

"Empowering Women Through Social Protection: A Case Study Of E-Payment Initiatives in Malawi".

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ABSTRACT

This paper examines the role of e-payment initiatives in Malawi's social protection programs, with a focus on their impact on women's empowerment. As primary beneficiaries of social cash transfers, women often face barriers to accessing and controlling financial resources. The introduction of electronic payment systems, such as mobile money, has the potential to enhance women's financial inclusion, decision-making power, and economic independence. Using a mixed-methods approach, this study analyzes the experiences of women beneficiaries in Malawi, highlighting the benefits and challenges of e-payment systems. The findings suggest that while e-payments have improved the efficiency and transparency of cash transfers, significant barriers remain, including limited digital literacy, access to mobile phones, and patriarchal norms. The paper concludes with recommendations for policymakers to design gender-sensitive e-payment systems that maximize women's empowerment and social protection outcomes.

Keywords: Women's Empowerment, Social Protection, E-Payments, Mobile Money, Malawi, Gender Equality

INTRODUCTION

Social protection programs, such as cash transfers, have become a critical tool for poverty alleviation and gender equality in developing countries. In Malawi, where poverty and gender inequality are pervasive, the Social Cash Transfer Program (SCTP) has emerged as a key intervention to support vulnerable households. Women, who constitute the majority of beneficiaries, play a central role in ensuring the well-being of their families. However, traditional cash distribution methods often limit women's control over financial resources, reinforcing existing gender disparities.

The adoption of e-payment systems, particularly mobile money, offers a transformative opportunity to empower women by providing them with direct access to cash transfers. This paper explores how e-payment initiatives in Malawi's SCTP have influenced women's financial inclusion, decision-making autonomy, and overall empowerment. By examining the experiences of women beneficiaries, the study sheds light on the potential of e-payments to advance gender equality within social protection frameworks.

Social protection has rapidly emerged as a dominant policy agenda in support of efforts to achieve sustainable poverty reduction in sub-Saharan Africa, Asia, and Latin America. Social Protection is regarded as public service to assist household individuals and communities managing risks, and providing assistance to the most vulnerable segment of the society. It targets to those whose earning is very less and they face any natural calamities, anonymous problems like sickness, death of the family member, disabilities and old age (Barrientos & Hulme, 2009).

Social protection initiatives are provided by all the public and private sectors, in which financial assistance is provided directly to the poor, needy and vulnerable to develop their social prestige and human rights with the objective to minimize the economic and social vulnerability of marginalized segments and the poor (Devereux, 2002). Social protection works to reduce and vanish the poverty and lead people to a successful and affordable life where they can enhance and promote their living standard. Social protection programs are considered as important tools achieving the Millennium Development Goals (MDGs), and they are promoted as important segments for global poverty reduction policies (Béné et al., 2018).

Global evidence suggests that social protection can be a powerful tool to enhance women's empowerment. Digital transfers of social protection payments can provide women with independent access to predictable income streams, and the arrival of a digital payment can give female recipients greater control over how the money will be used, particularly if linked to a stored-value product such as an e-wallet. At the same time, evidence shows that poorly designed or functioning digital transfers can have adverse effects. Intentional and effective design and delivery are critical to maximize benefits and reduce potential risks. Experience and recent systematic reviews suggest that potential gains of social protection for women's economic empowerment have yet to be fully realized.

We envisage that the adoption and usage of digital financial services, advanced through social protection programs, can significantly accelerate women's economic empowerment. We are placing a bet on digitizing cash transfer programs to poor women as a way to both rapidly close the gender gaps in financial inclusion, and as a potentially powerful platform to catalyse empowerment. If major social protection programs are digitized and designed to work better for low-income women.

Women empowerment refers to the process of providing women with the necessary resources and opportunities to exercise their rights, participate in decision-making processes, and have control over their lives. Empowering women has become a significant issue globally, with many organizations and governments recognizing the importance of gender equality in sustainable development. In recent years, digital technology has revolutionized the financial sector, providing innovative solutions for financial inclusion and economic empowerment. (Reshi & Sudha, 2022).

