

Targeting Cash to Malawi's Ultra-Poor: A Mixed Methods Evaluation

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Governments target transfers so that limited resources reach impoverished households; targeting errors therefore indicate inefficiency in resource use and inability to reach the poorest households. This article examines the Malawi Social Cash Transfer Scheme (SCTS), using mixed methods and multiple data sources, including examination of underlying assumptions, the operationalisation of key concepts, questions of implementation, and errors of inclusion and exclusion. Despite serious challenges, the scheme's error rates are within the range of global averages. Its impressive impacts provide strong motivation for improving the targeting process before it is scaled up to the national level.

Key words: Cash transfer, social protection, targeting, Malawi, mixed methods

1 Introduction

In 2006, when the Government of Malawi decided to implement a Social Cash Transfer Scheme to reduce poverty and contribute to social and economic development, the first questions policy-makers debated were 'Who to target?' and 'How to target?'. Governments target transfers in order to maximise limited resources across the most impoverished populations. However, identifying and selecting beneficiaries is a significant challenge and the feasibility of targeting benefits to Malawi's ultra-poor households has been questioned (Smith, 2001). First, in Malawi 'everybody is poor', so that selecting the poorest households in a context of widespread poverty is difficult. Second, in contrast to more developed countries with cash-transfer schemes, Malawi does not have the infrastructure to measure and track demographic and financial information on individual households, since it lacks an income tax and registration system. In addition, it has lacked the administrative capacity to implement targeting procedures, including skilled mid-level managers and functioning computer systems.

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Despite these challenges, the SCTS – designed to target cash to the country’s poorest labour-constrained households – was launched in September 2006. In this study, we conducted an independent evaluation of the scheme’s targeting process in order to better understand the true percentage of households that met its criteria; determine whether concepts of ‘ultra-poverty’ and ‘labour-constrained’ captured the intended target; gain insight into the implementation of the targeting process at the district and community levels; and quantify the inclusion and exclusion errors. Based on our evaluation, we suggest modifications and improvements to the existing approach.

2 Poverty in Malawi

Malawi is one of the poorest countries in the world – ranked 220 out of 229 in 2008 – with per capita GDP estimated at US\$800 (CIA, 2008). Its global rankings for health and social development are also unfavourable. Malawi has high fertility (5.6 births per woman) and infant mortality (89 per 1000 births), low life expectancy (43 years), and an HIV/AIDS prevalence rate of 12% (ibid.). With 28% of the adult population illiterate and average schooling of 9 years, Malawi ranks in the bottom 15% of countries in the UNDP 2007 *Human Development Index*.

Poor households have long been locked into a poverty cycle, held in place by the country’s geography, climate and leadership. The country is landlocked, so international trade entails high import and export costs (Ellis et al., 2003). The unimodal pattern of rainfall and an inadequate irrigation system result in only one crucial growing season (World Bank, 2007a). Historically, the combination of colonial rule and a thirty-year regime that favoured estate owners over the population’s social and economic development resulted in income inequality, inegalitarian land distribution and inadequate social development. Today, 80% of the population live in rural areas, with consumption dependent on subsistence farming (ibid.). However, most households have small landholdings so that their own production is often insufficient to meet household consumption needs, leaving no surplus to sell for income. Livelihoods are reliant upon working on agricultural estates and other casual day-to-day labour, which earns meagre returns to employees in cash or kind (Whiteside, 2000). Confronted by repeated and predictable food shortages, the poorest households deplete their assets, and without labour to provide supplies, are unable to insure against annual shocks.

Despite widespread poverty and repeated seasonal and other shocks, the country has no effective safety nets (Ellis et al., 2003; World Bank, 2007a; Miller, 2007). Historically, its formal safety nets have been employer-based contributory pensions for white workers, covering only 5-10% of the working population and excluding the black majority (ILO, 2003; International Social Security Association, 2005). Excluded households have relied upon informal practices of income redistribution (Dixon, 1987; Miller, 2007). However, in the past fifteen years, this pattern of informal aid and mutual support has waned as poverty coupled with AIDS has destabilised households and changed demographic patterns, increasing the percentages of female-headed and skipped-generation households and orphaned children (Salinas and Haacker, 2006; World Bank, 2007a).

During this period, the government, in partnership with multinational organisations and bilateral donors, has pursued strategies of debt cancellation, supply-side investment in public infrastructure, trade policies and other macroeconomic growth activities that

have nevertheless failed to benefit the poorest households (Smith, 2001; Lucas, 2005; Townsend, 2006). On a smaller scale, government and donors also implemented short-term, ad hoc poverty-reduction programmes, which were not sustained and generally reached a small proportion of the poorest households (Smith, 2001; World Bank, 2007b).

In response to these insufficient and unco-ordinated efforts, the National Safety Nets Programme (NSNP) was developed in 2000 and incorporated in the 2002 Malawi Poverty Reduction Strategy (Smith, 2001; National Social Protection Technical Committee, 2007). However, an internal review revealed that the NSNP lacked a policy to guide implementers and adequate capacity in its implementing bodies; consisted of unco-ordinated programmes that lacked funding; and, once again, did not reach the poorest households (Kambewa, 2005; World Bank, 2007b).

3 Moving to social protection and social cash transfers

Given these failures in poverty reduction, particularly among the poorest households, the government and other stakeholders agreed in 2006 to align with the global shift towards social protection. A draft National Social Protection/Support Policy was elaborated and, moving from policy to programming, the Malawi Social Cash Transfer Scheme (SCTS) was launched as the primary poverty-reduction tool targeted on the country's most destitute households. The SCTS is implemented at the district level, and was designed to deliver regular cash transfers. By February 2009, 8,980 households in Mchinji District were receiving transfers, with a total programme expenditure of US\$112,388 per month. By December 2009, the SCTS was operational in seven districts, reaching 23,651 households and 92,786 beneficiaries. Current plans are to scale up to nearly 300,000 households at an expenditure of US\$60 million per year by 2012.

