1.51

The resilience score of the area is 1.51.Then using the resilience classification system, the area is falling under a low resilience level.

Table 3: Showing the resilience classification system.

SCORE	RESILIENCE LEVEL
0.0-1.4	Not resilient
1.5-2.4	Low resilient
2.5-3.4	Moderately resilient
3.5-4.4	Highly resilient
4.5-5.0	Extremely resilient

Basing on this resilience classification system on the table above, T/A Njema is low resilient area since their level of resilience score is within the range of (1.5-2.4) which is low resilience level.

5. CHAPTER FIVE: CONCLUSION AND RECOMMENDATIONS

5.1. Conclusion

The study has assessed the effectiveness of the Social Cash Transfer program in improving economic vulnerability to disasters among beneficiaries in Mulanje district, T/A Njema using questionnaires and observations. The resilience indicators used in this study for the area reveal that there exists a low resilience level to the impacts of disasters like floods in the area. The study established a level of improvement of beneficiaries' disaster coping mechanisms such as money-saving capacity, ownership access to productive assets, disaster-resistant housing, and food security. Analysis has shown that the weak building codes, the majority having no ownership access to productive assets, less number of beneficiaries keeping money in the village banks in their respective communities, food insecurity, and the inefficiency running of SCTP all lead to low resilience of the communities in the traditional authority.

From the study, it is also clear that this program has proven to be ineffective in the area by looking the analysis of results that have been produced. Majority are still living below poverty levels, food insecurity levels are still high, weak housing structures and they could still now fail to recover from cyclones Anna and Freddy impacts. Contrary to the programme plan of helping the beneficiaries to raise their resilience but the results show that their living conditions are being deteriorated since they take several months without receiving their payments. Therefore they fail to employ disaster coping mechanisms at their households which leads them to be the victims of floods almost each and every year

5.2. Recommendations

The government should increase the payment per household since these beneficiaries are receiving very little amount of money. This is because the currency has lost the value nowadays which means it does not have the same buying power. But people are still receiving the amount of payment that was targeted to them in 2014/15 when the program was implemented in this Traditional Authority. An increase in the payment would help the beneficiaries to meet some of the needs of their living because they can be able to buy bags of maize, construct strong houses and even buy productive assets and save other money for future use during disasters.

The government should make sure that there is no delay in payments. Following a majority complaint that money would take five or more months without being given to them. This is a contributing factor to the several beneficiaries suffering economically because they fail to find sustainable means of survival when these payments are not yet being made.

The government should provide livestock to the beneficiaries instead of money for some given months. This could be a nice idea because beneficiaries would get money after selling some of the kept animals when their payments have been delayed. Due to absolute poverty levels in this area, beneficiaries are failing to source little money to buy daily necessities, so the provision of this livestock can help a lot majority of households to improve their livelihood since they may be getting income at any time when they want it after their livestock once animal farming has taken their good shape.

There is a need for monitoring and evaluation of the program. This would help the officials to check the progress of the program. It is easier for them to know the problems which beneficiaries are facing in this program and they can come up with the solutions in time. Having a good communication system between the officials and beneficiaries would help to the program to be updated according to the peoples' perception, and there can be a possibility to bring many benefits to the beneficiaries. The study should also be conducted in some other parts of Mulanje district at a large

scale and the vulnerability should be quantified because vulnerability does not have the same dimension in different areas.

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6. APPENDIX

EFFECTIVENESS OF SOCIAL CASH TRANSFER PROGRAM IN IMPROVING ECONOMIC VULNERABILITY TO DISASTERS AMONG BENEFICIARIES.

QUESTIONNAIRE

EVALUATING THE IMPROVEMENT OF BENEFICIARIE'S DISASTER COPING MECHANISMS BECAUSE OF SCTP.

8. For how long have you been in the SCTP?

9. Which criteria are used to choose the beneficiaries to access the program?

Based on the vulnerability to disasters of people
Basing on age group
Basing on household size
Disability consideration
Basing on the economic status

10. What improvements have been made in your household for being a beneficiary of this program?

11. Due to the benefits of SCTP, what activities are you doing in your household to adapt to the effects of the disasters?

13. How do you compare your household livelihood before you were beneficiaries and now after being in the program??

Improved
Not improved

14. What coping mechanisms for disasters are you doing because of SCTP?

Income diversification
Storage of enough food in stores
Building strong houses
Money saving

15. Which kind of a disaster has been frequently occurring?

- Floods
- Cyclones
- Strong winds
- earthquakes

16. Type of building materials of your houses?

- Wood

- Burnt bricks
- Stone
- Glass
- Clay
- Unburnt bricks
- Other specify

17. In what ways has the SCTP helped you to better prepare for future disasters?

- Economically secured
- Having productive assets
- Building strong houses
- Food secured

18. What challenges, if any, have you faced in accessing or utilizing the benefits of the SCTP during disaster situations?

Delay of payments

Less amount of money of given

Other specify

19. How much amount of money on average do you receive bi-monthly?

20. Have you managed to store food grains in the storage rooms for the past 12 months?

- Yes
- No

21. If yes, how much was kept?

EVALUATING THE BENEFICIARIE'S CAPACITY TO SAVE MONEY AND ACCUMULATE ASSETS AS BENEFITS OF THE PROGRAM.

22. Do you feel financially secured since becoming a beneficiary of the SCTP?

- Yes
- no

23. To what extent do you believe the social cash transfer program has reduced your vulnerability to economic shocks caused by disasters?

- Excellent
- Good
- poor

24. What kind of productive assets they have bought due to the benefits of SCTP?

Livestock
Farmland
Household assets

25. In the past twelve months, have you been able to keep any amount of money, whether in village bank or other banks?

- Yes
- No

(a) If yes, how much amount was kept?

EXAMINING THE LONG-TERM EFFECTS OF SCTP ON POVERTY REDUCTION.

26. How satisfied are you with the amount of financial assistance provided by the SCTP during disaster events?

- Satisfied
- Very satisfied
- Not satisfied

27. How has SCTP influenced your ability to maintain a stable income despite the occurrence of disasters?

28. How would you rate the effectiveness of SCTP in providing timely financial assistance during disaster events?

- Very effective
- Effective
- Not effective
- you are not sure

29. What improvements do you think government should do for the SCTP?

30. What are the positive impacts of SCTP on your ability to rebuild and recover after experiencing a disaster?

Doing small scale businesses
Irrigation farming
Feeding habits get improved

30. what kind of productive assets you have bought due to benefits of SCTP

Livestocks
Farmland
Household assets
Water pump
Sewing machines
None

31 Type of building materials of your houses?

Wood

Burnt bricks with grass thatched roof

Clay

Stone

Bamboo

Grass

Unburnt bricks

32 How can you recommend the verification process of names in the database?

Accurate

Not accurate

Not sure

33 Do you think the amount of payment you receive is adequate enough or not?

Yes

no



Figure 12: Showing the average and poor conditioned houses for Beneficiaries.