E-payments have emerged as a powerful tool to facilitate the transfer of social protection economic benefits, enabling timely and secure transactions. This study focuses on the impact of e-payment systems on women's empowerment in Malawi, where women often face limited access to social protection benefits, financial services, and economic opportunities.

The empowerment of women has been recognized as an essential element for achieving sustainable development and creating more inclusive societies. In many developing countries, including Malawi, women face multiple barriers that limit their access to economic opportunities, social protection, and financial services. However, advancements in technology, particularly the rise of e-payment systems, have opened new possibilities for improving women's economic empowerment. The current study focuses key research question; what initiatives of social protection program, particularly Social Cash transfer Programme assist women empowerment in Malawi?

Background of Social protection in Malawi

Malawi ranks among the poorest countries globally, with high levels of gender inequality. Women face systemic barriers to economic participation, including limited access to education, healthcare, and financial services. The SCTP, launched in 2006, targets ultra-poor and laborconstrained households, with women comprising over 70% of beneficiaries. Initially, cash transfers were distributed manually, which posed challenges such as long travel distances, security risks, and delays.

In recent years, the government and development partners have introduced e-payment systems, leveraging the rapid expansion of mobile money services like Airtel Money and TNM Mpamba. These systems aim to improve the efficiency, transparency, and accessibility of cash transfers while empowering women to take control of their finances.

Social protection in Malawi consists of five major programmes: a Social Cash Transfer Programme (SCTP), public works programmes (PWPs), school meals programmes (SMPs), village savings and lending schemes (VSLs) and microfinance. This brief provides evidence on the impacts of all these programmes, while focusing largely on the overriding benefits of the country's flagship and largest social protection programme, the SCTP.

The 2012 National Social Support Policy provided a wide-ranging framework for the development of the social protection system in the country. The Malawi National Social Support Programme I and II (MNSSPI and MNSSPII) operationalized this policy. Since the inception of the first MNSSP, in 2018, investment in non-

contributory social protection has increased significantly. The Social Cash Transfer programme, piloted in 2006, has seen a large extension of coverage. However, it remains the only social assistance programme that covers all districts. There have been concerted efforts to harmonize the different programmes, but the system remains fragmented and siloed, supported and implemented by different NGOs and international organizations (the funding to SSP has been dominated by donors). Social security remains limited to pensions for the small formal sector, although an occupational injury scheme should be launched in 2021, marking an important step for contributory programmes in Malawi. The MNSSPII focuses on three thematic pillars: Consumption Support (provision of consumption support through timely predictable and adequate cash/aid or in-kind transfers to poor and vulnerable people through their life cycles); Resilient Livelihoods (promoting resilient livelihoods through tailored packages based on individual households and community needs, providing graduation pathways and inter-programme linkages by facilitating access to and utilization of services beyond MNSSP); Shock-Sensitive Social Protection (development of shock responsive social protection system that meets needs and prepares for and responds to unpredictable shocks in cooperation with humanitarian sectors and supports recovery and return and return to regular programmes).

Malawi Social Cash Transfer program

The Social Cash Transfer Programme was launched as a UNICEF-funded pilot exercise in Malawi in 2006. Its aim was to provide regular small amounts of cash to very poor households that were also deemed 'Labour-constrained' unable to generate sufficient income through Labour owing to reasons such as old age, disability, chronic illness or having a very high ratio of child and elderly dependents to working-age adults.

The objectives of the pilot programme were as follows: reducing poverty, hunger and starvation among ultra-poor, labour-constrained households; increasing school enrolment and attendance of children living in target households; and generating information on the feasibility of running a cash transfer scheme on a larger scale in Malawi (de Arruda, 2018).

The scheme rapidly received endorsement from the Malawi Cabinet. In 2007, following the allocation of US\$9 millions of funding from the Global Fund for AIDS, Tuberculosis and Malaria, a Social Cash Transfer Secretariat was set up in the then Ministry of Gender, Children and Community Development with the remit of expanding the Programme to six further districts out of the 28 in the country: Chitipa and Likoma in the northern region; Salima in the central region; and Machinga, Mangochi and Phalombe in the southern region. Under the scaled-up scheme, the programme objectives remained largely the same but with an additional emphasis on the need to improve children's health and welfare (Ministry of Gender, Children and Social Development, 2014).