3.1 Targeting cash on poor households

Identifying and ensuring that the destitute are the primary recipients of benefits is a considerable challenge facing governments throughout the world. When targeting transfers, the goal is to develop progressive schemes, where the benefits reach the poorest households. However, some systems are regressive, and a higher proportion of benefits reach the less poor or non-poor, than reach the poorest households (Lindert et al., 2006). The trade-off for well-targeted programmes is higher operational costs, as perfect targeting is expensive and time-intensive (Coady et al., 2004). An analysis by Fiszbein et al. (2009) documents the wide variation in coverage of the poor by transfer scheme. Coverage in the lowest economic deciles ranges from about 1% of households in Cambodia to 72% of households in Ecuador. The Bangladeshi scheme is regressive, and wealthier households are more likely than poorer households to receive benefits. In Mexico and Honduras, the percentage of households that receive the transfer drops off after the second lowest deciles, indicating effective targeting on the poorest households.

According to Coady et al. (2004), the six main targeting methods used to identify eligible recipients for transfers are: (i) means testing, based on income; (ii) proxy means testing, based on some indicator of poverty; (iii) community-based targeting, based on

local knowledge of poverty; (iv) geographical targeting based on location; (v) demographic targeting, based on some characteristic such as age, gender, or orphanhood; and (vi) self-targeting, where the transfer is available to all who apply.

The majority of cash-transfer schemes in Latin America and Asia use a combination of geographic and household targeting, usually via proxy means testing. However, the targeting strategy must be consistent with the existing data and managerial constraints (Smith, 2001); community targeting was therefore suggested as the most viable option for Malawi. Of course, one pitfall in a community-based approach is that there may be biases in the selection of community members who identify beneficiaries. In turn, these community members will favour close relatives rather than the poorest households. Nevertheless, given the lack of administrative infrastructure and available data, coupled with the ample community knowledge in Malawi, the SCTS was designed with a community-based, multi-stage, participatory targeting process, in which community members determine which households meet the eligibility criteria and the entire community has the opportunity to challenge the list of targeted households.

3.2 Targeting evaluation

We evaluated the scheme's targeting approach by examining each phase of the SCTS's design, including the planning process, the operationalisation of key concepts, implementation, and the scheme's outcomes (Table 1). We used multiple data sources in order to examine each stage. Finally, we suggest prioritised recommendations for programme improvements.

Table 1: SCTS concepts and key questions

| Concepts | Key questions | Data sources |
|---|---|---------------|
| Planning | What is the true level of eligibility for the SCTS and how were coverage parameters set? | 1, 2 |
| Operationalising targeting concepts | How well do the concepts (ultra-poor and labour-constrained) capture the intended target? | 1, 2 |
| Implementation | What is the quality of implementation at the district and community levels related to the targeting? | 2, 3, 4, 5, 6 |
| Outcomes: (inclusion and exclusion error) | What percentage of households receive the transfer but do not meet the eligibility criteria and what percentage meet the criteria but are excluded? | 2, 3 |

Data sources: 1) Secondary analysis of the Integrated Household Survey (IHS2); 2) targeting data; 3) impact data; 4) key informant, in-depth interviews, and focus groups; 5) district monitoring and evaluation reports; 6) observation of scheme.

4 Methods

4.1 Secondary data analysis

First, we obtained the raw Integrated Household Survey data (IHS2) from the National Statistics Office and the World Bank because the final IHS2 report did not report

disaggregated data. With the raw IHS2 data, we calculated household-level variables including dependency ratios and food and non-food expenditures using the entire national sample (n=11,280) and a sub-sample from Mchinji District (n=240).

4.2 Quantitative data collection and analysis

Next, we conducted several quantitative data collection activities, in which we developed and field-tested instruments and trained our team of research assistants (RA) to collect household data (instrument development and training methods are explained in Miller et al., 2009a).

Targeting data

To examine inclusion and exclusion rates and to understand the distribution of poverty in Mchinji, we began by drawing up a list of all households in the region where the scheme was operational in June 2007, as no other source of household demographic and economic information was available. Our team walked door-to-door, crossing physical barriers such as swamps, in order to list every household in the catchment area. The list's accuracy was confirmed with village leaders and community members. We listed 20,746 households, which conflicts with District estimates of 26,769 households. District officials confirmed that their numbers were estimates collected without any systematic counting process.

Once the listing was completed, we selected a random sample of households. Calculations for the sample size were based on the following parameters: The population estimate where the SCTS was operational was 21,000 households. With an unclear poverty rate, we chose the most conservative estimate (50%) yielding the highest sample size. We used the standard 95% confidence interval with a 4% margin of error to yield a sample of 586 households. Assuming a 92% response rate, we added an additional 54 households to the sample size. We selected a systematic random sample of 640 households from the listing of 20,700 households to be representative of the entire catchment area. We then administered a survey to determine each household's economic and demographic situation.

Impact data

In March 2007, we administered a survey of intervention and comparison households identified through the community-based targeting procedures. The sample size and selection process are described elsewhere (Miller et al., 2009a). While these data were collected as part of a randomised community control trial to examine the scheme's impact, they also enabled us to estimate the inclusion error based on whether households met the ultra-poor and labour-constrained criteria.

Methods to make IHS2 and targeting evaluation data comparable

For both surveys in Mchinji, the data were transferred from Census and Survey Processing System (CSPRO 3.3) into Statistical Analysis Software (SAS 9.1) for analysis.

In the primary IHS2 analysis conducted by the National Statistics Office and the World Bank, an internationally comparable ‘consumption and expenditure’ aggregate measure was created through a series of calculations including: (i) summing expenditures, (ii) setting the value of home-produced food to an average, (iii) adding an imputed value of rent, (iv) imputing a value for the ‘consumption’ of durables, (v) setting outlying data to the mean, and (vi) imputing missing data (National Statistics Office, 2005). However, during the planning of the scheme, the SCTS design team set the cash-transfer payment level on the assumption that the poverty line was set solely against household food and non-food expenditures, rather than against the combined expenditure and consumption indicator (Schubert, 2007). Thus, in the evaluation, we did the same, and in cases where we found outliers or had missing data, rather than imputing or setting outliers to a mean as in the IHS2, we returned to the house to clarify the point.

