



## TELLING THEIR STORIES

The direct impact of Social Cash Transfers  
on the lives of ultra poor families in Malawi





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## BACKGROUND<sup>1</sup>

Malawi ranks as the world's 11<sup>th</sup> poorest country, according to the 2006 Human Development Index. Around 52% of the population lives on less than one US dollar a day (actual amount is US\$ 33 cents = MK44). Over 4 million children across the country live in poverty, which is deep and widespread, characterised by low income, low literacy, food insecurity and high rates of child malnutrition. Almost 50% of children under the age of five are stunted. The growing HIV/AIDS crisis compounds poverty to increase poor people's vulnerability to risks and shocks. Nearly 13% of the country's 7.3 million children under the age of 18 have lost their parents and other caregivers, many to HIV/AIDS. More than 50% of children who should be in primary school have dropped out of school because of poverty, hunger and cultural barriers.

The Government of Malawi in collaboration with development partners and civil society is developing a social protection policy to protect and promote the livelihoods and welfare of the poorest and most vulnerable people and to cushion the livelihoods of poor people who are vulnerable to risks and shocks. As part of this effort, the Government of Malawi, with financial and technical support from UNICEF, started piloting a social cash transfer scheme in Mchinji District in September 2006 to generate information for the drafting process of the social protection policy. The pilot scheme is now being scaled up to six additional districts with financial support from the National AIDS Commission and UNICEF.

<sup>1</sup> Data MDHS 2004 and MICS 2006

UNICEF/ Gaelle Sevenier/ 2007



# PILOT SOCIAL CASH TRANSFER SCHEME

## MALAWI

### BENEFICIARIES AS OF NOVEMBER 2007: 16,810 INDIVIDUALS IN 4,106 HOUSEHOLDS

Malawi's Social Cash Transfer Scheme is a social protection initiative that is the product of a fruitful collaboration between UNICEF, National AIDS Commission and the Government of Malawi, in Mchinji, Likoma, Machinga and Salima.

#### OBJECTIVES

In the ultra poor, labour-constrained beneficiary households, the objectives are to reduce poverty and hunger, increase school enrolment and improve the health and well-being of children, and generate information on the programme's feasibility, cost and impact with a view to scaling up nationally.

The scheme targets households that fall below the ultra poverty line and are at the same time labour constrained. Labour constrained households are those in which adult members of the household are either absent or unable to work because they are disabled, chronically ill, or above the age of 65.

Community members from the villages are responsible for selecting the most vulnerable households to be included in the scheme.



UNICEF/ Bernd Schubert/ 2007  
Cash transfers for empowerment: a grandmother receives her money from the accountant in Mchinji District

#### MONTHLY CASH TRANSFERS

1 person household	US\$4	MK 600
2 person household	US\$7	MK 1,000
3 person household	US\$10	MK 1,400
4 + person household	US\$13	MK 1,800

Due to carefully designed targeting criteria, the beneficiaries of the scheme are the most vulnerable groups such as child-headed households; households headed by elderly with orphans and vulnerable children; households headed by a chronically ill caregiver; and female-headed households with many children.

It is expected that once these ultra poor households have a steady cash flow, they will be empowered to improve their well-being and will manage, among other things, to send their children back to school.

UNICEF's commitment to the success of this scheme will help ensure the growth and survival of all children benefiting from the social cash transfer scheme.

#### DISPOSABLE CAMERAS DISTRIBUTED TO BENEFICIARIES

In July 2007, disposable cameras were distributed to families benefiting from the social cash transfer scheme in Mchinji district. Members of these ultra poor households were asked to take pictures showing the impact of the cash transfer on their lives.

After UNICEF developed and selected the pictures, numerous interviews were conducted with the heads of households. Many families used this opportunity to show how much the social cash transfer had transformed their daily lives. Their pictures, and the personal stories that they so openly shared with us, are included here.