The Social Cash Transfer Programme remained operational in the same seven districts until 2013, when a new round of funding by international development partners permitted further expansion. At the time of writing, the government has a unified social registry (UBR) that supports the process of outreach, intake, registration, assessment of needs and conditions to determine potential eligibility for social programmes. They contain and maintain information on all registered houses regardless of whether they eventually benefit from social programmes, thus doubling the number of districts participating in the programme.

According to (Arruda 2018), the government of Malawi (GoM) of late the program has been expanded to all 28 districts of the country, with the support of several development partners implementing the SCTP, commonly known as Mtukula Pakhomo. The Ministry of Gender, Community Development and Social Welfare (MGCDWS), with additional policy oversight from the Ministry of Finance and Economic Affairs, administers the program. Funding for the program is largely provided by the German Government through KfW, Irish Aid, the European

Union, the World Bank and then the Government of Malawi, which only supports Thyolo District.

SCTP, an unconditional cash transfer programme, has continued to expand, and by February 2019, it had reached 279,744 household beneficiaries. The number of individual members increased from 9,012 in 2013 to 1,178,349 in February, and the GoM, with the support of several development partners, is implementing the SCTP, which is commonly known as Mtukula Pakhomo. SCTP, an unconditional cash transfer programme, has continued to expand, and by February 2019, it had reached 279,744 household beneficiaries. The number of individual

members has increased from 9,012 in 2013 to 1,178,349 in February 2023 of their 10 districts on e-payments, of which 4 are new entrants.

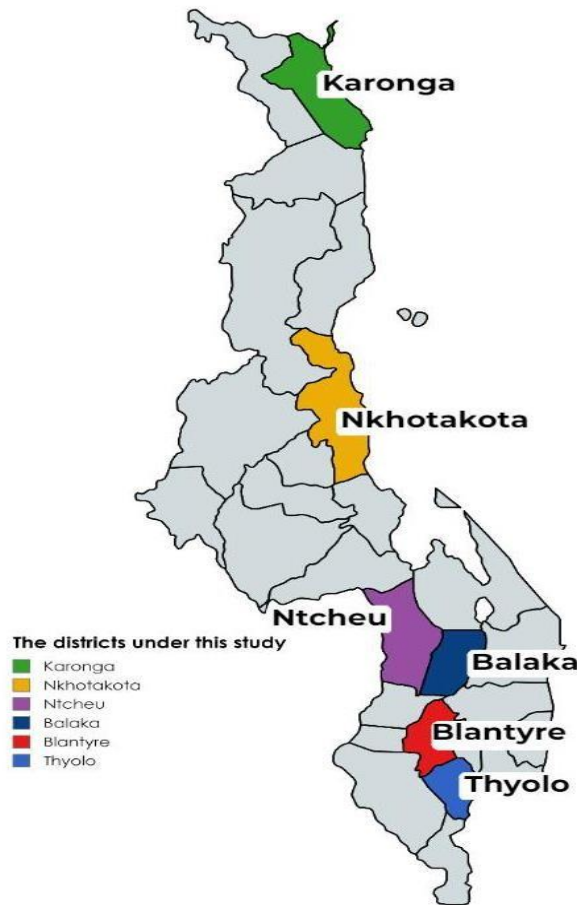


Figure 1 Map of Malawi showing E-payment Districts

THEORETICAL FRAMEWORK:

This study is grounded in the concept of women's empowerment, defined as the process of enhancing women's ability to make strategic life choices and exercise agency over resources and decisions. E-payment systems are theorized to contribute to empowerment by:

1. Increasing financial inclusion and access to digital financial services.
2. Enhancing women's control over cash transfers and household resources.
3. Reducing dependency on male intermediaries and challenging patriarchal norms.