Despite these differences, we created adjusted and comparable expenditure measures in order to use the IHS2, the targeting, and the impact data in our analysis. Specifically, to obtain a value for household expenditure, we summed raw food and non-food expenditures in all datasets for each household, and adjusted for inflation for 2006 (17.5%) and 2007 (6.8%) in the IHS2 dataset. To determine a cut-off for the lowest expenditure quintile, we used the maximum value in that quintile from the IHS2 national dataset, adjusted for inflation (MK15,256 (or US\$109) per household; MK3,742 (or US\$28) per capita per month). Households in each dataset with expenditures below that cut-off were categorised as being within the lowest expenditure quintile.

In addition, the food-poverty or ultra-poverty line was created by the NSO by estimating the costs of food needed to meet a recommended daily caloric intake (National Statistics Office, 2005). To determine the percentage of households below the food-poverty line, we used the total value of raw food and non-food expenditures from households in the IHS2 at the 22.3 percentile, given that NSO and World Bank analysts had determined that 22.3% of households were ultra-poor (MK16,553 (or US\$118) per household; MK4,051 (or US\$29) per capita per month). Households in each dataset with expenditures below this line were categorised as ultra-poor using this definition.

In a comparison of these expenditure data from the IHS2 for Mchinji and targeting datasets, the findings appear consistent (figure not shown but available in Miller et al., 2008b). Using these measures, we systematically calculated univariate and bivariate statistics to determine the proportion of ultra-poor and labour-constrained households and the scheme’s inclusion and exclusion rates.

4.3 Qualitative data collection and analysis

We developed structured questionnaires for in-depth interviews (IDI), key informant interviews (KII) and focus group discussions (FGD) with local and traditional leaders, district officials and trainers, and Community Social Protection Committees (CSPCs). RAs took handwritten notes in Chichewa, and FGDs were recorded. These notes and recordings were transcribed and translated into English. Field supervisors observed RAs and reviewed all reports to ensure accuracy and consistency between transcripts, verify translations and obtain clarifications as needed. In addition, we observed SCTS

operations during March, April, June and September–November of 2007 and March and April of 2008, and the training of CPSC members, ranking exercises, and community meetings, writing notes, taking photographs and videos, and compiling reports.

We read and reread transcripts and reports from all qualitative data collection activities. We then developed codes for categorising data in order to conduct a content analysis to identify salient themes and patterns of ideas related to study topics. We coded all qualitative data using NVIVO 8 software.

Analysis of reports, processes and monitoring tools

We collected relevant reports from the District Assembly and implementing partners, including the National AIDS Commission, UNICEF and the Ministry of Economic Planning and Development. In reports and files, we assessed activities related to targeting and scheme implementation.

Once we had systematically analysed the data from each of these activities, we merged the findings to answer the research questions. In June 2008, a draft Targeting Report was submitted to the government. The evaluation team attended a one-day discussion with national and district stakeholders and a half-day meeting with a range of district and community stakeholders in order to discuss the findings. Stakeholders were invited to submit additional comments before the evaluation was finalised (Miller et al., 2008b).

5 Results

5.1 SCTS planning

To qualify for the SCTS, households must be ultra-poor and labour-constrained, defined as follows (Schubert, 2006). Ultra-poor households are below the national ultra-poverty line, in the lowest expenditure quintile, consume only one meal per day, and own no valuable assets. Labour-constrained households are unable to work because they are elderly- or child-headed with no adults aged 19–64 who are fit for work. Or, put otherwise, eligible households could have a dependency ratio worse than three so that one able-bodied adult must care for more than three dependants, and/or contain chronically ill or disabled adults who are considered dependants. The underlying assumption is that these households are non-viable because they lack labour.

Planning for the SCTS was based on data from the IHS2 as well as an assumption that poverty estimates from neighbouring Zambia were applicable to Malawi.¹ According to the IHS2, 22% of households fell below the ultra-poverty line; in Mchinji District, 31% of households were classified as ultra-poor (National Statistics Office, 2005).

1. 'A survey conducted in 2003 by the Zambian Ministry of Community Development and Social Services with GTZ assistance arrived at the conclusion that 10.5% of all households in Zambia are ultra-poor and labour-constrained. It is assumed that the poverty profiles in neighbouring Zambia are not entirely different from Malawi' (Schubert, 2007).

The explicit assumption made during SCTS planning was that, of the 22% of households that are ultra-poor, 45% (250,000 households nationwide) were also labour-constrained. Thus, the SCTS was designed to reach all ultra-poor and labour-constrained households, or an estimated 10% of all households.

5.2 Testing programmatic concepts: comparison of data sources

We compared the IHS2 and targeting datasets to demonstrate how programmatic definitions yield disparate results, and to determine the accuracy of the assumption that 10% of households in Mchinji are ultra-poor and labour-constrained.

Labour-constrained

Although the official IHS2 report was used as a key planning tool (Schubert and Kambewa, 2006; Schubert, 2006), there are differences in the way concepts are presented in the IHS2 report and are operationalised in the SCTS. For example, in the IHS2 report, dependency ratios are calculated using 14 as the cut-off age for children, while the SCTS manual specifies that children are under 19, adults are 19-64, and elderly persons over 64 are counted as dependants. In addition, the IHS2 does not calculate dependency ratios using information on chronic illness and disability, so that adults of working age with illnesses and disabilities are not counted as dependants. Ultimately, these differences mean that the IHS2 report underestimates the percentage of households that meet the SCTS criteria. Table 2 presents the proportion of households that meet the labour-constrained criteria using raw data rather than official estimates from the IHS2.

