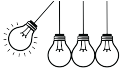# Baseline report on the livelihoods sub-component of the Social Support for the Resilient Livelihoods Projects

July 29, 2024

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DIME

Mirriam Saiwa (Enterprise Development Specialist, NLGFC), among many others who have been working tirelessly on the field to implement SSRLP, while making space on their busy schedules to eagerly support this study's learning agenda.

The study is one of six ongoing impact evaluations that take part in the Partnership for Economic Inclusion (PEI)'s Impact Collaborative. PEI's Impact Collaborative is providing global and in-country technical and financial support to multiple stakeholders (e.g., policymakers, thought leaders, international and local researchers, and nongovernmental organizations) to enhance the effectiveness of the next generation of government-led economic inclusion programs at scale.

Without the support and contributions of all partners, the launch of the impact evaluation and completion of its baseline survey would not have been possible.

Ethics approval
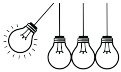
Ethical approval for this study was granted locally by Malawi's National Committee on Research in the Social Sciences and Humanities (Protocol No.: P.07/23/779) and internationally by Solutions IRB (IRB ID: 2023/07/22; Protocol ID: 0105).

Abbreviations and Acronyms

CAPI   Computer-assisted personal interviewing

C4ED   Center for Evaluation and Development

CSEPWP Climate-smart Enhanced Public Works Program

CSSC   Community Social Support Committee

COMSIP Community Savings and Investment Promotion

DIME   Development Impact department

DSSC   District Social Support Committee

FCS   Food Consumption Score

FIES   Food Insecurity Experience Scale

HDDS   Household Dietary Diversity Score

HFC   High frequency checks

IDA   International Development Association

IE   Impact evaluation

IPOR   Institute of Public Opinion and Research

LESP   Legume Enterprise Structured Program

MPI   Multidimensional Poverty Index

MWK   Malawian Kwacha

MNSSP Malawi National Social Support Programme II

NLGFC National Local Government Finance Committee

PEI   Partnership for Economic Inclusion

PMT   Proxy Mean Test

SCTP   Social Cash Transfers Program

DiME

SDG   Sustainable Development Goal

SLG   Savings and loans group

SPJ   Social Protection and Jobs

SSRLP Social Support for Resilient Livelihoods Project

UBR   Unified Beneficiary Registry

YSC   Youth Skills Challenge

MIS   Management Information System

TA   Traditional Authority

ODK   Open Data Kit

NFE   Non-farming enterprise

WFP   World Food Programme

PPI   Poverty Probability Index ⓡ

SWLS   Satisfaction with Life Scale

MGCDSW Ministry of Gender, Community Development and Social Welfare

Executive Summary

This report presents the findings of the baseline survey conducted for a randomized impact evaluation of the SSRLP component: economic inclusion/livelihood support. The impact evaluation consists of 2 experiments. Experiment 1 aims to assess the comparative impacts of enhanced livelihoods and graduation packages, while Experiment 2 assesses the impacts of a business-oriented package for youth called Youth Skills Challenge (YSC). The baseline data were collected in two phases. Experiment 1 collected data from 3,255 households in 310 clusters across 2 districts in Malawi: Dedza and Nkhatabay. Experiment 2 consisted of 640 respondents in 178 clusters across 5 districts of Malawi: Dedza, Nkhatabay, Nkhotakota, Rumphi and Lilongwe.

This report presents the findings from the baseline data collection. The average SSRLP beneficiary household in our sample has 6 members and about 78% of the households have members who have been to some kind of school. On average, households have about three children below the age of 17. The average age of an Experiment 1 respondent is about 46 years while for Experiment 2, the average is about half that of Experiment 1 respondents (27 years). For both experiments, more than half the respondents were female – 64% for experiment 1 and 55% for experiment 2. About 60% of the baseline interviewees were married.

Results on main outcomes from the baseline assessment reveal that more than 90% of the households across the two experiments had savings in a formal/informal institution or with family. Further, the average monthly household income from agriculture, labour, and wages was about MWK 41,994 for experiment 1 households and about MWK 39,340 for YSC beneficiary households. For households with a non-farming enterprise,a lion's share of income is driven by profits from non-farming enterprises, reflecting the potential benefit of the SSRLP. Almost all YSC beneficiaries participated in some income-generating activity in the past year. Youths worked for about 5 hours on average in a day on these activities.

Regarding asset ownership, the interventions studied in the two experiments provide skills and assets to beneficiaries. Baseline results reveal that on average experiment 1 beneficiaries owned 2 assets while the YSC beneficiaries had about 4 assets (out of 41 possible assets). The SSRLP asset transfers are expected to improve this outcome as transfers of physical capital aim to relax constraints related to a lack of liquidity and credit opportunities. Another primary objective of this intervention is to improve consumption outcomes of households, as only half the beneficiaries in Experiment 2 and about 37% of the beneficiaries in Experiment 1 have an acceptable food consumption score (as defined by the World Food Programme). With regards to secondary outcomes, strides need to be made for financial inclusion as less

than 6% of experiment 1 beneficiaries had mobile money accounts. Though about 90% of the households are a part of SLGs, few have access to formal credit and savings mechanisms.

The primary education enrollment rate is high, but it is not universal (95% of children currently attending). In comparison, only 70% of secondary school-aged children are attending school. Lack of interest and inability to meet the necessary expenses seem to be major deterrents for going to school for both primary and secondary-aged school children across the two experiments. These findings suggest that there is a potentially important role that asset transfers and training can play, with particularly large potential margins for enrolment improvements in secondary school.

With regard to health, the beneficiary households suffer from frequent health shocks. Malaria seems to be a major illness affecting about half the children below the age of 17. As health outcomes affect other socio-economic variables and impact labour outcomes, policies to improve healthcare facilities might lead to improvements in the primary outcomes of the study.

One of the primary objectives of the SSRLP is to improve the diversification of sources of income for poor households, by promoting wage employment (through public works) and self-employment (through business training and a livelihood grant). At baseline, the majority of households generate income from farming or livestock (98%), while only about 16% of them have income from wages.

Among Experiment 2 respondents, 45% experience severe psychological distress at baseline, while approximately 54% of Experiment 1 respondents face similar challenges. The SSRLP's theory of change, which involves asset transfers and training to enhance physical and human capital capabilities, may positively impact mental well-being outcomes. Midline results from the intervention could offer further insights into the causal pathways influencing the outcomes of interest.

Chapter 1   Overview of SSRLP

1.1   Background and goals

The Impact evaluation (IE) consist of two experimental studies to evaluate the economic inclusion/livelihood support component of the Social Support for Resilient Livelihoods Project (SSRLP). The economic inclusion/livelihood support component is implemented by the Community Savings and Investment Promotion (COMSIP) with oversight and technical backstopping by Department of Economic Planning and Development, Ministry of Gender, Community Development and Social Welfare Ministry of Gender, Community Development and Social Welfare (MGCDSW) and National Local Government Finance Committee (NLGFC). The program is also supported by International Development Association (IDA) and Malawi Social Protection MDTF [1]

The main objective of the SSRLP is to improve resilience among the poor and vulnerable population and to strengthen the national platform for safety nets in the Republic of Malawi. The livelihood support programme is a core sub-component aimed at enhancing social and economic inclusion by providing an economic inclusion package to selected households across all 28 districts of Malawi. Eligible households are selected among those receiving cash transfers through one of two programs: the Social Cash Transfers Program (SCTP) and the Climate-smart Enhanced Public Works Program (CSEPWP). The SSRLP has three mutually reinforcing components, namely:

1. Improving social and economic inclusion

2. Strengthening harmonized delivery systems

3. Capacity building and institutional strengthening support

Having recognized that there is growing evidence that "cash plus" schemes can sustainably increase assets, incomes, and economic resilience of the extreme poor, SSRLP has scaled up these economic inclusion interventions alongside cash transfers to deliver maximum impact toward asset and income growth and promote resilience for extreme poor social protection beneficiaries in Malawi.

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[1]Donors include USAID, EU, Ireland, Iceland, Ireland and Norway

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1.2 Context

Although there have been significant strides globally to reduce extreme poverty by 2030 (Sustainable Development Goal (SDG) 1), sub-Saharan Africa remains in extreme poverty, accounting for 60% of all people living in extreme poverty worldwide (World Bank 2022). According to a Multidimensional Poverty Index (MPI) study conducted across 110 countries, 1.1 of 6.1 billion people are poor; roughly five out of six poor people live in Sub-Saharan Africa or South Asia: 534 million (47.8 percent) in Sub-Saharan Africa and 389 million (34.9 percent) in South Asia (UNDP 2023). In Malawi, over 70% of people live below the $1.90/day international poverty line, and most (94%) of the affected people live in rural communities (Caruso and Cardona Sosa 2022); 58.8% of Malawians live in multidimensional poverty, as measured by the Malawi Multidimensional Poverty Index M-MPI (NSO Malawi 2022). Malawi's population is young and primarily rural, with 51% below 18 years, and almost 84% living in rural communities (NSO 2018), whose residents are most likely to be affected by climate shocks due to their dependence on smallholder agriculture.

The Government of Malawi, with support from IDA, is implementing the SSRLP since July 2020 to reduce poverty and protect poor and vulnerable households from the effects of negative shocks. The implementation is supposed to last till December 2027. Project development was purely government-led and aligned with the national social protection strategy, the Malawi National Social Support Programme II (MNSSP) (2018–2023) [2]. The MNSSP II promotes dynamic social safety nets and economic inclusion through its five mutually dependent thematic areas of consumption support, support for resilient livelihoods, shock - responsive social protection, linkages between safety nets and other programs, safety net systems strengthening (WBG 2019a).