Women's Empowerment

Women's empowerment is a multidimensional concept that encompasses economic, social, political, and psychological dimensions. It is often defined as the process by which women gain the ability to make strategic life choices and exercise agency over resources and decisions.

Key theorists and frameworks include:

Kabeer's Empowerment Framework (1999):

Naila Kabeer's seminal work defines empowerment as the expansion of women's ability to make strategic life choices in contexts where they were previously denied. She identifies three interrelated dimensions of empowerment:

Resources: Access to material, human, and social resources.

Agency: The ability to define goals and act upon them.

Achievements: The outcomes of exercising agency, such as improved well-being or economic independence.

In the context of Malawi's e-payment initiatives, Kabeer's framework analyzes how access to digital financial services (resources) enhances women's decision-making power (agency) and leads to improved economic and social outcomes (achievements).

Sen's Capability Approach (1999):

Amartya Sen's capability approach emphasizes the importance of expanding individuals' freedoms to achieve well-being. For women, this includes the freedom to access education, healthcare, and economic opportunities. E-payment systems can be seen as a tool that enhances women's capabilities by providing them with direct control over financial resources, thereby enabling them to pursue their goals.

Gender and Development (GAD) Theory:

The Gender and Development approach focuses on transforming gender relations to achieve equality. It critiques traditional development models that often marginalize women and advocates for interventions that address structural inequalities. E-payment initiatives, when designed with a gender-sensitive approach, can challenge patriarchal norms and promote gender equality by empowering women economically.

Social Protection and Gender

Social protection programs, such as cash transfers, are increasingly recognized as tools for promoting gender equality. Theoretical insights from this field include:

Social Protection as a Catalyst for Women's Empowerment:

Social protection programs can empower women by providing them with financial resources, reducing their economic vulnerability, and enhancing their bargaining power within households. Unconditional cash transfers, like those in Malawi's SCTP, are particularly effective because they do not impose conditions that may disproportionately burden women.

The Role of Conditionality:

While Malawi's SCTP is unconditional, the broader literature on conditional cash transfers (CCTs) highlights how conditions (e.g., school attendance or health checkups) can reinforce traditional gender roles by placing additional responsibilities on women. E-payment systems, by contrast, can empower women by giving them direct control over cash transfers without imposing additional burdens.

Digital Financial Inclusion

The adoption of e-payment systems, particularly mobile money, is a key component of digital financial inclusion. Theoretical perspectives in this area include:

Financial Inclusion as a Pathway to Empowerment:

Financial inclusion refers to access to affordable and usable financial services. For women, financial inclusion can be transformative, enabling them to save, invest, and manage risks. Mobile money platforms, such as those used in Malawi's SCTP, provide women with a secure and convenient way to access financial services, thereby enhancing their economic agency.

The Digital Gender Divide:

Despite the potential of digital financial services, women often face barriers to access due to the digital gender

divide. This divide is influenced by factors such as lower levels of digital literacy, limited access to mobile phones, and social norms that restrict women's use of technology. Addressing these barriers is critical to ensuring that e-payment systems benefit women equally.

Feminist Economics Perspective:

Feminist economists argue that economic systems often undervalue women's contributions and reinforce gender inequalities. E-payment systems, when designed with a gender-sensitive approach, can challenge these inequalities by recognizing and valuing women's economic agency. For example, mobile money platforms can provide women with a safe and private way to manage their finances, free from interference by male family members.

Intersectionality

Intersectionality, a concept developed by Kimberlé Crenshaw, emphasizes the interconnected nature of social categorizations such as gender, class, and ethnicity. In the context of Malawi's e-payment initiatives, intersectionality can be used to analyze how women's experiences of empowerment are shaped by multiple identities. For example:

- Rural women may face additional barriers to accessing e-payments due to limited mobile network coverage.
- Older women or those with disabilities may struggle with digital literacy, limiting their ability to use mobile money platforms.

Agency and Structure

The interplay between agency (individual capacity to act) and structure (social, economic, and cultural constraints) is central to understanding women's empowerment. E-payment systems can enhance women's agency by providing them with direct access to financial resources. However, structural barriers, such as patriarchal norms and limited digital infrastructure, can constrain their ability to fully benefit from these systems. Addressing these structural barriers is essential for achieving transformative empowerment.