In addition, when examining dependency ratios between datasets, we found disparate results, such that 21% of households in the national IHS2 sample, 19% of households in the Mchinji IHS2, and 31% of households in the targeting sample were labour-constrained. Nevertheless, we expected to see some variation in these results, given the differences in the datasets. For example, the National IHS2 data cover all districts, including urban areas and northern districts that are wealthier and healthier than Mchinji. The IHS2 data were collected in 2004/5, while the targeting data were collected in 2007. Furthermore, we would expect to see differences between Mchinji in the IHS2 and the targeting data because the IHS2 samples were from the entire district, including households near the main roads and the capital city, which are wealthier than households in the targeting sample. According to the District Assembly leadership, at least three of the four Traditional Authorities in the targeting sample have higher levels of poverty compared with other TAs, and they are all among the most rural in the district. Finally, it is common to draw statistically accurate samples from the same or similar populations and obtain different results that are within the expected sampling distribution.

Table 2: Percentage of households that are labour-constrained and labour-constrained and ultra-poor

| Labour-constrained households | | |
|--|------------------------|--------------------|
| (Dependency Ratio calculation (DR): $\frac{\text{Children (<19)} + \text{elderly (>64)} + \text{Ill or disabled adults}}{\text{Adults 19-64 that are able-bodied}}$) | | |
| Malawi, nation-wide IHS2 (n=11,205) | 20.8 | |
| Mchinji IHS2 (n=240) | 18.8 | |
| Mchinji Targeting Data (n=639) | 30.5 | |
| Labour-constrained and ultra-poor | | |
| (According to various poverty definitions) | | |
| | Not labour-constrained | Labour-constrained |
| <i>One meal per day</i> | | |
| Targeting Evaluation (n=555) ^a | 8.5 | 5.6 |
| <i>Lowest expenditure quintile (household)^b</i> | | |
| IHS2 Malawi (n=11,280) | 13.7 | 7.0 |
| IHS2 Mchinji (n=240) | 30.4 | 9.2 |
| Targeting Evaluation (n=555) ^a | 18.7 | 9.4 |
| <i>Lowest expenditure quintile (per capita)^b</i> | | |
| IHS2 Malawi (n=11280) | 12.4 | 5.8 |
| IHS2 Mchinji (n=240) | 28.7 | 8.8 |
| Targeting Evaluation (n=555) ^a | 24.3 | 9.9 |
| <i>Using annual household expenditure measure^c</i> | | |
| <i>Ultra-poverty line (household)</i> | | |
| IHS2 Malawi (n=11,280) | 13.4 | 6.8 |
| IHS2 Mchinji (n=240) | 29.6 | 9.2 |
| Targeting Evaluation (n=555) ^a | 20.9 | 10.2 |
| <i>Ultra-poverty line (per capita)</i> | | |
| IHS2 Malawi (n=11,280) | 13.8 | 6.4 |
| IHS2 Mchinji (n=240) | 32.1 | 9.6 |
| Targeting Evaluation (n=555) ^a | 26.3 | 11.5 |

Notes: IHS2 percentages are based on inflation-adjusted measures. a) Beneficiary households removed from analysis. b) Annual household expenditures (food + non-food); the maximum value in the lowest quintile from the national dataset = MK15,265 (US\$108) per household and MK3,742 (US\$27) per capita. c) The value at the National Ultra-poverty line from IHS2 = MK16,653 (US\$118) per household; and MK4,051 (US\$29) per capita.

Source: The authors.

Labour-constrained and ultra-poor

To determine the percentage of labour-constrained and ultra-poor households, we examined rates of ultra-poverty (Table 2).

One meal per day: The IHS2 does not collect this indicator. When the targeting data were collected, 13% of households were already receiving the transfer. With this caveat, 5.6% of the remaining households were labour-constrained and reported to be consuming one meal per day.

Lowest expenditure quintile: Using the adjusted economic measures, 7% of households in the IHS2 were both labour-constrained and in the lowest expenditure quintile. In the targeting dataset, after cash-recipient households were removed, 9.4% of households fell within the lowest expenditure quintile and were labour-constrained. The targeting dataset clearly yields a higher proportion of eligible households than the national data.

Food-poverty line: In the IHS2 data for Mchinji only, 9.2% of households were labour-constrained and fell below the food-poverty line. Excluding cash beneficiaries in the targeting data, 10% of households met the SCTS criteria for inclusion.

5.3 Operationalising concepts for the SCTS

When the terms ultra-poverty and labour-constrained are operationalised to estimate the number of households that meet the SCTS criteria, the results are disparate because the various definitions for the terms are conceptually different. Community members do not, of course, have detailed expenditure information, so they use proxies. However, the proxies of poverty and lack of labour are not operationalised at the village level with any clarity. Ultra-poverty is defined as hunger, malnourishment, begging, and having no valuable assets such as livestock (Schubert, 2006). Some of these poverty proxies are inappropriate, given that many households face hunger and most do not have valuable assets (83% own no goats, 93% no pigs and 95% no cattle). If lack of asset ownership is a proxy for ultra-poverty, then the assets should be those that most people own (such as a mat) to differentiate between poor and ultra-poor households. According to one CSPC member:

When they trained us they told us that households that were to be selected were the ones that were ultra-poor. They ... were the ones that had no goats, pigs, cattle, car, iron-roofed house, cell phone or TV set ... When we finished the training they told us that we were successful.

While CSPCs may believe they are correctly targeting households, in reality they may fail to distinguish between poor and ultra-poor households.