The main objective of the SSRLP is to improve resilience among the poor and vulnerable population and to strengthen the national platform for safety nets in the Republic of Malawi. The SSRLP has three mutually reinforcing components, namely:

1. Improving social and economic inclusion,

2. Strengthening harmonized delivery systems,

3. Capacity building and institutional strengthening support.

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[2]MNSSP II defines social safety nets (or social support) as "providing income and consumption transfers to the poor and food insecure, protecting the vulnerable against livelihood risks, and enhancing the social status and rights of the marginalized, with the overall objective of reducing ultra-poverty as well as reducing the economic and social vulnerability of poor and marginalized groups."
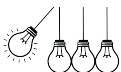
Implemented by COMSIP with technical backstopping by the Ministry of Gender's Community Development Department, NLGFC and Department of Economic Planning and Development (EPD), the livelihood support (social and economic inclusion) component of the SSRLP (Component 1) complements consumption support provided through both Social Cash Transfers and Climate Smart Enhanced Public Works wages through a "cash plus" model. This is done by enhancing the productive capacity of SCTP and CSEPWP beneficiaries to increase poor households' incomes and assets. Furthermore, the component targets a subset of SCTP and CSEPWP beneficiaries to build human capital and promote both economic and social inclusion sustainably. Participation in the livelihood/economic inclusion support is voluntary for both SCTP and CSEPWP. The intervention focuses on mindset approaches and offers three livelihood packages: basic livelihoods, enhanced livelihoods, and (pilot) ultra-poor graduation.

This impact evaluation includes two experiments that use a randomized design to measure causal program impacts. Experiment 1 measures the impact and cost-effectiveness of the enhanced livelihood and ultra-poor graduation packages on household resilience in terms of food security, consumption, assets/savings, and income diversification. It will also measure the impact of these packages on household resilience in the event of climate shocks (drought and floods). Experiment 2 will assess the impact and cost-effectiveness of one sub-component of the enhanced livelihoods package, "Youth Skills Challenge" (YSC), which provides training and livelihood support to youth who have developed promising business plans.

1.3   SSRLP livelihoods support sub-components

The livelihood support program has three productive inclusion schemes: "basic livelihoods", "enhanced livelihoods", and "graduation", which are delivered to participants who have organized themselves into Savings and loans group (SLG) of minimum 30 members for CSEPWP and 10-15 members for SCTP. The basic livelihood package is designed to empower the SLG members with fundamental knowledge for engaging in additional livelihood income generating activities, both on-farm and off-farm. This package aims to instill a culture of savings and investment. It includes group mobilization, mindset change training, nutrition and health training, actionable climate-smart agriculture training, community-based disaster risk awareness training, and savings mobilization. Basic livelihood activities take approximately ten months to complete.

SLGs clusters (typically pairs of geographically proximate SLGs) that have received the basic livelihood package and met engagement standards established by COMSIP are then eligible for the enhanced livelihood package. The enhanced package provides a more compre-

hensive value addition and innovative set of livelihood support activities aimed at building and enhancing sustainable productive skills of SLG members, both at household and SLG levels. The package is composed of the following core interventions: (1) joint skills training, a group training intervention focused on a specific business category, conducted in collaboration with other SLG members who share a common interest in a particular skill. The joint skills group consists of a minimum of 5 and a maximum of 15 members. The implementation of JSG activities is completed within eighteen months, including mobilization, training of credit committees, linkage to microfinance institutions and mentoring/coaching; (2) group value chain support, an intervention that supports primary cooperatives and clusters that are involved in production, processing and service provision. The intervention has two types of value chain support, production value chain[3] and Legume Enterprise Structured Program (LESP)[4]. The implementation of production value chain activities takes approximately three months, while LESP activities take about nine months to complete; (3) linkages for value chain development, which connects beneficiaries to different markets and financial services to further their cooperative development; and the Youth Skills Challenge (YSC), which supports youth business development. This final sub-component, YSC, targets out-of-school youth and comprises three interventions: vocational training, training and supervision for business plan development, and financial linkages. YSC activities, from sensitization to financial institution linkages, take approximately seventeen months, while the monitoring and supervision of trade-based enterprises established take about nineteen months to complete.

Finally, the graduation package is delivered to eligible household members within SLG clusters that have qualified for the enhanced livelihood package. This package is specifically aimed at improving food security, economic resilience, nutrition and health, and the housing structures of ultra-poor households. It is composed of the following core interventions: (1) livelihood options skills training, (2) asset transfers, (3) nutrition and health support interventions, (4) coaching and mentoring. On (1), With guidance from the COMSIP caseworkers or extension workers, the targeted households are provided with an indicative asset transfer menu for selecting a livelihood option. Common livelihood options include retailing/grocery, goat rearing, piggery production, irrigation farming, tailoring, bicycle taxi, bakery/confectioneries, soap making, wine production, fish mongering, welding, barbershop,

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[3]Production value chain supports cooperatives and clusters involved in production and processing. It includes construction support, value addition skills, start-up capital, and financial and market linkages.

[4]LESP is the value chain program that promotes production of legumes and cereals among COMSIP clusters and cooperative. It includes agricultural training and inputs for selected crops (maize, beans, groundnuts), training on cooperative development and management, and teaching beneficiaries how to set up and grow successful cooperatives.

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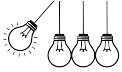
and butchery. The chosen option is further complemented with skills training and service linkages delivered at the household level. The livelihood skills training takes about three months. On (2), the households are then supported with seed capital to invest in the chosen livelihood option or expanding the existing business they are engaged in. The seed capital transferred to the graduating households is valued at $300 as a lumpsum Malawi Kwacha equivalent and is transferred in two tranches depending on the business plan. Asset transfers/seed capital disbursement is completed within one month. On (3), the nutrition and health support intervention aims to enhance nutrition, health, and sanitation at both household and community levels through two main activities: home management and nutrition supplementation. Home management activities include health, sanitation, and hygiene interventions aimed at improving latrines, handwashing facilities, waste management, and household health expenditures. Nutrition supplementation expands upon the basic livelihood nutrition training. It aims to encourage the consumption of nutritious porridge among households. Each household is supplied with 25kg of nutritious corn-soya blend flour. They are also trained in preparing nutritious porridge. Additionally, each household receives 2kg of soybeans and 2kg of orange maize for cultivation. Training in agronomic best practices is provided, and upon harvesting, households are further instructed in processing and utilizing the nutritional flour. Overall, the households receive nutrition and health support for fourteen months. On (4), coaching and mentoring uses the Life Line Bridge model[5]. The entire household participates in the sessions with the aim of building self-confidence and enhancing social capital. Coaching and mentoring of household members take about eighteen months to complete. Table 1.1 below summarizes the livelihood support packages and core interventions being implemented by COMSIP.

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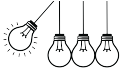
[5]Life-line Bridge Model is the conceptual framework used to address social issues by leveraging the strengths and resources of the community to create positive change. Conducted by COMSIP caseworkers, weekly home visits occur to engage with household members, evaluating behavior change, business performance, and the execution of planned interventions.

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Table 1.1: Livelihoods support packages

Livelihood package	Objective	Core interventions
Basic	To empower the members with fundamental knowledge for engaging in additional livelihood income generating activities, both on-farm and off-farm.	• Group mobilization • Mindset change training • Nutrition and health training • Actionable climate-smart agriculture training • Community-based disaster risk awareness training • Savings mobilization
Enhanced	To build and enhance sustainable productive skills of SLG members, both at household and SLG levels.	• Joint skills training • Group value chain support • Market and financial linkages • Youth skills challenge
Graduation	To improve food security, economic resilience, nutrition and health, and the housing structures of ultra-poor households.	• Livelihood options skills training • Asset transfers • Nutrition and health support • Coaching and mentoring

Despite the parallel implementation of some enhanced and graduation interventions (see A10), the SSRLP livelihoods support sub-component program is designed to start with the basic package, followed by enhanced package, and concluding with the graduation package. Implementation of these interventions may change due to challenges encountered in the field.

1.4 Beneficiary selection and eligibility

1.4.1 Beneficiary selection

SSRLP beneficiaries are selected to participate in either the SCTP or the CSEPWP. The SCTP offers a fixed, unconditional cash transfer to 10 percent of ultra-poor and labor-constrained households, including vulnerable groups such as individuals with disabilities, the chronically ill, the elderly, orphans and vulnerable children, and single female-headed households (GoM 2023). These unconditional transfers assist households with limited labor in meeting their basic consumption needs and ensure the enrollment and retention of children in primary and secondary school.

The CSEPWP offers temporary employment opportunities to ultra-poor households with available labor capacity. Participants engage in activities such as road construction, reforestation, and irrigation infrastructure development, thereby improving local infrastructure while earning income. According to WBG (2019b) and GoM (2023), CSEPWP encompasses a range of labor-intensive, climate-smart sub-projects aimed at creating valuable community assets while addressing land degradation issues.

In Malawi, SCTP and CSEPWP beneficiaries are selected using a mixed-methods approach which includes Proxy Mean Test (PMT)-based poverty targeting, community-based targeting and self-selection. The selection process is supported by a Unified Beneficiary Registry (UBR), an electronic national registry that provides a harmonized and efficient approach for intake and registration of social support programs and beyond. It also links by identifying households with multiple vulnerabilities and assigning them to supplementary interventions to address the different facets of these vulnerabilities (Lindert et al. 2018).

SCTP beneficiary selection

For SCTP, the UBR applies PMT scores to all households with complete data status and then assigns five classifications; "poorest", "poorer", "poor", "better" and "rich". According to GoM (2023), UBR ranks and classifies all households that have been assigned a PMT score, from lowest PMT score to the household with the highest score. The list of all households classified as poorest, poorer and poor are electronically transferred into the SCTP Management Information System (MIS) targeting module, which is integrated with UBR system. In the SCTP MIS, the labour-constrained criteria[6] is applied to all the households.

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[6]Labour-constrained is defined based on the following characteristics; (1) No member in the age bracket 19-64 years is fit for work (2) Members in the age bracket 19-25 years are attending school (3) A dependency ratio exceeding 3, indicating a higher ratio of dependents to potential workers within the household.

DIME

During this process, the households are classified into pre-eligible and non-eligible. The pre-eligible households, those that fall within the poorest 10-percent threshold, are enrolled in the programme, and the rest are put on a waiting list in case space opens up.