Application to Malawi's E-Payment Initiatives

Using the above theoretical lenses, this study analyze how Malawi's e-payment initiatives contribute to women's empowerment by:

1. **Enhancing Resources:** Providing women with direct access to cash transfers through mobile money platforms.
2. **Expanding Agency:** Enabling women to make independent financial decisions and challenge traditional gender roles.
3. **Achieving Outcomes:** Improving women's economic independence, social status, and overall well-being.

At the same time, the study can critically examine how structural barriers, such as the digital gender divide and patriarchal norms, limit the transformative potential of e-payments.

CONCLUSION

The theoretical framework provides a robust foundation for analyzing the impact of e-payment initiatives on women's empowerment in Malawi. By drawing on theories of empowerment, social protection, digital financial inclusion, and intersectionality, the study can offer nuanced insights into the opportunities and challenges of using e-payments to advance gender equality. This framework also highlights the need for gender-sensitive

design and implementation of e-payment systems to ensure that they benefit all women, particularly those who are most marginalized.

METHODOLOGY

This study employs a sequential explanatory mixed-methods design to assess the impact of e-payments on women's empowerment among beneficiaries of Malawi's Social Cash Transfer Program [SCTP]. The approach first collects and analyzes quantitative data to identify patterns and outcomes, followed by qualitative data to explain and contextualize those findings.

Sampling Strategy and Representativeness

A multi-stage stratified random sampling procedure was used to enhance representativeness across geographic and socio-economic contexts. In Stage 1, three districts Mchinji, Salima, and Zomba were selected through stratified purposive sampling to capture variation in rural-urban proximity, market access, and mobile network coverage. In Stage 2, within each district, two sub-district administrative areas were randomly selected, and from each, two villages with ≥ 30 SCTP households were randomly chosen using a probability proportional to size approach.

In Stage 3, a complete list of SCTP beneficiary households was obtained from the Ministry of Gender, Children, Disability, and Social Welfare. A random sample of 100 households per district [$N=300$] was drawn using computer-generated random numbers, with a 10% buffer for non-response. Inclusion criteria required the participant to be the primary female cash recipient aged 18-65. Power analysis indicated that $n=300$ provides 80% power to detect a medium effect size [$d=0.5$] at $\alpha=0.05$ for key outcome variables.

For the qualitative phase, participants were purposively selected from the survey sample to ensure variation in age, education level, distance to mobile money agents, and reported experience with e-payments. This yielded 30 in-depth interviews [10 per district], 6 focus group discussions [2 per district, 8-10 participants each], and 10 key informant interviews with government officials, mobile money agents, and NGO staff.

Data Collection Procedures

Quantitative data were collected over 12 weeks between June and August 2025 using a structured, pre-tested questionnaire administered face-to-face by 12 trained enumerators fluent in Chichewa and Yao. To reduce interviewer bias, enumerators underwent a 5-day training with pilot testing and inter-rater reliability checks [Cohen's $\kappa > 0.80$]. Data were entered in real-time using Kobo Toolbox with built-in logic checks and GPS verification. Qualitative data collection occurred immediately after the survey phase. IDIs and FGDs used semi-structured guides piloted with 5 non-study participants. All sessions were audio-recorded with consent, transcribed verbatim, and translated into English by bilingual research assistants. Transcripts were cross-checked against recordings for accuracy.

Integration of Methods

Integration occurred at three points:

Design level: Qualitative sampling was informed by preliminary quantitative results to explore outliers and mechanisms. Analysis level: Joint displays were used to compare survey statistics on decision-making power with qualitative themes on household negotiation processes. Interpretation level: Findings were triangulated to assess convergence, complementarity, and divergence. Where divergence occurred, additional member checking with 10 participants was conducted to clarify interpretations.