Labour-constrained households are operationalised as those whose breadwinners have died, which have no able-bodied person of working age, have old, very young, disabled or sick persons in the household, or have a dependency ratio over three. Still, the lack of precision around these proxies invites errors. Terms such as 'very old' are intended to include only over-64-year-olds, but CSPCs may include any 'older' household head. Households with a recent death have been included, despite failing to meet the dependency ratio criteria. Furthermore, there is no systematic method to determine the severity of sickness or disability needed to be labour-constrained. The risk in the targeting process is that the most destitute households could be overlooked because the proxies are too broad. Ideally, community-based targeting enhances transparency as local knowledge assists in selecting recipients. However, selecting beneficiaries is complicated because CSPCs must choose the poorest among households that are nearly all poor, using criteria that are too broad.

5.4 Implementation

In this section, we describe the targeting approach implemented by district trainers, extension workers, and CSPCs, and present the findings from our assessment of the process.

Step 1: District extension workers mobilise meetings to introduce the SCTS and elect members to the CSPC. District trainers reported that meetings are often well attended, but in some cases, only specific groups, such as the elderly, attend because untrained extension workers mistakenly announce that only these groups meet the eligibility criteria. An important limitation has been the exclusion of extension workers from the SCTS, given that they work in the villages, know the community members, and could help with implementation and monitoring of all SCTS activities. Furthermore, extension workers are employed centrally by the government and sent to districts. They are not therefore part of the villages' clan, and are less prone than community leaders to succumb to pressure or favouritism.

Currently at community meetings, District trainers explain the SCTS and ask villagers to elect 12 people (6 men and 6 women) to committees. CSPC members must volunteer and should be able to read, write and speak English at a Standard Eight level. In practice, we found that there were twice as many male members as female members in 43% of the CSPCs and that people with Standard Four education or below had been included in committees:

The elections for CSPC are in the community, but the most vocal (who participate) do not go to school. We want people who can read and write. We try to get it. We need people with numeric skills. We are finding people who struggle to write. But, strictly, if we could get a certain level of education, it would really help. Then they might properly understand criteria and process.
(District trainer)

The scheme was designed with various checks and balances to reduce the likelihood of targeting errors. For example, Group Village Headmen and Village Headmen should work with CSPCs to ensure accurate targeting. However, village leaders may not serve on CSPCs because they have unfairly influenced the selection in past programmes by favouring close family members, regardless of their ineligibility. Nevertheless, we found instances when leaders or their deputies were CSPC members. District trainers reported that village leaders have influenced the CSPC and the beneficiary selection process:

There is one [village leader] ... All interventions there have trouble. The TA himself may use remote control to corrupt the committee ... he has a brother, and a son that he included in the scheme ... maybe the CSPC wants to 'praise' or 'please' him. You know praising people in power ... (District trainer)

One District trainer had the following recommendations:

Give direction to the extension officers and check the capacity of those who have been put forward. If the person is too loyal to the chief, there could be problems ... the right people to be checking are the extension officers. Of course, they do need guidance. When we go mobilising, by the first meeting, this is the time that they should be included.

Step 2: The District trainers train the CSPC. An important gap in the scheme's implementation is the inadequate oversight of District trainers and CSPCs. There are no performance assessments and no mechanisms to determine whether CSPC members understand the targeting criteria. In fact, 48% of CSPCs misunderstood or were not aware of the SCTS inclusion and exclusion criteria. While 77% of CSPCs stated inaccurately that beneficiaries should only be elderly and taking care of orphans, only 32% mentioned the labour-constrained criteria, and only 16% mentioned the dependency ratio criteria. Given these limitations, the training of CSPCs has improved and continues to be revised as the scheme is scaled up.

Step 3: The CSPC lists eligible households based on community knowledge. The CSPCs are tasked with listing all households in their zones that meet the eligibility criteria. However, an outdated census, lack of tax data, and insufficient birth and death registration have hampered the District's ability to know the population size. The current system, where local leaders estimate the number of households per village, yields different results – as much as 43% more, or 44% fewer, households by village group than the number that we listed during a systematic door-to-door household listing.

The District needs accurate numbers of households to determine how many beneficiaries to select per zone. In some cases, CSPCs are instructed to list all possible beneficiaries in the village group. In other cases, CSPCs are only given application forms to list 10% of households. If there are 400 households in a zone, the CSPCs are given 40 forms. If they encounter 50 households that meet the criteria and have only 40 forms, the ranking process begins *de facto* by not listing households beyond the 40 forms. It is not clear what criteria are used for exclusion at this stage, as there is no information on the unlisted households.

The quality of listing varies over time and between committees. Most CSPCs are more likely to list the households they know. In addition, CSPCs have admitted excluding zones that were distant or where there was a physical barrier. We also found rare instances when CSPCs listed 'ghost' households in order to claim transfers. Essentially, without a comprehensive household listing, it is impossible to determine eligibility accurately.

Step 4: The CSPC visits homes to fill out an application. The weaknesses in this part of the process stem from the lack of a communication strategy and high levels of illiteracy in the villages so that community members lack information on the SCTS (for example, the targeting criteria, the process of identifying beneficiaries). In addition, the lack of monitoring of CSPCs lets errors or abuse creep into the system. For example, during the application process, two CSPC members must visit all listed households to fill out an application form, which puts CSPCs in the position of 'defending' their listing. In the worst case, forms are completed to show eligibility rather than to list the households' circumstances accurately. As of 2008, there was still limited follow-up by district officials to confirm recipient eligibility.

In a review of SCTS documentation, we observed that some of the applications were incomplete. We also found cases where CPSCs instructed applicants to inflate the number of children in the household to increase the size of the monthly transfer. By returning to households between three and five times over one year during the evaluation, we learned that some households listed as many as five 'ghost' children and two 'ghost' adults or fake members. In total, 9% of household members in recipient households were 'ghosts'.

Step 5: Local village headmen sign that the SCTS applications are accurate. Once the CPSCs have completed the applications, the Village Head verifies and signs them. At this stage, we found cases where village leaders influenced CPSCs to include their family members in the SCTS. Trainers and CPSCs have lacked the skill or confidence to manage local politics that interfere with CPSC activities.