## HEAD OF HOUSEHOLD: ESIMY LENARDI

SINGLE MOTHER OF 10 CHILDREN

### SOCIAL CASH TRANSFER ASSISTANCE: 3,200 KWACHA PER MONTH (\$23)

Esimy Lenardi has given birth seventeen times. Seven times she was struck by grief with the loss of a child, five of them dying before the age of 5. To add to her adversity, Esimy also lost her husband during a terrible famine in Malawi. Today, with the help of the social cash transfer, Esimy Lenardi does not need to struggle to survive anymore.

In 2002, the country suffered a famine. Erratic weather ruined the region's crops, and thousands of people died of starvation. Esimy's husband was one of them.

“As a result of starvation, almost all the members of my family were suffering from malnutrition,” tells Esimy. “We had only one meal per day, and every time it was very little. We were sharing using a small cup. Sometimes we had no food at all. My husband and two of my children did not survive.”

“My husband and I were married 29 years. We had 17 children together. He was a loving man...”



UNICEF/Gaëlle Sevenier/ 2007  
Esimy Lenardi with three of her 10 children



UNICEF/ Gaëlle Sevenier/ 2007  
Four of Esimy Lenardi's children

Life was even harder after Esimy became the only bread winner and caretaker of such a big family. After some months, the roof of the house fell apart. Some of the children had to sleep in a very tiny room and others went to stay in neighbours' homes. Esimy could not manage to pay for her children's school related costs.

Esimy remembers well in August 2006, when the chief of her village called all members of the community together for a meeting. “It was explained that the pilot cash transfer project was meant to assist the ultra poor with money. We were given the targeting criteria during the meeting.”

“It was still not sure that we would be selected, I was so happy when we received our first transfer.”

Lenardi's household was registered by a committee that was elected by the community. The family met the criteria to apply for a cash transfer. "It was still not sure that we would be selected," explains the single mother. "There was a special meeting for approval. Then we had to wait for two weeks. I was so happy when we received our first transfer."

After years of starvation, the first thing Esimy bought for her family were the ingredients to cook a special meal. "I managed to buy some meat as a celebration. Before, we only ate meat once a year on Christmas Day."

**"With the first cash transfer, I cooked beef with tomatoes and onions. Everyone was full. All the children were so happy."**

Today, at the age of 58, the widow is still caring for six of her youngest children. By saving every month part of the 3,200 Kwacha (\$23) given by the scheme, she has built a new brick house. "I feel very happy about my new house," says Esimy proudly. "Now the children sleep in my own house, not at neighbour's places anymore."

For the Lenardi family, the opportunities that the cash transfer has brought are many-fold. Esimy is thankful that the scheme has helped alleviate some of the pressures of being a single mother with a big family in a poor, rural village.

The mother makes sure that every one of her children goes to school. She has bought clothes and shoes for the children and now she is planning to buy fertilizer for the garden.



"With the money from the social cash transfer, I managed to build a new house, since the first fell down in 2003."



"Our family now has a bicycle."



"We bought a plastic sheet to put on the roof of our new house, to help during the rainy season."



"The children helped to build the house. It took five months. Everyone was so happy to have a new house."

## HEAD OF HOUSEHOLD: BLACKSON KALINDE GRANDPARENTS RESPONSIBLE OF FOUR ORPHANED GRANDCHILDREN

### SOCIAL CASH TRANSFER ASSISTANCE: 2,600 KWACHA PER MONTH (\$19)

Blackson Kalinde and his wife should have been entering the time in their lives when elderly grandparents are taken care of by the younger generation. Instead they were forced to begin anew the struggle to provide for a whole family of dependents.

Blackson, 79, and his wife Sara, 74, have 26 grandchildren. Within the past 10 years, three of their four children, along with their respective spouses, died as a result of AIDS. Their first daughter left behind 8 children, their second daughter left 7 children, and their son, who died in 2006, left 5 children. The orphans had nowhere to turn but to their relatives.

“When my children died of AIDS, there was no choice but to take care of their kids.”