Addressing Structural Context

Beyond gender norms, the study explicitly measured and analyzed structural factors likely to shape e-payment access and control. The survey included validated scales for household poverty status Multidimensional Poverty Index, distance and travel time to the nearest mobile money agent, network reliability, and digital literacy. Qualitative guides probed how infrastructure gaps, mobility restrictions, and community-level norms beyond

patriarchy influenced women’s ability to use and control funds. These variables were included as covariates in regression models to isolate the independent effect of e-payments.

Data Analysis

Quantitative data were analyzed in Stata 18 using descriptive statistics, chi-square tests, t-tests, and multivariate logistic regression. Robust standard errors clustered at the village level addressed intra-cluster correlation. Qualitative data were coded in NVivo 14 using both deductive codes from the conceptual framework and inductive codes emerging from the data. The final analysis combined statistical results with thematic narratives to produce a holistic account of how, why, and under what conditions e-payments influence women’s empowerment.

RESULTS

Exploratory data analysis

Data Cleaning and Preprocessing: The EDA process starts with data cleaning and preprocessing, which involves checking for missing values, outliers, and inconsistencies in the dataset. Data imputation, standardization, and normalization are performed to ensure the data quality and reliability for further analysis.

Bivariate Analysis: In this study, bivariate analysis was conducted to explore how different variables, such as digital payment usage and women's empowerment indicators, are related. Techniques such as correlation analysis, cross-tabulations, and scatter plots were used to identify patterns and potential correlations between these variables. This analysis provides valuable insights into the factors influencing the use of digital platforms for enhancing women's empowerment. For example, cross-tabulations and chi-square tests were used to assess whether there was a significant association between gender and e-payment usage levels. Correlation and regression analyses help determine the strength and direction of the relationships among these variables. Scatter plots and correlation analysis were used to identify patterns in how income levels affect e-payment adoption. Descriptive statistics and regression analysis were used to understand how education level impacts the ability to use digital platforms for financial transactions. Additionally, cross-tabulations and regression analysis were used to compare decision-making autonomy among married, unmarried, and divorced women. Visualization techniques such as box plots and line charts were used to examine how age influences access to financial services through digital platforms. Overall, the bivariate analysis in the study provided valuable insights into the relationships between different variables and informed further statistical modelling and interpretation of the results.

Summary statistics

Table 1 Summary statistics

Variable	Obs	Mean	Std. Dev.	Min	Max
Sex	452	1.000	0.000	1	1
District	452	4.056	1.994	1	6
Marital Status	451	1.366	0.834	0	3
Proximity	452	0.832	1.399	0	6
Beneficial Value	452	16156.040	7196.579	1800	70000
Access to Digital Platform	452	0.998	0.047	0	1
Age	452	55.980	18.621	3	105
Technology Value	452	0.668	0.471	0	1
Satisfied with Digital Platforms	452	0.666	0.472	0	1
Increase in Expenditure	451	0.710	0.454	0	1
Spent on Children	452	0.631	0.483	0	1
Economic Empowerment	452	2.159	0.800	0	3

Notes: Std. dev. represents the standard deviation, min represents the minimum value, and max represents the maximum value of the variable.

Logistic regression

Table 2 Factors associated with economic empowerment

Variables	Model (1)	Model (2)	Model (3)
Proximity	-0.906	0.197	0.649
Marital Status 2	2.544	0.771	0.002***
Marital Status 3	0.968	0.782	0.968
Age	0.968	0.968	1.000
Age ²	0.677	0.029	0.273
Beneficial Value	0.000	0.147	0.302
Technology Literacy	0.645	0.002***	0.302
Satisfied with use of mobile money	0.680	0.032**	0.269
Length on the Programme	1.729	0.002***	0.195
Constant	—	—	—
No. of Observations	451	451	451
Pseudo R ²	0.0577	0.0763	0.0920