The second phase involves district- and village-level verification of the selected poorest 10 percent list of households. Physical verification is carried out by Area Executive Committee members, Community Social Support Committee (CSSC) members, and community leaders. The CSSCs are composed of community members chosen by the community to work on social protection programs, and group village heads are in place to support the implementation of the UBR (Grosh et al. 2022). Once verification is completed, the ranked approved lists of households generated per village cluster are presented to the District Social Support Committee (DSSC) to make the final selection of eligible households to be enrolled in the programme. During the DSSC meeting, extension workers from the clusters and members of the CSSCs are invited to vet all the names qualifying for SCTP (GoM 2023).

CSEPWP beneficiary selection

CSEPWP beneficiaries are selected through PMT-scoring, with the ultra-poor falling under the categories of "poorest" and "poorer". The program aims at assisting ultra-poor households with labor capacity, defined as those with able-bodied members capable of engaging in peace work (ganyu). Participation is open to any individual above 18 years old within the targeted household, provided that the household expresses willingness to engage in the program. The selection process is completed by verification of the poverty status of all applicants at community level.

1.4.2   Livelihood package eligibility

General eligibility to receive the enhanced package and/or graduation support is first determined at the SLG cluster level, since the core enhanced package activities are implemented in groups. An SLG cluster is a group of SLGs that are geographically proximate, and it typically includes two SLGs. An SLG cluster is deemed enhanced-eligible if it scores above a certain threshold (14 points out of 22) on the enhanced-eligibility scorecard, which includes seven criteria:

1. Total cluster-level savings (max 4 points)

2. Average savings (max 4 points)

3. Number of cluster members (max 2 points)

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4. Written and signed constitution (max 2 points)

5. Functional committees (max 2 points)

6. Availability of records (max 4 points)

7. Share of members operating individual businesses (max 4 points).

Once a cluster is eligible for the enhanced livelihood package, individual components have additional, program-specific eligibility requirements applied to each potential beneficiary within the cluster. These requirements aim to make sure that the beneficiary can benefit from the component from a programmatic standpoint. As an example, the eligibility criteria for the joint skills training include having some skills in the business sector of choice of the group, a viable business plan, some capital to invest in the business, and a supportive household that can help the business grow.

Eligibility to receive the graduation package is also defined at the individual household level. These are households belonging to enhanced-eligible clusters and the assessment is based on a scorecard measuring the performance of the beneficiary in the basic package activities: attendance, savings level, loan management capacity, engagement in productive business, level of adoption of climate-smart agriculture practices and level of adoption of nutrition and health practices.

All beneficiaries sampled for either Experiment 1 or 2 are selected from the pool of households who have received either the SCT or CSEPWP programs. SCT and CSEPWP beneficiaries must satisfy the ultra-poverty criterion as assessed by a PMT score below a defined threshold and are either labor-constrained (for SCT) or have labor capacity (for CSEPWP). Participants in Experiment 2 need to be out-of-school youths participating in either public works program as productive community members or the social cash transfer program as vulnerable community members. The youths are from households belonging to clusters receiving enhanced livelihood package.

1.5 Theory of change

The interventions studied in the two experiments provide skills and assets to beneficiaries. Trainings are expected to build the human capital of the beneficiaries and relax constraints related to lack of information, while assets transfers are expected to build the physical capital of the beneficiaries and relax constraints related to a lack of liquidity and credit opportunities.

1. **Enhanced livelihoods:** The activities for the enhanced packages are joint skills training, training on cooperative development and management, agricultural inputs

for selected crops, and linkages for value chain development; outputs are the number of participants trained and number of trainings delivered, number of farmers who received inputs for their crops.

2. **Graduation:** The activities for the graduation package are livelihood options skills training, seed capital/asset transfers, nutrition and health support, coaching and mentoring, and asset-based skills training; outputs are number of participants trained and number of trainings delivered, number of improved sanitary facilities, quantity of maize and soya beans distributed, number of nutrition enterprises, the value of assets delivered per participants, number of asset management committees formed, number of people who received coaching/mentoring and number of coaching/mentoring visits per person.

3. **Youth Skills Challenge:** The activities for YSC include training and supervision for business plan development, identification and induction of master craftsmen, vocational training, procurement and supply of start-up equipment, and financial linkages.The outputs are the number of youth who received training on business plan development, number of master craftsmen inducted, youth enrolled in vocational training, the number of trainings delivered, number of trade-based enterprises established, and the value and number of start-up equipment supplied to the youth.

For all interventions, the intermediate outcomes include increased food security, the number of income-generating activities per participants, their consumption value, asset value, savings value, and income value. The long-term outcomes are improved well-being and increased resilience for poor and vulnerable households. Figure 1.1 below summarizes inputs, outputs, and outcomes connected to the three different interventions[7].

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[7]YSC is included in the enhanced package box since YSC is a component of the enhanced package and not a standalone activity
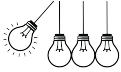
Figure 1.1: Theory of change

ACTIVITIES

Enhanced:
- Joint skills groups
- LESP
- Value chains & grants
- YSC

Graduation:
- Asset transfers
- Coaching & mentoring
- Home management training
- Nutrition supplementation

OUTPUTS

- # of groups trained, # of trainings delivered
- # of participants linked to markets, financial institutions

- # of trainings delivered, # of participants trained
- # of farmers received agro-inputs

- # of participants linked to vocational schools
- Value and # of start-up tools supplied
- # of master craftsmen inducted
- # of trade-based enterprises established
- # of participants linked to financial institutions

- Value and # of assets delivered
- # of asset management committees formed
- # of HH supported with seed capital/asset transfer

- # people reached in coaching/mentoring sessions
- # of sessions delivered

- # of HH trained, # of trainings delivered
- #of improved sanitary facilities
- Qty of maize and soya beans distributed

INTERMEDIATE OUTCOMES

- HH income diversified (# of IGA)
- Increased…
Food security,
Consumption,
Assets,
Savings,
Livelihood income

LONG-TERM OUTCOMES

Improved welbeing

Increased resilience for poor and vulnerable households

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Chapter 2   Evaluation Design

2.1   Objectives and Research Questions

Experiment 1 will answer the following questions:

1. What is the impact of livelihood packages on household resilience, in terms of food security, consumption, assets/savings, and income diversification?

    (a) What is the impact of graduation (coaching/household assets & trainings)?

    (b) What is the impact of the enhanced package (bundled group skills training)?

    (c) What is the impact of pooling graduation with the enhanced package, and what is the optimum bundle?

2. What is the cost-effectiveness of enhanced and graduation packages?

 Experiment 2 will answer the following questions:

1. What is the impact of the Youth Skills Challenge on youth skills, IGA and earnings, employment and entrepreneurship, and empowerment?

2. What is the cost-effectiveness of the YSC program?

2.2   Multi-arm RCT design

The study is composed of two randomized experiments with different designs. Randomization into treatment and control was done by the research team in coordination with COMSIP after completion of the baseline survey.

2.2.1   Experiment 1

The unit of randomization for experiment 1 is the SLG cluster, which typically comprises two SLGs. SLG clusters in Dedza and Nkhatabay (see figure 2.2) were randomized into one of three treatment groups and one control group with equal likelihood. Households and individuals in treatment clusters are potentially eligible for all intervention activities, although they will be subject to component-specific eligibility criteria. Households and individuals in control clusters will receive only basic livelihood services[1] from the implementing partner

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[1]Designed to empower SCTP and CSEPWP beneficiaries with economic knowledge.

while the evaluation is ongoing, which is a uniform entry point intervention for all SCT and CSEPWP beneficiaries. Once the evaluation is complete, clusters in the control group will receive the program as well, pending their eligibility assessment and program targets.

Figure 2.1: Impact evaluation design for Experiment 1
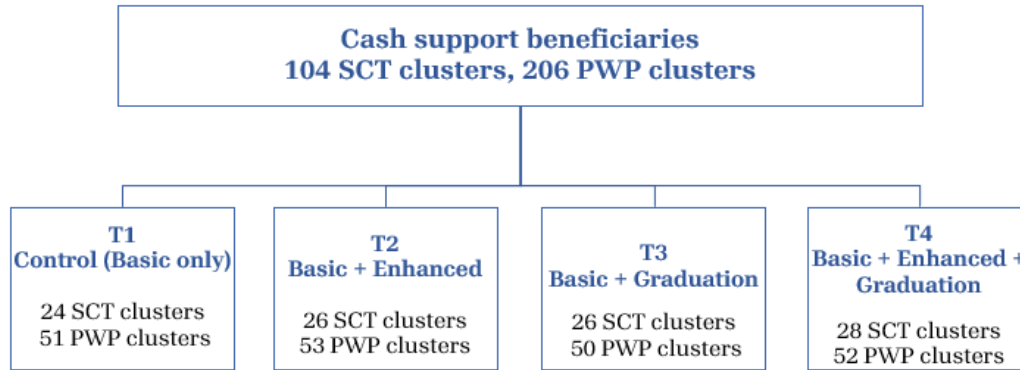
There are four treatment arms (T1, T2, T3 and T4) for this experiment as follows:

1. T1 Control: those accessing only the basic (control group).

2. T2 Enhanced: those accessing only the enhanced package (bundled group skills trainings).

3. T3 Graduation: those accessing only graduation packages (coaching, household assets and trainings).

4. T4 Enhanced + Graduation: those accessing both the enhanced and graduation package.

Figure 2.1 shows the IE design for experiment 1. The numbers in Figure 2.1 refer to the total number of participants included in the experiment. At baseline, 3255 beneficiaries were interviewed in 310 clusters which were randomly assigned to one of the treatment arms.