UNICEF/ Ida Aasterud/ 2007  
Sara Kalinde, grandmother



UNICEF/ Gaelle Sevenier/ 2007  
Blackson and Sara Kalinde with one of their grandchildren

Blackson and Sara became the primary caregivers for the four youngest of their grandchildren. They were responsible for feeding them everyday, providing them with clothing, carrying them to the hospital when they fall ill with malaria, and ensuring that they went to school. Yet, poverty made even the most basic of these tasks frequently unachievable.

With orphaned children to care for and advanced age making it difficult to earn an income, the Kalinde household remained firmly under the ultra poverty line, living on less than 20 cents per person per day.



UNICEF/ Ida Aasterud/ 2007  
Blackson Kalinde, grandfather

“There was not enough food to go around,” explains the grandfather. “Each one of us was able to eat only one meal a day. It was very difficult to care properly for the kids and provide them with everything that children need to grow.”

About one year ago, Blackson and his family became eligible for the social cash transfer scheme, which was being piloted in Chiti village where the Kalinde household lives.

As a beneficiary of the scheme, Blackson receives 2,600 kwacha (\$19) per month for his household. "Although it is a very small amount," he says, "The cash transfer has helped our life a great deal." With the money he has been receiving over the past year, he has bought two goats and several chickens for the household, a wise investment in assets.

Blackson has also been able to purchase clothing, notebooks, soap, and food for the children. Each grandchild under his care is now attending school using the education bonus that beneficiary children receive through the scheme.

"Other people in Malawi are taking care of orphans without any help. Hopefully the number of Social Cash Transfer beneficiaries will increase soon."

Blackson explains that despite their large size the entire family eats together during meals. "There is me, my wife, our 20 orphaned grandchildren, our surviving daughter, and her 6 children. That makes 29 of us eating from the same pot!"

"With the cash transfer, we were able to buy fertiliser to invest in our garden. This year the granary was full."



UNICEF/ Gaelle Sevenier/ 2007  
Grandparents with 17 of their grandchildren



"Thanks to the cash transfer, we also bought plastic sheet to put on the roof to avoid leaking during the rainy season."



"Some of our grand children in front of the granary. We are looking forward to taking pictures of our new crops."



"Child handing cement to his grandmother. This is to repair the house we had built in 1979."



"We are able to purchase two goats, which is an investment for the future."

## HEAD OF HOUSEHOLD: TEREZA CHATSILIZIKA HIV POSITIVE SINGLE MOTHER WITH DISABLED CHILDREN

### SOCIAL CASH TRANSFER ASSISTANCE: 1,400 KWACHA PER MONTH (\$10)

One morning, a group of school children arrived at Tereza Chatsilizika's home, having run all the way from school. "Come quick!" they screamed, pulling her by the arm. When the mother arrived at the school, her daughter Aida, 14 years old, was lying on the floor. She had fallen outside her classroom when her legs had become suddenly and inexplicably too weak to stand. Her hands were also affected. No one knows what is wrong with her body. Aida will never stand again.

A year later, Tereza's younger daughter Eneless was struck by the same mysterious condition as her sister. The family noticed that she was walking as if she were drunk. She kept falling, again and again. When taken to the hospital, she was shivering. She is now in a wheelchair.

Health professionals from the hospital have still not been able to determine what disease the two young girls are suffering from.

But the hardship in Tereza's life does not end with her daughters. In 2000, her husband died of AIDS. Two years later, the single mother was diagnosed as HIV positive. Her daughters have never been tested.



UNICEF/ Gaelle Sevenier/ 2007  
With the cash transfer, the Chatsilizika family built a new house next to the one they used to live in



UNICEF/ Gaelle Sevenier/ 2007  
Tereza Chatsilizika and her daughter Aida

Thanks to the scheme, both children are now going to school again. The disability in their hands forces them to write slowly and makes it difficult to complete assignments on time, but the girls are determined to continue.

When the social cash transfer scheme entered the lives of Tereza and her daughters, there was very little food on their plates each day. The disabled girls were not going to school anymore because no one could help them to get there.