Note: *** and ** represent significance at the 1% and 5% levels, respectively

The logistic regression results indicate significant predictors of economic empowerment among the sample of 451 individuals in this study. On the basis of the regression analysis output, proximity has a negative coefficient of -0.906 with a standard error of 0.197, but it is not statistically significant at the 0.649 level. Marital status2 has a coefficient of 2.544 with a standard error of 0.771, and it is highly statistically significant at the 0.002 level. Marital Status3 has a coefficient of 0.968 with a standard error of 0.782, but it is not statistically significant at the 0.968 level. The variables Age, Age², Beneficially, Technology literacy, satisfied with use of mobile money, and Length on the Programme have coefficients and standard errors provided in the output. It seems that Age² and Satisfaction with the use of mobile money are statistically significant at the 0.002 and 0.029 levels, respectively. The coefficient for Satisfaction with the use of mobile money is 0.680, indicating a positive relationship between satisfaction with mobile money usage and digital platforms. Individuals who are satisfied with the use of mobile money are more empowered.

The marital status of single women appears 93 times, accounting for 20.62% of the total. Marital Status 1, representing widows/divorces, appeared 111 times, accounting for 24.61% of the total. Marital Status 2 indicates that married respondents appear 236 times, accounting for 52.33% of the total. Marital status 3 never married 11 people, accounting for 2.44% of the total.

Overall, the regression analysis indicates that marital status2, age2, and being satisfied with the use of mobile money are important variables that influence the dependent variable in the model.

The results suggest that an increase in income and expenditure significantly enhances economic empowerment, as indicated by the high odds ratio. However, the length of the program does not seem to have a significant effect on economic empowerment. Importantly, convergence was not achieved for some variables. In conclusion, the coefficients for Age, Beneficial Value, Technology literacy, Satisfaction with the use of mobile money, and Length on the Programme all have positive values, indicating a positive relationship with empowerment. These results suggest that factors such as age, beneficial value, technology literacy, satisfaction with mobile money usage, and program duration play important roles in enhancing empowerment among individuals in the study.

DISCUSSION

The logistic regression analysis conducted in this study identified several key factors influencing economic empowerment among the sampled population. Marital status emerged as a significant predictor, with married individuals demonstrating higher levels of economic empowerment than other marital status categories did. Additionally, the analysis revealed a nonlinear relationship between age and economic empowerment, suggesting that the impact of age varies across different age groups. Satisfaction with mobile money usage was

found to positively influence economic empowerment, highlighting the importance of digital financial services in enhancing financial inclusion and management. However, proximity to cash collection points or digital platforms did not significantly impact economic empowerment, underscoring the need to focus on service quality and user satisfaction rather than solely on access.

These findings have important implications for policy and practice, suggesting that targeted interventions should leverage marital status and age as potential entry points for promoting economic empowerment. Efforts to increase access to and satisfaction with mobile financial services can play a crucial role in empowering individuals to manage their finances effectively and improve their economic well-being. Future research should explore alternative modelling approaches to address potential limitations and further elucidate the complex dynamics of economic empowerment, ultimately informing the development of contextually relevant interventions aimed at reducing poverty and promoting sustainable development.

Implications for policy and practice

There are a number of recommendations that the study has proposed. The first recommendation is that there is a need for increased awareness of the Social Cash Transfer Program beneficiaries in order for them to have a concrete understanding of e-payment. In so doing, this will lead to minimized risks of fraud and theft. Furthermore, there is a need for deliberate efforts by the service provider to increase network connectivity and the availability of mobile agents, especially in hard-to-reach areas. This will undoubtedly minimize the risks associated with walking long distances or spending more hours accessing money. There is also a need to encourage beneficiaries to familiarize themselves with their handsets to increase their usage and utilization.

On the basis of the case study of the use of digital platforms for social protection in Malawi to increase women's empowerment through e-payments, some recommendations could be derived from the findings: promoting financial inclusion will encourage the use of e-payments and digital platforms to increase access to financial services for women in Malawi. Education and training on digital financial literacy should be provided to increase women's participation in e-payment programs. Second, data security and privacy should be strengthened, and robust data security measures should be implemented to protect women's personal and financial information when digital platforms are used for social protection. Promote transparency and accountability in the handling of personal data to build trust among users. Women should be empowered through technology, training and capacity-building programs should be offered to empower women with digital skills and knowledge to utilize e-payment systems effectively.

Opportunities for women to engage in digital entrepreneurship and income-generating activities through digital platforms should be created.