2.2.2 Experiment 2

The unit of randomization for experiment 2 is individual youths. All youths within SLGs in Lilongwe, Nkhotakota and Rumphi districts, as well as youths within SLGs receiving enhanced livelihood package in Dedza and Nkhatabay (see figure 2.1) underwent sensitization

process lasting at least 6 months. During this period, they were introduced to the development of business concept notes, with interested individuals receiving training on how to develop them. Subsequently, those interested in participating in the YSC applied by submitting their business concept notes to the District Youth Enterprise Task Team for both desk[2] and field appraisal[3]. Applicants scoring over 80% proceeded to national appraisal based on the following seven assessment indicators:

1. Physical checking of academic qualification (max 5 points)

2. Active participation in group activities (max 10 points)

3. Performance in savings and loans activities (max 10 points)

4. Skills potential in the area (max 15 points)

5. Willingness to sign community bond (max 10 points)

6. Capability to establish a business from the skills acquired (max 20 points)

7. Trainable (max 30 points)

Successful applicants then underwent a national appraisal, and those ranked highest at the district level were admitted into the YSC program. Youths assigned to the treatment group will undergo training in technical skills to facilitate their involvement in skill-based enterprises. Upon acquiring the requisite technical skills for productive investment, they will be connected with microfinance institutions to secure credit for the operation of their skill-based enterprise projects. Youths assigned to the control group will be eligible to receive the intervention at a later stage pending the completion of the evaluation process (see Figure 2.5). Recruitment targets for this experiment were determined by the maximum number of held slots and the district-specific target. Based on district-level ranking, the experiment aimed to pick twice the district-specific target, and within each district 50% of these top applicants were randomly selected for inclusion in the treatment group, and 50% in the control group.

The aim is to enhance youth skills, entrepreneurship skills, empowerment, employment, and earnings, for the treated. A total of 328 slots were available in the 5 districts, hence of the 640 youths interviewed at baseline, 328 were randomly assigned to receive the program

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[2]This involved scrutinizing the business concepts, by looking at conformity to the format, business sense and practicability. Applicants scoring 75% and higher proceeded to field appraisal

[3]This is a physical inspection and discussion with the applicant to ascertain the originality of the concept and get the commitment of the participant to undertake the skill based enterprise after the vocational training, including the willingness to inject own operational costs

while 312 were not. Data for experiment 2 was collected from the eligible youths in the following districts; Rumphi, Nkhatabay, Nkhotakota, Lilongwe and Dedza (see figure 2.2). In some cases, youth in Dedza and Nkhatabay may be a part of both Experiment 1 and Experiment 2.

Figure 2.2: Data collection locations
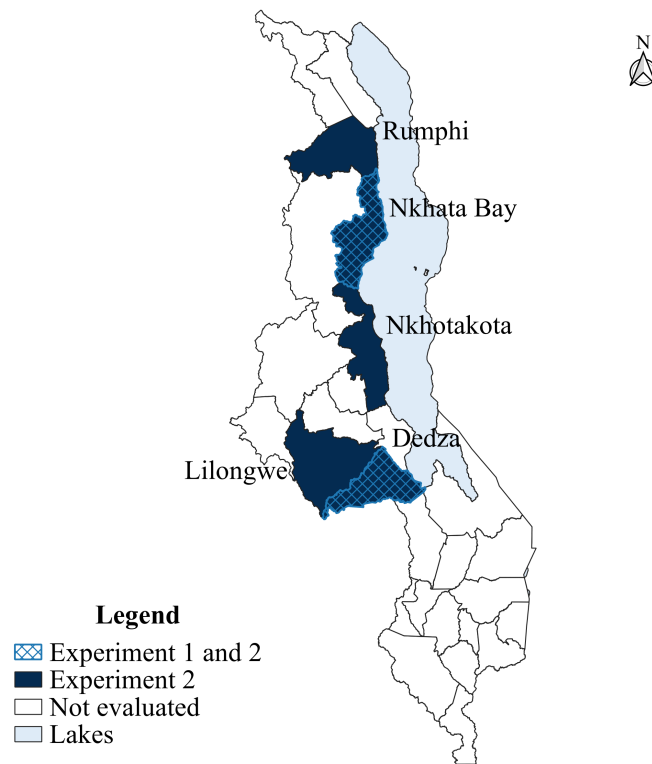
Figure 2.5: Impact evaluation design for Experiment 2
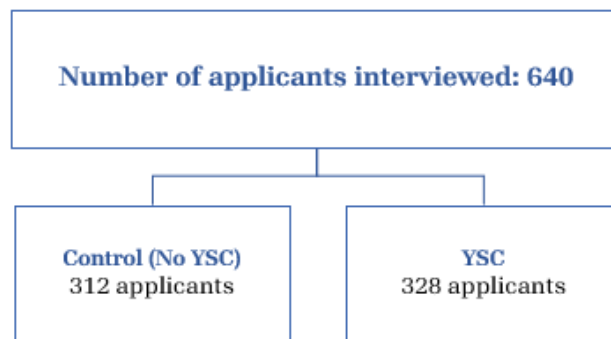
Figure 2.3: Locations of Experiment 1 data collection

(a) Nkhatabay

(b) Dedza
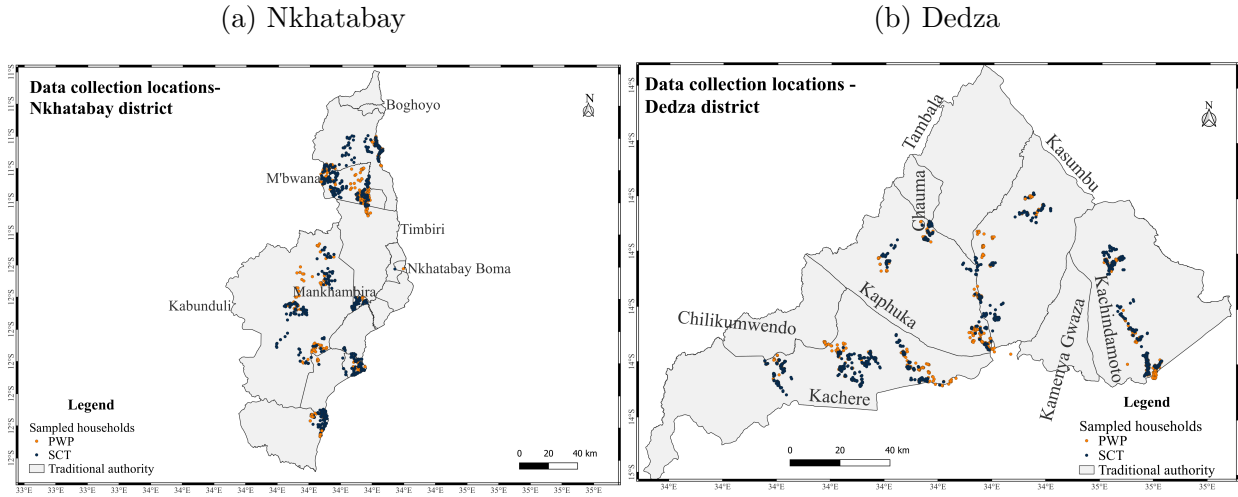
2.3 Sampling and Power Calculations

Causal identification was ensured through the randomized assignment of the eligible sampled clusters (in Experiment 1) or individuals (in Experiment 2) in treatment groups. This methodology ensures that the groups possess identical baseline characteristics, enabling any differences between groups at the endline to be solely attributed to the randomized treatment. The samples were stratified based on basic livelihood programmes; SCT and CSEPWP.

For Experiment 1, the baseline study was conducted across 11 Traditional Authority (TA) from Dedza and Nkhatabay districts in Malawi. These locations were chosen based on the SSRLP operational constraints of COMSIP. Within these districts and TAs, 206 CSEPWP clusters and 104 SCT clusters were randomly selected and enrolled in the study. Experiment 2 covers five districts: Nkhatabay, Dedza, Lilongwe, Rumphi and Nkhotakota (see Figure 2.2). The sampling frame for this experiment includes all clusters receiving enhanced livelihood support (T2, T4 Figure 2.1) in Nkhatabay and Dedza, plus additional clusters from the three additional districts: Lilongwe, Rumphi and Nkhotakota.

We sampled 6,000 members (of which approximately 3,300 were interviewed at baseline) who are part of the SCT or CSEPWP programs across 310 clusters in Dedza and Nkhatabay. Specifically, we targeted 206 CSEPWP clusters and 104 SCT clusters. These targets are based on the anticipated number of clusters that would be assessed to be enhanced eligible. Among expansion clusters in Dedza and Nkhatabay, COMSIP conducted an assessment of those that completed the basic livelihood package to assess their readiness. To select the target number of clusters, the following protocol was used:

1. Include all "eligible" clusters (clusters that scored 14 or higher out of 22 on COMSIP

Figure 2.4: Locations of Experiment 2 data collection

(a) Nkhatabay

(b) Dedza

(c) Nkhotakota

(d) Lilongwe

(e) Rumphi
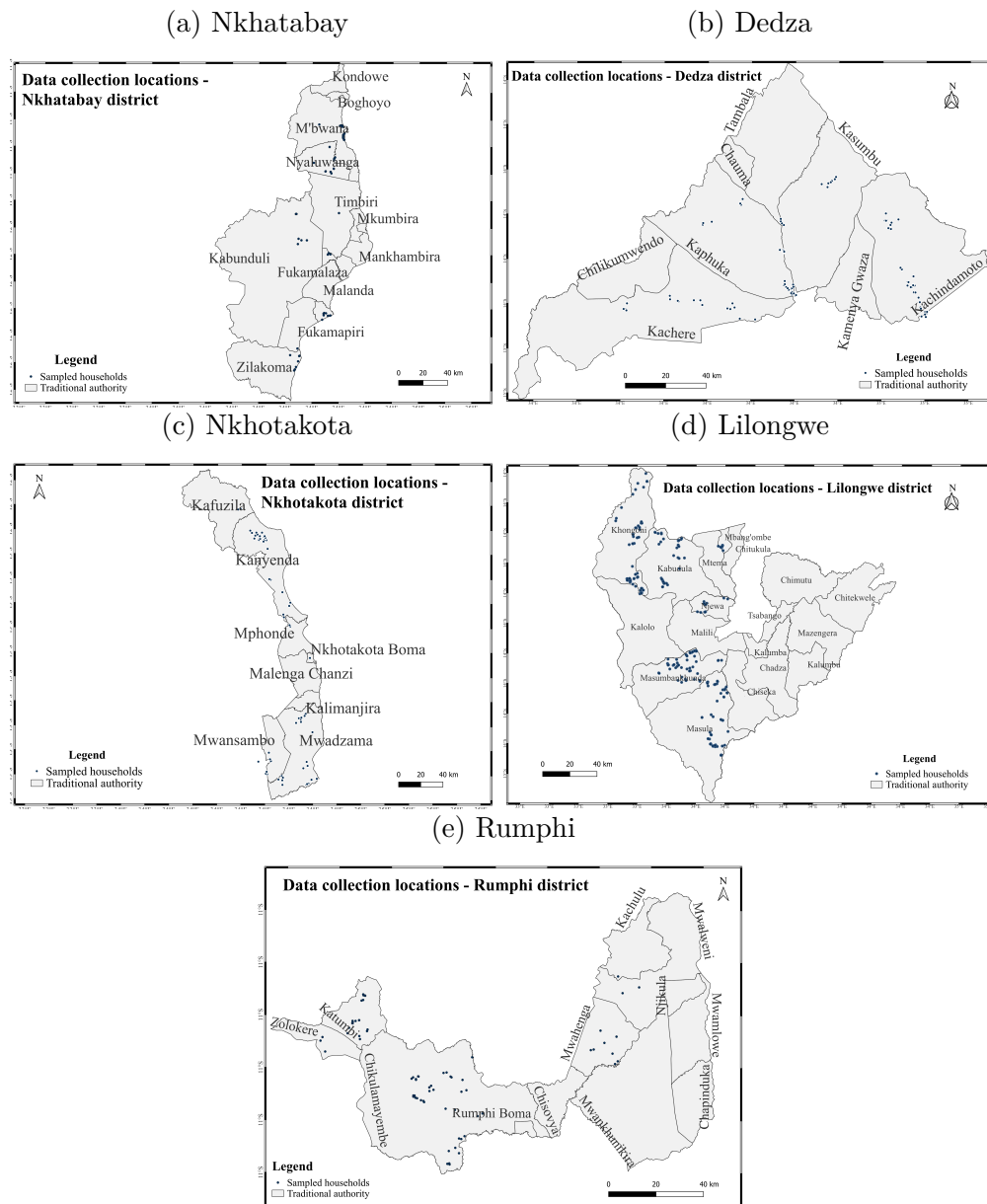
assessment rubric), and exclude all clusters deemed "ineligible" (those with a score less than 11 out of 22 on the assessment rubric)

2. Among those in the "to be considered category," include clusters that meet the following criteria: assessment score of 11 or higher and a cluster membership of 10 or higher.

   (a) This yielded 50 clusters from CSEPWP and 12 from SCT

   (b) Include all 50 clusters from CSEPWP and randomly select 2 from SCT

3. This resulted in a total of 311 clusters, comprising 207 CSEPWP and 104 SCT. We then evaluated the membership status of these clusters; those with fewer than 5 members were excluded from the study. The final list comprised 310 clusters, including 206 CSEPWP and 104 SCT.

4. For baseline, 8 members from CSEPWP and 16 members from SCT clusters were randomly selected. At follow-up surveys, the aim is to target 15 members from CSEPWP and 30 from SCT by including those selected for our baseline sample and randomly selecting the remainder.

We are limited in the number of clusters available, and we set the per-cluster targets so that we end up with a roughly even distribution of members between CSEPWP and SCT. Our main hypotheses rely on testing the impact of any one intervention arm vs. the control group or another intervention arm. The probability of assignment to any one treatment arm is 25%, and there are about 6,000 cluster members across 311 clusters.

Power analysis

We calculate the minimum detectable effect size with 80% power and a 5% significance level, reported in Table 2.1. The first three panels show minimum detectable effect sizes in the units of the outcome variable and in standard deviations for the entire sample, the SCT-only sample, and the CSEPWP-only sample. Each calculation is based on an arm-wise comparison with the control group. The final panel shows minimum detectable effect sizes for Experiment 2, comparing the treated with the control group, which is randomized at the individual level.

We conservatively assume that baseline measures have no predictive power of endline outcomes, although we have baseline data for approximately half of our experiment 1 sample and our entire experiment 2 sample. The actual R2 would depend substantially on the outcome of interest: we expect low R2 for income, which is highly variable, but higher predictive power for consumption and food security.

For Experiment 1, we use baseline data on consumption, asset values, income, food security, and savings to calculate ICCs for our primary outcome of interest, using the residuals after controlling for stratification cell fixed effects. We use our anticipated sample size of 6,000 respondents, divided evenly by treatment arm and by SCT vs. CSEPWP population. Depending on our outcome variable of interest, we have 80% power to detect an effect size of 0.12–0.16 standard deviations. These effect sizes are reasonable; in the case of consumption, that's a roughly MWK 1800 or 12% increase in consumption, while for assets (which has the highest relative variation) this is a MWK 7110, or 38% increase in asset values.

We are also interested in program-specific impacts: the impact of the intervention among SCT clusters only and the impact among CSEPWP clusters only. Using the same assumptions, we are modestly less well-powered, with a MDE of 0.16–0.24 s.d. between the two programs.

In experiment 2, we estimate a standardized MDE of 0.23 standard deviations, which we believe is well-powered given anticipated high take-up and program intensity. In terms of consumption, this is a MWK 4400 increase in consumption, or 19%. And in terms of assets, we are powered to detect a MWK 24560 increase in assets, or 46%.

2.4 Data collection process

The baseline data collection activities for experiment 1 were conducted between September and October 2023 followed by experiment 2 data collection between January and February 2024. Data for both experiments was collected by the survey firms C4ED and IPOR in Malawi. The questionnaire was digitized using SurveyCTO, with technical assistance and quality control provided by the impact evaluation team at the World Bank. To ensure high quality data and timely completion of data collection, the following steps were undertaken.

The first phase involved designing and programming the questionnaire using the PEI Impact Collaborative standardized quantitative household survey instrument. The PEI Impact Collaborative has been defining a common measurement framework for research teams conducting economic inclusion-related Impact Evaluations supported by PEI. This includes the development of standardized household survey modules to be deployed across studies. The development of the common measurement approach has been done collaboratively, with researchers responsible for the various studies discussing the common measures to prioritize, with the goal that studies adopt standardized modules, build consistent indicators, and document local adaptations where needed.

We include the following modules:

1. Household roster

2. Household assets

3. Labor

4. Agriculture

5. Non-farm enterprise

6. Other income

7. Consumption and food security

8. Finance

9. Social status

10. Perceived agency and well-being.

The questionnaire was programmed as a Computer-assisted personal interviewing (CAPI) instrument using Open Data Kit (ODK) language, ensuring a standardized approach to data collection and minimizing the likelihood of different interpretations or understandings of the questions among enumerators and supervisors. The programmed questionnaire also went through a rigorous review process to facilitate a smooth flow of questions and collection of accurate data. The questionnaire was translated into Chichewa, Chitumbuka and Chitonga to accommodate respondents' language preferences across the five impact evaluation districts.

The second phase involved recruiting and training qualified data collectors by the survey firm. IPOR recruited 10 supervisors and 71 enumerators who underwent intensive training on the questionnaire concepts and acquired theoretical knowledge in class and field practice. At the end of training, 60 enumerators were selected based on their experience, academic qualification, demonstrated skills during the training period, the pilot, and the results of the tests evaluating their understanding of the questionnaire and their ability to record data in test scenarios presented during the training. Throughout the recruitment and training phase, gender balance and enumerators' familiarity with the local language were considered. During this phase the questionnaire underwent a rigorous testing process, including pre-testing and piloting, to identify and address any potential errors or issues that could arise during data collection. This comprehensive testing helped to refine the questionnaire and improve the overall data collection workflow and master household replacement protocol. The World Bank and research team provided supervision and guidance throughout this phase.

During data collection, different quality checks were implemented to ensure collection of high-quality data. These included High frequency checks (HFC), spot-checks and back-checks. HFCs were developed and run by the research team to flag any data quality issues observed in the data. On the ground, both IPOR and the research team conducted field spot-checks and back-checks to ensure compliance of enumerators with field protocol and adherence to the research ethics. Feedback was provided daily to the field teams, clarifying and reporting any data ambiguities, and addressing data collector performance issues. These checks were supplemented with audio audit checks to ensure the data was of the highest quality.

The questionnaire was administered in a local language the respondent was comfortable with to remove language barriers and covered a wide range of topics, capturing comprehensive demographic details of all household members, household assets, labor, household farming

and livestock activities, on-farm enterprise activities, consumption and food security, finance, social status and social capital; perceived agency and women empowerment; and well-being. Out of 3,292 targeted households for the first experiment, 3,255 households participated in the survey, yielding a response rate of 98.9 percent. For the second experiment, out of 641 targeted households, 640 interviews were completed, achieving a response rate of 99.8 percent.

To ensure representation of all SLG members within each cluster, the research team provided a randomly ranked list of households within the same cluster as replacements. A household was replaced if it had been contacted or visited a minimum of three times, on three different days, without securing an interview. Out of the 3,255 households that participated in experiment 1, approximately 17% (560) were replacements. Households in experiment 1 were primarily replaced because the SLG member or proxy in the household was absent for a prolonged period, no longer active in the SLG, or due to other reasons indicated by the household (see table 2.2). In experiment 2, the household replacement rate was only 1% (5). The replacements were due to the selected youth not being available for a prolonged period. All replacements for both experiments were conducted in consultation with the research team and COMSIP.

Table 2.2: Reasons for household replacement - Experiment 1

Reason	Households	Percent
Absence	359	64%
Other reasons	92	16%
No longer active in SLG	60	11%
Illness	29	5%
Recent death	9	2%
No consent	6	1%
Busy/rescheduled	5	1%

Data quality checks using backcheck results from experiment 2 revealed a discrepancy of 39% for the finance roster opening question in the administered baseline survey. To ensure data quality, enumerators re-conducted a phone survey with a shortened household roster and the finance roster. We use the revised data in our analysis.

2.5   Balance checks

In table 2.3 we see the baseline balance across the four treatment arms for Experiment 1. We observe balance across all treatment arms on key beneficiary characteristics. Variables

DIME

showing a small difference on the paired-samples t-test [4] include monetary value of savings; daily hours worked for T1 and T3; Cantril ladder for groups T1 and T4; social capital (which includes participating regularly in a group or working on a shared plot) for groups T1 and T2; and Satisfaction with life for groups T1 and T3.