Despite the fact that Village Heads are instructed to support the work of the CPSCs, we found that the explanation of the SCTS to village leaders was inadequate. The leaders did not fully understand the scheme. Overall, Group Village Heads felt that they were not empowered to notify the district or to confront the CPSC when they found abuse of the system. Twelve Group Village Heads (60%) reported that the targeting criteria were not followed by the CPSC, while five (25%) were aware of CPSC errors.

The main problem is that there is limited scope for traditional leaders to help improve the system because they know little. If the traditional leaders were involved they would have known how the scheme works and would by now have a good idea whether the scheme is operating as expected ... For example, two recipients were de-registered because they refused to give a cut [of the cash transfer] to committee members. Both of these reported the matter to the TA. Being sidelined ... there was very little a TA could do to save the deserving beneficiaries from being de-registered.

Step 6: The CPSC meets to rank households. There is limited guidance for CPSCs in the ranking process when there are more eligible households than can be included. Consequently, targeting of the neediest households becomes subjective. For example, we observed a case where a 70-year-old person living alone was considered poorer than a 34-year-old woman caring for five children. In another zone, the opposite was true. Consistency in determining eligibility, even within one committee, was rare. Households with similar characteristics were not always ranked close to each other. In one village group, 21 out of 26 households approved were elderly-headed, most with no dependants. In a second group in the same zone, the elderly without dependants were ranked lower than households with dependants. Without documentation about the ranking process or eligible, but excluded, households, decisions cannot be revisited or examined.

Step 7: A community meeting is held to discuss the ranking. A Community Development Assistant handles this meeting where the CPSC ranking process is described, and decisions on ranking are accepted or adjusted. The meeting gives community members the opportunity to challenge decisions and correct misinformation. Households listed as potential beneficiaries are not permitted to attend. In practice, the trainers agree that this community approval meeting is a disappointment for several reasons. First, community

participation is minimal because people think the recipients have already been chosen. Second, the relatives of listed households come to argue for their inclusion, while there is rarely anyone to argue for excluded households. In some cases, the tension at meetings inhibits CSPCs from notifying rejected households. An analysis of the rejected applications reveals that one out of four rejections is because the 10% cut-off point had been reached.

Step 8: The District Social Welfare Officer recommends approval. After the community meeting, the CSPC submits the list of applicants to the District authorities. In some cases, ineligible households receive approval. Errors that occur at this stage are probably a result of inadequate review of the application, reliance on a hand-written, rather than a computerised, filing system, and busy district officials managing a great many responsibilities.

Step 9: The District Social Protection sub-Committee (DSPC) approves eligible households. The task of this multi-sectoral committee, consisting of various district co-ordinators, is to verify each household's eligibility, and assign a payment level based on the household size and the number of school-aged children. There was full attendance at the approval meetings early on. However, attendance dwindled considerably after the removal of the lunch allowances. With limited participation, approval meetings can last from 2 to 8 hours. Still, there is no mechanism to ensure accountability and participation of DSPC members, so incentives for attendance may be necessary. Moreover, the DSPC approves households with the errors mentioned above, probably because of the heavy workload.

Step 10: Identifying and monitoring changes. Among beneficiaries, changes in household circumstances occur due to death, migration, marriage, inappropriate behaviour, fraud and so on. However, all district stakeholders agree that administering changes is an important, but overlooked, process. In fact, from September 2006 to December 2007, administering changes accounted for 3.4% of operating costs, which is less than 0.3% of total SCTS costs. The actual funds spent on this activity were only 23% of the budgeted costs (Table 3). The risk is that failing to administer changes enables corruption within CSPCs and creates the perception that the District is indifferent or involved in wrongdoing. In fact, 30% of the CSPCs identified a need for monitoring and retraining by the district officials.

People from the district office should come to visit us more. Since the beginning, nobody has come. We are different people in that ... some people are more honest than others. The people from the district office should move with the committee members at all stages of the scheme process. They should monitor the committees and give refresher courses on the criteria, rules and regulations. (CSPC member)

When efforts towards administering changes are made (spot checks and investigations of reports), the District takes appropriate action. However, it has been overwhelmed with duties related to the SCTS, including assisting with training in other Districts, and maintaining paper files. In turn, CSPCs have become demoralised by the lack of District response and have begun submitting fewer reports. Furthermore, as the SCTS is scaled up, the capacity to maintain communications with the CSPC dwindles.

Government [the District] gave us a cold shoulder when we presented a problem to them. For example, one beneficiary wanted to change the name of the deputy who gets money at the pay point ... we wrote the forms and deliver them to the DC's [District Commissioner] officers but they lost the forms and did nothing. (CSPC members)

Table 3: Summary of expenditures on activities as percentages of operational costs and total costs

| | Activities as a % of | | |
|----------------------------------|----------------------|---------------|--------|
| | Operational costs | Overall costs | |
| | | Planned | Actual |
| Targeting | 29 | 3.1 | 8 |
| Administering changes | 5 | 0.9 | 0 |
| M&E | 1 | 0.6 | 0 |
| Delivering cash | 62 | | |
| Overheads | 3 | 2.8 | 3 |
| Operations as % of overall costs | | 7.6 | 14 |
| Transfer as % of overall costs | | 92.4 | 86 |

Source: The authors.

5.5 Outcomes of targeting

Finally, we investigate errors of inclusion and exclusion in the targeting approach. Of the 639 households interviewed in the targeting evaluation, 84 (13.2%) were receiving the cash transfer, and 555 (86.8%) were not.

Exclusion error

Experts warn that calculating exclusion rates may reflect the size of the budget, rather than the quality of the targeting (Coady et al., 2004). With this caveat, we calculated the percentage of households that met the SCTS criteria but were excluded, using various definitions of ultra-poverty (Table 4). While the exclusion error ranges from 37% to 68%, the percentage of households included in the SCTS is both a policy decision that depends upon resources and a measure of the effectiveness of the targeting approach. In other words, to attain perfect targeting, the 10% cut-off line would be raised to include the remaining eligible households and the ineligible households would need to be removed.