With 1,400 Kwacha (\$10) a month, both children have now re-entered school. The government donated two wheelchairs, and Tereza is now able to pay a labourer to push the chairs all the way to school. Both girls want to do office work in the future and eventually hope to become top officials.

"I am proud of my two girls and I plan to keep them both in school. I hope to someday find assistance to take them abroad to heal their legs."

## HEAD OF HOUSEHOLD: RITA NELSON

### DISABLED SINGLE MOTHER WITH FIVE CHILDREN

#### SOCIAL CASH TRANSFER ASSISTANCE: 2,600 KWACHA PER MONTH (\$19)

“I cannot walk properly,” says the young mother, Rita Nelson, pointing at her foot. It is completely bent on its side at a very awkward angle. “A few years ago, I was bitten by a big snake. I could not pay for the doctor. Since then my foot has been paralyzed.”

Due to her injury, Rita is not able to work in her garden. As a single mother of five children, including two sets of twins, Rita Nelson could not provide enough food, clothing or blankets for her household. She and her children all slept on mats on a dirt floor.

In her youth, Rita was a bright student who enjoyed going to school. When she had her first child at age 19, though, she had to drop out and was not able to complete her secondary education.

Shortly after the second set of twins were born, her husband divorced her and left for another woman. She was left to care for five young children on her own. To make ends meet, she did piece work by shelling groundnuts. Despite her hard work, she was only able to feed her family one proper meal a day.

When she was informed that she was going to become the beneficiary of a social cash transfer, Rita could not believe her ears.

“I am very grateful to whoever is leading the scheme. I did not even have enough soap to wash my babies with.”



UNICEF/ Gaelle Sevenier/ 2007  
Rita Nelson with her son and her younger set of twins

Each child is now attending school using the education bonus from the scheme. With the money, Rita invested in a pig, which has since given birth to four piglets. She also bought fertilizer for her garden and hired four men to work on her garden.

This year, the household harvested 10 bags of maize, all for personal consumption. This is the best year they ever had.

The cash transfer scheme not only allows Rita to take care of the necessities of daily life, but also to plan and invest in longer term goals.

“I now have cement floors in the two bedrooms of my new house so we don't have to sleep on the dirt anymore.”

The disabled mother also purchased a bicycle, which she uses for transportation. Before, her lack of mobility made it impossible to travel away from the house. Today Rita and her children have widened their opportunities in life and are able to plan for a better future.

“I was so happy to become a beneficiary. This meant that my children were going to eat everyday.”



UNICEF/ Ida Aasterud/ 11/07  
Rita and her children in front of the new house



“My children are able to eat three times a day. Here they are preparing to go to school.”



“This is the house for the pigs we bought. The bicycle was also purchased through the cash transfer.”



“We bought a pig and it multiplied into five.”



“My twins are being given a bath. Now we are able to use soap, which was problem before.”

## HEAD OF HOUSEHOLD: MARGARET BIKYELE

HIV POSITIVE SINGLE MOTHER WITH TWO CHILDREN

### SOCIAL CASH TRANSFER ASSISTANCE: 2,000 KWACHA PER MONTH (\$14.30)

"I am the mother of two boys and I was diagnosed as HIV positive in 2005," says Margaret Bikyele. "Since my husband passed a few years ago, I am the only breadwinner of the family. When I had no work, I had to beg for money."

Due to her illness, Margaret was forced to give up her work as a caregiver for pre-school children, and was condemned to beg for survival.

For years, Margaret struggled to provide enough food for her children. She was tired most of the time from her disease and suffered from the stigma of HIV. Most of the people in her village turned away from her.

"Because of my illness, people would not eat the food I cooked, nor help me in the house."

Her son Bickir, 10 years old, is a bright little boy who wants to grow up fast. He wants to become just like his older brother, who is studying very hard, so that the family can one day get out of poverty.

Margaret could not benefit from the government's free ARV treatment because she didn't have the 60 Kwacha (US \$0.43) to take the bus to the nearest health clinic.