Table 2.4 shows the baseline balance across treatment and control arms for Experiment 2. It suggests that the treatment and control arms are balanced across key beneficiary characteristics including asset and livestock ownership, financial inclusion, as suggested by p-values that are bigger than a conventional significance level of 0.1. The only exception is whether household took an insurance in the last 12 months (8.5% of the households in the treatment group vs. 4.5% in the control), but the difference is small. The other exceptions are households taking a loan from from a formal or informal institution (15.1% for the control as opposed to 6.4% for the treatment) and households being part of a group meeting regularly(61.2 % for the control in contrast with 68.6% for treatment). We discuss the characteristics of beneficiaries in detail in the next chapter.

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[4]Paired t-test is used to determine whether the mean of a dependent variable is the same in two related groups.

Table 2.1: Power analysis

Experiment 1

Full sample, T1 vs C (77 clusters per arm, 1500 respondents per arm)

	Consumption	Assets	Income	Savings	FIES
Mean	14.92	18.86	26.94	42.82	0.00
S.D.	14.10	58.15	60.28	77.59	1.00
ICC	0.03	0.02	0.07	0.06	0.04
MDE	1.79	7.11	9.49	11.32	0.14
MDE, s.d.	0.13	0.12	0.16	0.15	0.14

SCT sample, T1 vs C (26 clusters per arm, 750 respondents per arm)

	Consumption	Assets	Income	Savings	FIES
Mean	13.88	17.31	27.59	42.52	0.04
S.D.	12.91	53.29	46.39	75.85	0.97
ICC	0.02	0.01	0.03	0.06	0.03
MDE	2.43	8.70	8.99	18.26	0.20
MDE, s.d.	0.19	0.16	0.19	0.24	0.20

CSEPWP sample, T1 vs C (51 clusters per arm, 750 respondents per arm)

	Consumption	Assets	Income	Savings	FIES
Mean	15.93	20.25	25.85	42.75	-0.04
S.D.	15.13	62.57	76.21	78.68	1.03
ICC	0.02	0.02	0.05	0.05	0.04
MDE	2.52	10.42	14.43	14.73	0.19
MDE, s.d.	0.17	0.17	0.19	0.19	0.18

Experiment 2

Full sample, T (N = 328) vs C (N = 312), 90% response rate

	Consumption	Assets	Income	Savings	FIES	Youth non-farm activity
Mean	23.25	52.85	17.44	47.64	0.00	0.47
S.D.	18.77	104.97	31.85	77.94	1.00	0.50
MDE	4.39	24.56	7.45	18.23	0.23	0.12
MDE, s.d.	0.23	0.23	0.23	0.23	0.23	0.23

All values reported in thousands of Malawi kwacha (MWK).

Table 2.3: Balance table for experiment 1

Variable	(1) T1 Basic Mean/(SE)	(2) T2 Enhanced Mean/(SE)	(3) T3 Graduation Mean/(SE)	(4) T4 Enhanced + Graduation Mean/(SE)	(1)-(2) Mean difference	(1)-(3) Mean difference	(1)-(4) Mean difference	(3)-(4) Mean difference
					Pairwise t-test			
Household size	6.079 / -0.153	5.977 / -0.184	6.177 / -0.19	6.189 / -0.214	0.102	-0.098	-0.11	-0.012
Household income from agriculture, labour, nfe and other sources	43.69 / -7.658	40.221 / -3.836	41.294 / -2.646	42.862 / -3.04	3.469	2.396	0.828	-1.568
Number of non-farming income activities done by a member of the hhld	0.611 / -0.05	0.659 / -0.043	0.697 / -0.04	0.644 / -0.034	-0.048	-0.086	-0.033	0.053
Acceptable food consumption	0.366 / -0.023	0.36 / -0.021	0.369 / -0.025	0.393 / -0.025	0.005	-0.004	-0.027	-0.024
Count of hh durable assets [0-41]	2.153 / -0.153	2.4 / -0.16	2.228 / -0.149	2.321 / -0.132	-0.247	-0.075	-0.168	-0.092
Household has savings in an institution	0.882 / -0.022	0.879 / -0.018	0.913 / -0.016	0.886 / -0.017	0.003	-0.031	-0.004	0.027
Monetary value of savings	36.982 / -3.691	45.612 / -4.498	45.802 / -4.296	44.387 / -3.206	-8.630*	-8.820*	-7.405**	1.415
Monetary value of assets	63.803 / -6.859	66.784 / -6.36	57.3 / -6.267	62.033 / -6.775	-2.981	6.503	1.77	-4.734
Daily hours worked in nfe, wage employment, livestock, public works, etc.	4.392 / -0.206	4.774 / -0.22	4.928 / -0.214	4.825 / -0.249	-0.382	-0.536*	-0.433	0.103
Has household took a loan from a formal/informal institution	0.042 / -0.008	0.044 / -0.008	0.054 / -0.011	0.038 / -0.008	-0.002	-0.012	0.003	0.016
Purchase of insurance in the last 12 months	0.006 / -0.003	0.004 / -0.002	0.004 / -0.002	0.002 / -0.002	0.003	0.003	0.004	0.001
Household currently participates in VSLA/ROSCA/SLG	0.523 / -0.029	0.534 / -0.029	0.553 / -0.031	0.521 / -0.033	-0.012	-0.031	0.001	0.032
Stair where repondent personally feels is standing at this time.	2.279 / -0.131	2.355 / -0.095	2.362 / -0.092	2.489 / -0.104	-0.076	-0.083	-0.210*	-0.128
Part of a group meeting regularly	0.504 / -0.025	0.561 / -0.025	0.496 / -0.024	0.526 / -0.019	-0.057**	0.008	-0.022	-0.030
Contributed financially to a community project in past 12 months	0.577 / -0.022	0.603 / -0.026	0.575 / -0.021	0.6 / -0.024	-0.027	0.002	-0.023	-0.025
Participation in a community project in past 12 months	0.799 / -0.024	0.78 / -0.024	0.764 / -0.023	0.787 / -0.025	0.019	0.035	0.011	-0.023
Respondent worked on an agricultural plot in the last 12 months	0.331 / -0.027	0.394 / -0.026	0.351 / -0.025	0.346 / -0.03	-0.063*	-0.02	-0.014	0.006
Satisfaction with life (Diener et al, 1985)	3.462 / -0.105	3.541 / -0.097	3.71 / -0.1	3.548 / -0.093	-0.079	-0.248***	-0.086	0.162**
F-test of joint significance (F-stat)					1.277	2.002**	1.550*	1.311
Number of observations	771	827	815	842	1598	1586	1613	1657
Number of clusters	54	54	56	56	101	105	102	109

Significance: ***=.01, **=.05, *=.1

Table 2.4: Balance table for experiment 2

Variable	(1) Control Mean/(SE)	(2) Treatment Mean/(SE)	(1)-(2) Pairwise t-test Mean difference
Number of household members	5.705 (0.140)	5.442 (0.122)	0.263
Household income from agriculture, labour, nfe and other sources	37.036 (2.883)	41.532 (3.251)	-4.496
Number of non-farming income activities done by a member of the hhld	0.548 (0.038)	0.631 (0.040)	-0.083
Acceptable food consumption	0.542 (0.028)	0.491 (0.028)	0.051
Count of hh durable assets [0-41]	3.859 (0.137)	3.918 (0.139)	-0.059
Household has savings in an institution	0.929 (0.015)	0.939 (0.013)	-0.010
Monetary value of savings	47.105 (4.263)	48.156 (4.444)	-1.051
Monetary value of assets	121.854 (9.447)	144.227 (12.165)	-22.373
Daily hours worked in nfe, wage employment, livestock, public works, etc.	5.177 (0.229)	5.536 (0.228)	-0.359
Has household took a loan from a formal/informal institution	0.151 (0.020)	0.064 (0.014)	0.087***
Purchase of insurance in the last 12 months	0.045 (0.012)	0.085 (0.015)	-0.040*
Household currently participates in VSLA/ROSCA/SLG	0.644 (0.027)	0.616 (0.027)	0.028
Stair where repondent personally feels is standing at this time.	3.199 (0.121)	3.024 (0.113)	0.174
Part of a group meeting regularly	0.612 (0.028)	0.686 (0.026)	-0.074**
Contributed financially to a community project in past 12 months	0.667 (0.027)	0.680 (0.026)	-0.013
Participation in a community project in past 12 months	0.872 (0.019)	0.905 (0.016)	-0.034
Worked on a shared agricultural plot in past 12 months	0.532 (0.028)	0.552 (0.028)	-0.020
Satisfaction with life (Diener et al, 1985)	3.433 (0.102)	3.503 (0.097)	-0.070
F-test of joint significance (F-stat)			2.085***
Number of observations	312	328	640

Significance: ***=.01, **=.05, *=.1

Chapter 3   Profile of the beneficiaries

This section discusses the characteristics of households and youths identified as beneficiaries. We first examine the demographics of these households, including descriptive statistics on their demographics, education, health, consumption, food security, housing and assets, and income-generating activities.