More specifically, if all households not meeting the targeting criteria were removed from the SCTS and households meeting the criteria were added, the cut-off point would need to be raised from 10% to 15% if using the definition of taking only one meal per day and being labour-constrained, 18% if using the definition of lowest expenditure category, and 19% if using the definition of below the food-poverty line.

Table 4: Exclusion from scheme

| Households having only one meal per day | Households in the lowest 20% expenditure category | Households below the food-poverty line |
|--|--|---|
| An additional 31 of the 555 households, or 5.6% | An additional 52 of the 555 households or 9.4% (based on calculations from IHS2) | An additional 57 of the 555 households or 10.3% (based on calculations from IHS2) |
| Exclusion error (% of households omitted/% of recipients) | | |
| 37 | 62 | 68 |

Source: The authors.

During key informant interviews, nearly all stakeholders recommended that the cut-off be raised from 10% to 15% or 20% of households.

Overall, in a comparison of demographics with (i) recipient households, (ii) all non-SCTS households, and (iii) non-SCTS households that meet the eligibility criteria, the pattern emerges that SCTS recipients are more demographically vulnerable than non-SCTS households (Table 5). Furthermore, the non-SCTS households that meet the eligibility criteria are demographically similar to SCTS households.

Table 5: Household composition targeting evaluation dataset

| | All non-SCTS households (n=555) | Non-SCTS households but eligible (n=52) | SCTS households (n=84) |
|--|---------------------------------|---|------------------------|
| Mean age of household head | 39.6 | 52.0 | 61.6 ^a |
| Gender of household head | | | |
| Female (%) | 17.7 | 55.0 | 57.1 ^a |
| Level of education among adults (n=1371) (%) | | | |
| No schooling | 20.5 | 31.3 | 49.7 ^a |
| Standard 1 – Standard 8 | 65.9 | 65.1 | 47.0 ^a |
| Form 1 and beyond | 13.6 | 3.6 | 3.3 ^a |
| Household size (people per household) | 5.2 | 4.6 | 4.6 ^b |
| Dependency Ratio (%) | | | |
| Cannot calculate (no able-bodied adult) | 10.0 | 61.5 | 46.4 ^a |
| >0-1 | 27.2 | - | 4.8 ^a |
| >1-2 | 30.1 | - | 10.7 ^a |
| >2-3 | 16.4 | - | 17.9 |
| >3 | 16.0 | 38.5 | 20.2 |

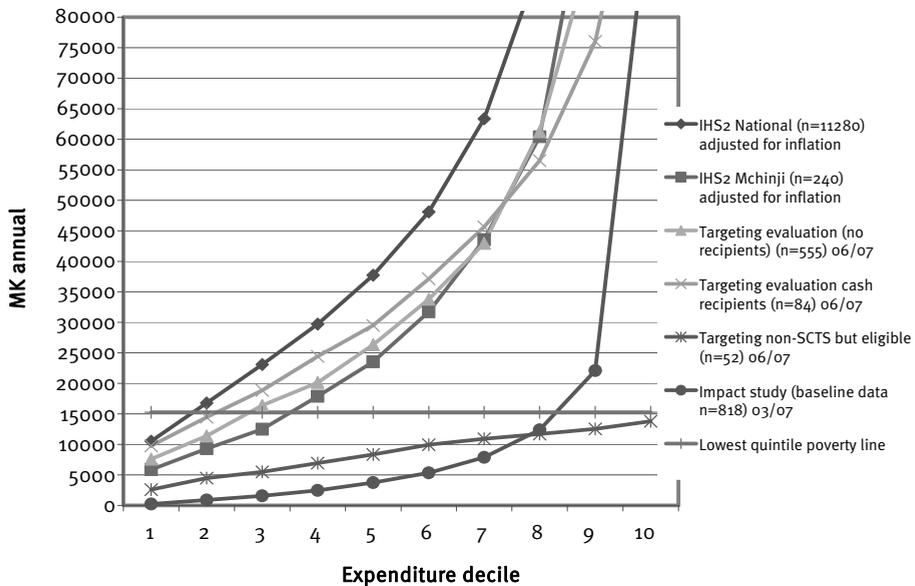
Notes: a) p<.001; b) p<.05; P-value compares columns 1 and 3.

Source: The authors.

We also compared household expenditures by deciles in various groups of households in order to illustrate their economic situation. Figure 1 presents households' total raw food and non-food expenditures by decile using a number of data sources. The following pattern emerges. First, inflation-adjusted expenditures in the national IHS2 are the highest, with the fewest households below the poverty line (defined as beneath

the lowest expenditure quintile). Just below the national average are SCTS recipient households. While nearly all of these were below the poverty line prior to receiving the transfer, 80% have now risen above it. The remaining non-SCTS households in Mchinji have expenditures below those of the SCTS households by decile, which raises questions about the level of the transfer (which we will not discuss here). However, in this group of non-SCTS households, nearly 30% still have expenditures below the poverty line, as do all those among them that meet the eligibility criteria (n=52). This latter group was excluded from the SCTS despite the fact that they are among the neediest households in Mchinji. Finally, more than 80% of households from the impact study had expenditures below the poverty line before receiving the cash transfer. The impact data households that are above the poverty line indicate targeting errors.

Figure 1: Annual household raw food and non-food expenditures for various households



Source: The authors.

Inclusion error

13% of households in the targeting sample were receiving the transfer. Of these, 76% met the labour-constrained criteria (Table 6).

While it is impossible *post facto* to determine exactly why the households were incorrectly included in the SCTS, analysis of the implementation suggests that (i) lack of clarity around the targeting concepts, (ii) favouritism shown to some households by CSPCs, and (iii) village-level politics played an important role.