UNICEF/ Gaelle Sevenier/ 2007  
Margaret Bikyele and her son Bickir in the village Kachamba in central region of Malawi



UNICEF/ Ida Aasterud/ 2007  
Margaret Bikyele, 30 years old

"With the social cash transfer we bought a goat. We called it Mwai, which means "fortune". The goat is pregnant now."

In September 2006 the HIV positive mother and her two children qualified for the Malawi government's social cash transfer pilot scheme. It provides the family with a small monthly income that has done wonders.

After a year on the scheme, Margaret was able to build her very own house, to purchase school kits for her children, and to buy a radio, a goat and some chickens.

“When I listen to my new radio, I like to hear programmes concerning HIV positive people. They give advice on how people with HIV can live long. I want to live long.”

The oldest child is now at boarding school, while the youngest one is still in primary school. As soon as the new payment comes, she wants to reinforce the roof with iron sheets so that her children can stay dry in the rainy season.

The social cash transfer scheme has helped Margaret to overcome a past full of hardship and to build a new life and future. She is now receiving ARV treatment and is feeling less tired. Her neighbours also respect her more now that she can provide for her family. Today she is a proud and resourceful woman. With the little money she receives, she has invested in her own business buying and selling fish.

“Since I have my own business I feel respected,” says the single mother enthusiastically. “The cash transfers have renewed my hope in the children’s future. In the past I could not send them to school, and I was worried all the time. Today I am able to send my kids to school with food in their stomachs, and books in their hands, and I know that with proper education they will be fine.”



UNICEF/ Gaelle Sevenier/ 2007  
Margaret Bikyele and her son Bickir in their garden which provides them with most of the maize they eat



“The cash transfer has helped us to hire labour to cultivate our garden.”



“The boy is eating before going to school, which was a real problem before. We also bought a radio.”



“We bought a goat. We called it Mwai, which means fortune. It is now pregnant and will soon give milk.”



“This is my older sister, my child and me in front of our granary, where we store our maize.”

## HEAD OF HOUSEHOLD: REGINA KONDWERANI

### HEAD OF HOUSEHOLD AT AGE 16

## SOCIAL CASH TRANSFER ASSISTANCE: 1,800 KWACHA PER MONTH (\$13)

At 16, Regina has more responsibilities than many adults twice her age. While most adolescents are focused on school, friends, and a few chores around the house, Regina has much more on her mind. She is the head of a family of five, taking care of her four sisters all by herself.

Regina's father died in 2002. Two years later, her mother found a new husband from a nearby village. The children, however, were excluded from the union and abandoned by their mother.

Regina assumed responsibility of taking care of her four sisters, ages 4 to 14. The mother has not returned since she remarried.

With no source of income, life became difficult for Regina. The sisters were left with the house their father built before he died. It is a dark house with small windows, dirt floors, and a thatch roof that leaks when it rains.

When they sleep, all five sisters huddle together under a single mosquito net on a mat in the tiny bedroom. At night, Regina brings three chickens and two goats inside the house for fear of robbery.



UNICEF/ Gaelle Sevenier/ 2007  
Regina, 16, head of household



UNICEF/ Ida Aasterud/ 2007  
Regina and her four sisters

**“The droppings that the animals leave behind in the house make things unpleasant and dirty.”**

Every morning Regina prepares porridge for the family. She wakes up very early to collect wood, make a fire, and make sure her siblings have had a bath before going to school.

Before becoming a beneficiary of the social cash transfer scheme, the young girls often went to sleep on an empty stomach. When there was no food in the house, the girls were unable to go to school.

Regina was the one hugging the little ones when they cried, “When is mummy coming home?”

During the past year, life has changed for the better. Regina's impoverished child-headed household became a beneficiary of the social cash transfer scheme. When Regina and her sisters grow up, they have the potential to break the cycle of poverty.

“What is important to me is not so much the money, but the fact that my sisters and I can now plan for our own future.”