Table 3.1: Experiment 1 main outcomes by poverty quartiles

	1 [1]	2	3	4	Total
	Mean/s.d	Mean/s.d	Mean/s.d	Mean/s.d	Mean/s.d
Number of household members	7.497	6.438	5.854	4.480	6.116
	(2.106)	(2.172)	(2.231)	(2.359)	(2.477)
Primary Outcomes					
Hh income from agriculture, labour, nfe and other sources [2]	31.620	38.412	44.517	54.900	41.994
	(59.423)	(71.495)	(83.104)	(103.988)	(80.999)
# of non-farming income activities done by a member of the hhld	0.546	0.629	0.724	0.732	0.653
	(0.668)	(0.710)	(0.748)	(0.856)	(0.750)
Acceptable food consumption [3]	0.202	0.311	0.459	0.544	0.372
	(0.402)	(0.463)	(0.499)	(0.498)	(0.484)
Count of hh durable assets [0-41]	1.572	2.061	2.368	3.207	2.278
	(1.513)	(1.889)	(2.079)	(2.815)	(2.196)
Hh has savings in an institution	0.883	0.904	0.890	0.885	0.890
	(0.321)	(0.295)	(0.313)	(0.319)	(0.313)
Monetary value of savings [4]	40.353	44.598	46.155	61.904	48.020
	(76.542)	(77.295)	(74.015)	(102.851)	(83.748)
Monetary value of assets [5]	41.710	68.409	76.532	131.676	79.935
	(81.313)	(135.209)	(133.873)	(215.687)	(153.667)
Secondary Outcomes					
Daily per capita hours worked in nfe, wage employment, livestock, public works, etc. [6]	3.896	4.457	5.137	5.583	4.735
	(4.151)	(4.504)	(4.537)	(4.968)	(4.582)
Hh took a loan from a formal/informal institution	0.043	0.049	0.044	0.041	0.044
	(0.203)	(0.216)	(0.205)	(0.199)	(0.206)
Hh purchased insurance in the last 12 months	0.003	0.000	0.003	0.010	0.004
	(0.057)	(0.000)	(0.052)	(0.099)	(0.063)
Cantril ladder [0-10] [7]	1.906	2.216	2.676	2.775	2.373
	(1.911)	(1.982)	(2.177)	(2.152)	(2.082)
Part of a group meeting regularly	0.508	0.509	0.541	0.534	0.522
	(0.500)	(0.500)	(0.499)	(0.499)	(0.500)
Contributed financially to a community project in past 12 months	0.558	0.566	0.598	0.639	0.589
	(0.497)	(0.496)	(0.491)	(0.481)	(0.492)
Participation in a community project in past 12 months	0.738	0.782	0.815	0.803	0.782
	(0.440)	(0.413)	(0.388)	(0.398)	(0.413)
Worked on a shared agricultural plot in past 12 months	0.309	0.337	0.393	0.393	0.356
	(0.462)	(0.473)	(0.489)	(0.489)	(0.479)
Satisfaction with life (Diener et al, 1985) [1-7] [8]	3.232	3.577	3.750	3.762	3.566
	(1.752)	(1.824)	(1.776)	(1.821)	(1.805)
Observations	907	793	753	802	3255

[1] The poverty quartiles are computed using the Poverty Probability Index ⓡ (PPI) for Malawi. The PPI computes the probability that a household is below the national poverty line. National Poverty Lines are measures of a country's own estimation of the minimum income or expenditure that is consistent with an adequate standard of living in that particular country.

[2] Amount is reported in thousands of Malawian kwacha.

[3] Acceptable food consumption is defined using the the Food Consumption Score (FCS) – an index that was developed by the World Food Programme (WFP) in 1996. The FCS consists of 12 food groups. To calculate the FCS, the consumption frequencies are summed and multiplied by the standardized food group weight; where main staples are given a weight of 2, pulses are given a weight of 3; vegetables and fruits are given a weight of 1 each; meat/fish and milk have a weight of 4; while sugar and oils are given a weight of 0.5. We determine the household's food consumption status based on the following thresholds: 0-21: Poor; 21.5-35: Borderline; >35: Acceptable.

[4] Amount is expressed in thousands of MWK. Value comprises of savings in savings accounts and fixed deposits.

[5] Amount is expressed in thousands of MWK. It reflects the self-reported value by the household about expected receipts from sale of assets.

[6] Daily hours of work are calculated using the total number of hours the individual worked on their main labour activity, in Non-farming enterprise (NFE)

[7] The Cantril ladder is a self-reported measure, which asks respondents to evaluate their lives on a ladder from worst (stair 0) to best (stair 10).

[8] The Satisfaction with Life Scale (SWLS) is a 5-item, 7-point likert scale (where 1 indicates extremely dissatisfied and 7 indicates extremely satisfied) that assesses global cognitive judgments about one's satisfaction with life as single factor.

Table 3.2: Experiment 2 main outcomes by poverty quartiles

	1[9]	2	3	4	Total
	Mean/s.d	Mean/s.d	Mean/s.d	Mean/s.d	Mean/s.d
Number of household members	6.883	6.084	5.224	3.994	5.572
	(1.948)	(2.313)	(2.207)	(1.871)	(2.347)
Primary Outcomes					
Hh income from agriculture, labour, nfe and other sources [10]	31.095	36.809	37.828	52.243	39.340
	(45.131)	(50.652)	(54.972)	(66.610)	(55.146)
# of non-farming income activities done by a member of the hhld	0.423	0.627	0.622	0.697	0.591
	(0.597)	(0.742)	(0.765)	(0.678)	(0.704)
Acceptable food consumption [11]	0.301	0.488	0.551	0.735	0.516
	(0.460)	(0.501)	(0.499)	(0.443)	(0.500)
Count of hh durable assets [0-41]	3.258	3.675	3.853	4.819	3.889
	(1.917)	(2.302)	(2.214)	(3.095)	(2.474)
Hh has savings in an institution	0.926	0.934	0.949	0.929	0.934
	(0.262)	(0.249)	(0.221)	(0.258)	(0.248)
Monetary value of savings [12]	44.292	56.652	52.128	49.826	50.736
	(74.183)	(87.523)	(80.574)	(74.772)	(79.454)
Monetary value of assets [13]	96.096	131.626	143.091	180.354	136.958
	(141.539)	(195.175)	(203.683)	(234.845)	(197.661)
Secondary Outcomes					
Daily per capita hours worked in nfe, wage employment, livestock, public works, etc.[14]	4.601	5.117	5.640	6.142	5.361
	(3.762)	(4.387)	(3.967)	(4.061)	(4.084)
Hh took a loan from a formal/informal institution	0.086	0.120	0.128	0.090	0.106
	(0.281)	(0.327)	(0.335)	(0.288)	(0.308)
Hh purchased insurance in the last 12 months	0.055	0.084	0.064	0.058	0.066
	(0.229)	(0.279)	(0.246)	(0.235)	(0.248)
Cantril ladder [0-10] [15]	2.822	2.982	3.006	3.652	3.109
	(2.197)	(2.148)	(1.826)	(2.122)	(2.099)
Part of a group meeting regularly	0.650	0.699	0.635	0.613	0.650
	(0.478)	(0.460)	(0.483)	(0.489)	(0.477)
Contributed financially to a community project in past 12 months	0.613	0.675	0.686	0.723	0.673
	(0.488)	(0.470)	(0.466)	(0.449)	(0.469)
Participated in a community project in past 12 months	0.847	0.898	0.897	0.916	0.889
	(0.361)	(0.304)	(0.304)	(0.278)	(0.314)
Worked on a shared agricultural plot in past 12 months	0.540	0.542	0.545	0.542	0.542
	(0.500)	(0.500)	(0.500)	(0.500)	(0.499)
Satisfaction with life (Diener et al, 1985) [1-7] [16]	3.190	3.506	3.346	3.845	3.469
	(1.748)	(1.855)	(1.641)	(1.827)	(1.783)
Observations	163	166	156	155	640

[9] The poverty quartiles are computed using the PPI for Malawi. The PPI computes the probability that a household is below the national poverty line. National Poverty Lines are measures of a country's own estimation of the minimum income or expenditure that is consistent with an adequate standard of living in that particular country.

[2] Amount is reported in thousands of Malawian kwacha.

[10] Acceptable food consumption is defined using the the FCS – an index that was developed by the WFP in 1996. The FCS consists of 12 food groups. To calculate the FCS, the consumption frequencies are summed and multiplied by the standardized food group weight; where main staples are given a weight of 2, pulses are given a weight of 3; vegetables and fruits are given a weight of 1 each; meat/fish and milk have a weight of 4; while sugar and oils are given a weight of 0.5. We determine the household's food consumption status based on the following thresholds: 0-21: Poor; 21.5-35: Borderline; >35: Acceptable.

[11] Amount is expressed in thousands of MWK. Value comprises of savings in savings accounts and fixed deposits.

[12] Amount is expressed in thousands of MWK. It reflects the self-reported value by the household about expected receipts from sale of assets.

[13] Daily hours of work are calculated using the total number of hours the individual worked on their main labour activity, in NFE

[14] The Cantril ladder is a self-reported measure, which asks respondents to evaluate their lives on a ladder from worst (stair 0) to best (stair 10).

[15] The SWLS is a 5-item, 7-point likert scale (where 1 indicates extremely dissatisfied and 7 indicates extremely satisfied) that assesses global cognitive judgments about one's satisfaction with life as single factor.

The main outcomes of this study highlighted in tables 3.1 and 3.2 include food consumption score, availability of durable assets, savings and monetary value of savings and assets. The secondary outcomes include hours spent in labor activities, financial inclusion, and mental well-being. The following sections delve deeper into the primary and secondary outcomes for the sample of this study, while also documenting the characteristics of the population of interest.

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3.1 Demographics and Eligibility

Experiment 1 Table 3.3 presents the demographics of the CSEPWP and SCT beneficiaries. The average household has 6.1 members. The average age of the household head is 46 years and 64% of them are females. The sample consists of about 13% dual-headed households [17]. Most respondents are married (62%), while one third are currently widowed, divorced, or separated. By design, sample is evenly divided between CSEPWP and SCT beneficiaries. The surveys revealed that less than two percent of the SCT beneficiaries and less than five percent of the CSEPWP beneficiaries reported that they were not the designated beneficiaries (See table A1). With regards to number of children, the SCT beneficiaries seem to have slightly more children aged 0-17 (3.5) as opposed to the CSEPWP beneficiaries (2.8) Beneficiary households are equally divided into the 4 treatment arms with approximately each treatment arm consisting of a quarter of the sample.

Experiment 2 Table 3.3 provides a summary of the YSC beneficiaries' demographics. A typical YSC household is smaller than the CSEPWP or SCT household with 5.6 members on average. The average age of the main respondent is 26.6 years, approximately half that of the experiment 1 beneficiaries. 55% of the respondents are women. The sample consists of about 22% dual-headed households. Most respondents are married (61%), around one-fifth of them report being single, and one in every six respondents are currently widowed, divorced, or separated.