Table 6: Recipients and non-recipients

| | Targeting Evaluation June 2007 | | Baseline impact evaluation March 2007 | |
|--|---|-----|--|-------|
| No. of households in sample | 639 | | 818 | |
| Receiving cash transfer | 84 | 13% | <i>All households targeted</i> | |
| Recipients labour-constrained Dependency ratio >3 or no working-age adult, or working-age adult has chronic illness/disability | 64 | 76% | 630 | 77.1% |
| Recipients not labour-constrained | 20 | 24% | 186 | 22.9% |
| Recipients not ultra-poor (in the lowest quintile) | <i>Expenditure data not available</i> | | 129 | 15.8% |
| Recipients not labour-constrained and ultra-poor (in the lowest quintile) (inclusion error) | <i>prior to the transfer</i> | | 280 | 34.4% |

Source: The authors.

6 Discussion and recommendations

In Malawi, the poorest households have long been overlooked and excluded from national goals concerning social and economic development (Smith, 2001; World Bank, 2007b). Reducing poverty has not always been a priority, and even when it has been, identifying and reaching the poorest households is a significant challenge. While the targeting approach is far from flawless, it performs quite well in comparison with other cash schemes, despite massive administrative and human-resource constraints. Furthermore, households receiving the monthly transfer report a range of positive impacts, which provide strong motivation for immediate action to address the shortcomings in the targeting approach. Reducing inclusion and exclusion errors and improving the quality of targeting within the SCTS is important because 6-10% of households that meet the programme criteria are excluded from the scheme. These households are in a desperate situation: eating one to two meals per day, wearing rags and lacking blankets and adequate housing.

6.1 Planning

The initial SCTS planning was problematic because assumptions about poverty levels were inaccurate and not based on a clear understanding of poverty in Mchinji District. Programmatic definitions yield disparate results, while national data that are not disaggregated are misleading at the district level. Moving forward, poverty levels in each district should be estimated using existing disaggregated national data, which should be confirmed by empirical evidence collected during household listings.

6.2 Household listings and ranking

Districts should conduct door-to-door household listings to capture basic economic and demographic data. With these listings, the District can determine the number of households in each village group and then draw up a register of ultra-poor and labour-constrained households based on non-subjective criteria. This type of information is critical to all programmes within the National Social Protection Policy. In fact, according to Fiszbein et al. (2009), in many countries cash transfers 'have been the driver for developing poverty maps or household targeting systems ... or for upgrades to them'.

Based on recent field experience in Mchinji (Miller, 2009), we estimate that 12 CSPC members could each comfortably list 42 households per day, collecting basic demographic and economic data, to cover an area of 1,000 households in two days. This would not be an added expense; CSPCs would simply use their time differently. Extension workers and local headmen would then check the listing to ensure that no households are excluded. Extension workers believe they could fit this into their regular activities without additional funds or staff. The District should then do 5% random check-backs to confirm the accuracy of the data, funding for which is already allocated within the SCTS.

With an automated database, which Districts are in the process of adopting, a points system should be implemented to rank households, in order to remove the subjective nature of selecting recipients. Data clerks could enter information on 1,000 households into the database within a few days, so that reports that rank households according to dependency ratios and poverty levels could easily be generated. UNICEF has already invested in developing the automated database and training District workers. Next, stakeholders would have to agree on a points system but, once developed, it would reduce inclusion and exclusion errors. The District would use the automated list as a starting point and CSPCs would apply local knowledge where necessary, especially for households near the cut-off point. If CSPCs propose ineligible households, the system would flag them. Their inclusion would then need to be confirmed with documentation explaining the household's situation. The concepts of ultra-poor and labour-constrained need to be better defined with appropriate proxies, so that trainers and CSPCs select only eligible households. The proposed system is the way to improve transparency and fairness in targeting. It could reduce inclusion and exclusion errors without significantly increasing programme costs.

6.3 Mobilising and training all stakeholders

Throughout the District, all stakeholders, including extension workers, village leaders and others, need to be mobilised to participate actively in the SCTS in order to improve the quality of targeting, increase transparency, and reduce inclusion and exclusion errors. At the same time, greater accountability and internal control is needed throughout the District Assembly to ensure quality training and monitoring of CSPC activities. The election and training of CSPCs must be improved so that each process is systematic and transparent, and so that CSPCs and village leaders understand their role in the scheme and are fully prepared to implement the activities assigned to them.

6.4 Administering changes, monitoring and evaluating

The District and CSPCs must conduct all SCTS activities including administering changes in beneficiaries and monitoring and evaluation. Households that do not meet the eligibility criteria must be removed from the scheme to allow eligible households to benefit. National stakeholders must monitor progress in this area and question the District when M&E reports indicate that these changes have not been made. Again, the budget and resources have been allocated for these activities, but have not been utilised. Positions, such as the Monitoring and Evaluation Officer, must be filled to enable the District to carry out these tasks. At the national level, programme planners should develop a thorough monitoring system akin to the strategy employed by the SCTS in Colombia, where officials collect indicators of various aspects of operations (for example, beneficiary understanding of programme guidelines, infrastructure, and client satisfaction) (Fiszbein et al., 2009). This allows stakeholders to compare the quality of implementation across sites. In Colombia, implementers have successfully collected and acted upon information, identifying solutions to serious problems.

7 Conclusion

Highlighting targeting errors is critical for policy reform, as financiers and other stakeholders use these data as a barometer of resource efficiency. Despite the need for improvement, the SCTS is one of the first programmes in Malawi's history to reach the poorest households, reducing the impact of seasonal shocks, smoothing consumption, and contributing to the reduction of intergenerational poverty (Miller et al., 2009a, b). There is compelling evidence describing how, on average, MK2,000 (US\$14) per month impacts ultra-poor households in the areas of child and adult health, child education and labour, food security, and asset accumulation (Miller, 2009). Improving upon the weaknesses in SCTS implementation is fully possible and should be prioritised before the scaling-up of the SCTS to all 28 districts.

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