Ever since she has become a beneficiary, Regina regularly attends Mbwing Primary School.

“Regina is now able to mix freely with others and is openly a happier child,” says her teacher, Juvencio Iwalani.

Regina decided to build a new house for her family. She used money from the cash transfer to purchase moulded bricks, and her fellow villagers will assist in building the new structure.

“My sisters and I will stay in the new house, and the animals can live safely in the old one.”

When asked about their plans for the future, Regina says she wants to become a nurse. “Malawi has a shortage of nurses and I want to help.”



UNICEF/ Ida Aasterud/ 2007  
The Kondwerani sisters outside their home. From left to right: Esmat 13, Prosperous 8, Aless 10, Pilirani 5 and Regina 16

## HEAD OF HOUSEHOLD: SETRIDA ELIYA

### SINGLE GRANDMOTHER CARING FOR FOUR ORPHANS

#### SOCIAL CASH TRANSFER ASSISTANCE: 2,200 KWACHA PER MONTH (\$16)

Setrida Eliya does not know how old she is. She cannot read or write. She uses a thumb print as a signature. The old woman has suffered a lot throughout her long life. She witnessed the death of four of her ten children, most of them due to AIDS. The grandmother is now taking care of four of her orphaned grandchildren.

In Malawian society, family ties are very strong. Abandoning orphaned children to a fate outside the family is simply not an option, regardless of the circumstances of the surviving relatives. After their parents died of AIDS in 1995 and 2003, Setrida had no other option but to open her house to her four grandchildren.

And so Blessings - age 10, Noel - age 13, Ellen - age 14, and Johan - age 16 came to share a little room with the old woman. Setrida has struggled for years to provide them with enough food and clothing. She could not afford the additional cost of school fees.

Setrida is now too old to work her farm alone. Her little garden needs an irrigation system to grow the maize necessary to feed the children.



UNICEF/Gaëlle Sevenier/ 2007  
Setrida Eliya and her 16 year old grandson, Johan



UNICEF/Gaëlle Sevenier/ 2007  
Setrida Eliya and three of her grandchildren in front of their new house

“We see others around us who need the same cash assistance. I hope they will also be assisted.”

In June 2006, Setrida's household started to benefit from the social cash transfer scheme in Mchinji district. With the money she received every month, the grandmother was able to buy fertilizer, which helped to increase her harvest over that of previous years.

The family now has surplus maize from the garden. By selling a portion, Setrida earns enough money to buy other food products thus helping to diversify their diet. With the income earned, the grandma can also buy school uniforms for the orphaned children.

The household has enjoyed an impressive transformation since first starting on the scheme. Food is no longer an issue. "We now eat meat almost twice a month," says the grandmother.

With the very first cash transfer, the scheme lifts households out of ultra poverty.

The family was recently able to buy livestock, and they now own a goat and two pigs. Building assets is just one of the ways in which the scheme impacts the lives of beneficiary families. Not only has Setrida's life improved, but her grandchildren have more security as well.

*"I am so happy that I now have the pigs. It is a real investment. If I die, selling the pigs can help my grandchildren to survive."*

Thanks to the school bonus provided by the scheme, all four children now attend school. "It is very important for me that the children receive an education," says the grandmother, herself illiterate. "If they are educated, they will get a job. It is for the benefit of their future."



UNICEF/Gaëlle Sevenier/ 2007  
Ellen, 14, Setrida's granddaughter



"This picture shows the orphans who are benefiting from the social cash transfer. All of them go to school."



"Our house was renovated. We bought a new roof with the cash transfer."



"I started a garden where we grow maize. I managed to hire a man to cultivate the land."



"Children are taking their food before going to school. We are now able to eat meat almost twice a month."

This story-telling publication raises awareness about the impact of cash transfers on the lives of the most vulnerable children in Malawi. It forms one part of an advocacy package on the Malawi's pilot social cash transfer scheme, together with a website, factsheet, Q&A and documentary.

For more information, please visit our website:

**<http://www.socialcashtransfers-malawi.org>**