Collaborate with stakeholders and foster partnerships between the government, financial institutions, NGOs, and relevant stakeholders to support the implementation and scale-up of e-payment initiatives for women's empowerment. Engage with local communities and women's groups to ensure that e-payment solutions are tailored to their needs and preferences. Finally, monitor and evaluate impact conduct regular monitoring and evaluation of e-payment programs to assess their impact on women's empowerment, financial inclusion, and social protection outcomes. Feedback from women beneficiaries can be used to continuously improve and adapt e-payment services to better meet their needs. By implementing these recommendations, this study can contribute to enhancing women's empowerment through e-payments and digital platforms for social protection in Malawi, leading to improved financial inclusion, economic opportunities, and social well-being for women in the country.

CONCLUSION

In reference to the literature, a number of studies can be compared with the findings of this research. First, the demographic characteristics of the respondents from this study revealed that females constituted the majority (71%). These findings are consistent with the typical composition of most social protection programs in Malawi and other neighbouring countries. For example, de Arruda, 2018 discovered that 26.6% of the Social Cash Transfer beneficiaries in Malawi were males, whereas 73.4% were females. This was also found to be typical

of Social Cash Transfer Programs in Tanzania, Kenya and Zambia, where females constitute the majority (World Bank, 2020).

The ownership of mobile phones in the context of e-payment is another important area worth mentioning. This study revealed that 95.2% of the 480 Social Cash Transfer Program beneficiaries from the sampled village clusters had received mobile phones on loans, whereas 4.8% had either their own hand set, the SIM card only or had to borrow the handset. According to Help Age International (2012), studies have shown that the e-payment system has led to increased ownership of mobile phones among Social Cash Transfer Program beneficiaries. For example, in Tanzania, 89% of Social Cash Transfer Program beneficiaries had mobile phones in response to e-payment (Nowa, 2023).

Similarly, the District Council (2022) indicated that out of 52,482 Social Cash Transfer Program beneficiaries, 45,790 beneficiaries received handsets on loans from the TNM. This translated to 96% of the beneficiaries having mobile phones. The remaining 4% had either their own mobile phone or borrowed when needed. However, it should also be borne in mind that ownership of a mobile phone does not equate to usage. For example, a study by the United Nations Development Program (UNDP) in Kenya revealed that 80% of beneficiaries owned a mobile phone, but only 54% used it to access information regarding social cash transfer programs (UNDP, 2016).

The study revealed that the beneficiaries had some knowledge of the e-payment system and hence were at moderate risk of having a secure, efficient and effective e-payment system. In fact, the lower levels of understanding of the e-payment system can be attributed to a number of reasons. One of the cited reasons is the lack of comprehensive orientation to both the CSSCs and the beneficiaries themselves in the district. The district council and the service provider had a key role in developing a clear and comprehensive orientation on what encompasses epayment. Fusein and Kwabena (2016) noted that stakeholder engagement is critical to the future of social protection programs. As such, beneficiaries need to be properly oriented if they are to fully understand the concept of e-payment.

In the secondary data, the results of the chi-square test indicate that the calculated values are related to factors such as the social category of the benefit, in which the benefit resides, the occupational status of the members, the status of the member in their family, the monthly family income of the members, the status of the members in their group, the average monthly expenses of the members, the average monthly savings of the members, and the awareness of the empowerment concept. Hence, these factors significantly influence the empowerment of women. Hence, the null hypothesis is rejected, and it is revealed that identified socioeconomic factors play a significant role in enhancing the economic status of women in becoming independent in the program.

The present study justified the greater role played by social protection; the process of women's empowerment is conceptualized in terms of these factors, as it was found that there was significant change in the economic activities related to their daily life. Thus, they will be able to spend money on the education of their children and on the purchase of household assets, and they are able to meet financial challenges throughout their life. Hence, social protection in Malawi integrates low-income segments with other segments having moderate or more income, ensuring better development in their position. Importantly, efforts to increase the level of activities by adopting different strategies to achieve sustainable improvement in the economic status of women are highly important.

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