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[17] *Dual-headed households are defined as households with more than one reported household heads.*

Table 3.3: Demographics

| | Experiment 1 | | | Experiment 2 |
	Overall	CSEPWP	SCT	Overall
	Mean/s.d	Mean/s.d	Mean/s.d	Mean/s.d
Household characteristics				
Household size	6.106	5.672	6.537	5.570
	(2.471)	(2.229)	(2.618)	(2.347)
Number of children [0–17]	3.218	2.885	3.547	2.592
	(1.894)	(1.640)	(2.056)	(1.618)
Number of children 14 and above [14–17]	0.770	0.615	0.925	0.473
	(0.835)	(0.743)	(0.891)	(0.696)
Number of children under 14 [0–13]	2.449	2.270	2.622	2.119
	(1.614)	(1.402)	(1.780)	(1.362)
Hh is dual headed	0.133	0.157	0.107	0.223
	(0.339)	(0.364)	(0.309)	(0.417)
Main respondent				
Age	46.390	42.317	50.581	26.588
	(16.244)	(14.693)	(16.735)	(4.323)
Main respondent was female	0.641	0.584	0.698	0.552
	(0.480)	(0.493)	(0.459)	(0.498)
Currently married	0.622	0.722	0.519	0.613
	(0.485)	(0.448)	(0.500)	(0.488)
Currently single	0.038	0.040	0.036	0.216
	(0.191)	(0.196)	(0.185)	(0.412)
Currently widowed, divorced or separated	0.338	0.235	0.443	0.166
	(0.473)	(0.424)	(0.497)	(0.372)
Beneficiary type				
SCT beneficiary	0.496			
	(0.500)			
PWP beneficiary	0.504			
	(0.500)			
Treatment type				
T1 Basic	0.237	0.248	0.227	
	(0.425)	(0.432)	(0.419)	
T2 Enhanced	0.254	0.253	0.253	
	(0.435)	(0.435)	(0.435)	
T3 Graduation	0.250	0.248	0.255	
	(0.433)	(0.432)	(0.436)	
T4 Enhanced + Graduation	0.259	0.251	0.265	
	(0.438)	(0.434)	(0.442)	
Observations	3255	1641	1614	640

DIME

3.1.1 Education

Experiment 1: Table A7[18] depicts that on average 78% of the household members for both CSEPWP and SCT beneficiaries reported having been to some kind of school while 60% of them can write a simple sentence. There seems to no significant difference in educational attainment between CSEPWP and SCT beneficiaries.

Experiment 2: Table A7 depicts a similar percentage of household members from the YSC program went to school as those in Experiment 1 (79%).

With regards to school attendance by children, individual-level statistics depicted in table A8 reveal that less than five percent of primary-school aged children don't attend school across both experiments. For primary-school aged children not attending school, being too young to attend seems to be the most cited reasons for non-attendance, followed by lack of money for necessary expenses (18% for experiment 1 beneficiaries and 15 % for experiment 2 beneficiaries. Lack of interest in acquiring education also seems to be a major reason deterring students from attending school. (12% across both samples). For secondary school-aged children, table A9 demonstrates that three out of every ten children seem to miss school. Lack of money for necessary expenses seems to be the main reason for a third of the sample across the two experiments. The table also reveals the need to strengthen safety as about five percent respondents in experiment 1 and seven percent in experiment 2 report insecurity to be a reason for non-attendance. A fifth of the respondents also reported lack of interest as the main reason for non-attendance.

3.1.2 Health

We report the health outcomes by four age groups: pre-school children (0-5 years), children (6-17 years), adults (18-60 years) and old (60 years and above). The baseline numbers reveal that households suffer from frequent health shocks. **Experiment 1:** Table A15 reveals that 57% of the households had pre-school aged children while, 88% of the households had children aged 6-17 years. About one in every three households had people above the age of 60 in the household. Individual-level analysis in table A17 of the appendix shows that out of 2,551 pre-school aged children, about half of them (44.9%) were sick or injured in the last 30 days, while a third of them were taken for a medical consultation (35.7%). The average health status of CSEPWP and SCT beneficiaries seemed to be at par. For people above 60 years of age, about 60% of them reported being sick or injured in the past 30 days and two out of every five of them were taken to the hospital (39.7%) (see table A20). Malaria seems

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[18]All expenditures are unconditional and in thousands of Malawian kwacha

to be the major illness affecting all age groups (Tables A17 to A20) as around 44% of all children below the age of 17 who were sick seem to be suffering from malaria.

Experiment 2: Table A15 depicts that about 70.5% of households have pre-school aged children, while 75% have children aged 6 to 17 and one in every 5 households has adults of a senior age. Table A17 of the appendix shows that in line with experiment 1, half of the 555 pre-school aged children were sick or injured in the last 30 days, while 45% of them were taken for a medical consultation. For people above 60 years of age, about half of them reported being sick and one in every 3 of them was taken to the hospital (refer to table A20). For children under 17 who were suffering from a type of illness, more than half of them seem to be affected by malaria.

In terms of health care providers graph A9 reveals that public health centres were visited by the household in case of illness for any household member. Further, regarding healthcare expenditure, table A16 depicts that healthcare expenditure on medical consultation and hospitalization seems to be the highest for individuals above 60 years of age (MWK 3,300 for experiment 1 (PPP $9.33)) which is almost twice that for pre-school aged children and/or adults.

3.2   Outcomes: Consumption and Food Security

Experiment 1: Table A3 shows expenditures in Malawian Kwacha (MWK)[19]. On average households spent around MWK 19,271 (PPP $54.53) in a week on food and non-food items. Food expenditure comprised almost 90% of the weekly expenditure revealing the acute food crisis among the target beneficiaries. Average daily per capita consumption is around MWK 497 per week (PPP $1.41).

Table A2 of the appendix shows that the average Household Dietary Diversity Score (HDDS) is about 5.79. The following set of 12 food groups is used to calculate the HDDS: Cereals; roots, tubers, plantains; vegetables; fruits; meat, and animal products; eggs; fish and seafood; pulses/legumes/nuts; milk and milk products; oils/fats; sugar, sugar products, honey; and spices/condiments.

Figure 3.2 shows the dietary diversity of households for the past 7 days. Households belonging to both the CSEPWP and SCT seem to be consuming a varied basket of foods in the past 7 days comprising of cereals and grains, vegetables, fish and seafood. From figure 3.3, we see that about 87% of the sample consumed cereals, grains and vegetables,

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[19]The report uses the USD PPP conversion factor of 2022 for Malawi defined as a currency converter and spatial price deflator that accounts for price level differences between countries. This allows for volume comparisons of gross domestic product (GDP) and its expenditure components. The 2022 conversion factor for Malawi is 353.39

Figure 3.1: Food Security
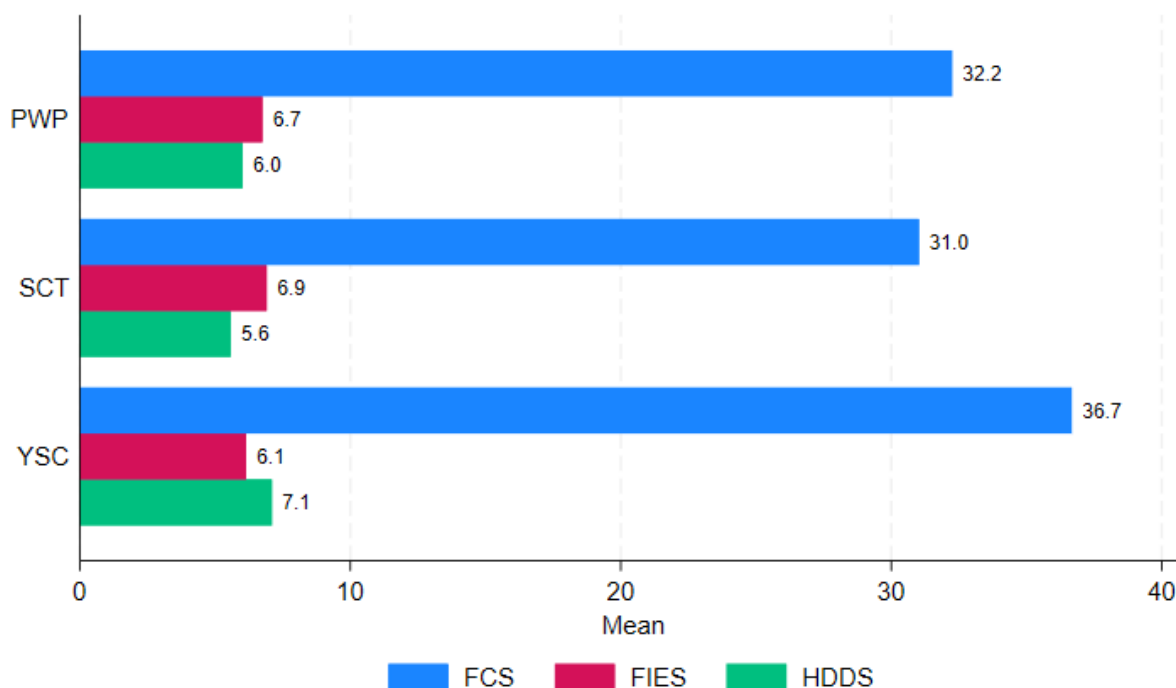
seven out of every ten households consumed roots, tubers, while 6 out of every ten of them had fish and seafood. Fats formed a part of the food basket of about half the households in the sample. Animal products, meat and eggs were consumed by less than 30% of the households while milk and milk products were consumed by fewer households (seven percent) as opposed to other food groups. The FIES scale [20] in Table A2 indicates that experiment 1 households suffer from poor food security. Nine out of every ten households reported that they experienced events such as worrying about food, eating few kinds of food, eating less or inability to eat healthy. Moreover, the FCS [21] suggests that about 64 percent of households suffer from poor or borderline food consumption in the past 7 days.

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[20]The Food Insecurity Experience Scale (FIES) is an experience-based measures of household or individual food security. The FIES consists of eight questions regarding people's access to adequate food.

[21]The Food Consumption Score (FCS) is an index that was developed by the World Food Programme (WFP) in 1996. The FCS aggregates household-level data on the diversity and frequency of food groups consumed over the previous seven days, which is then weighted according to the relative nutritional value of the consumed food groups. For instance, food groups containing nutritionally dense foods, such as animal products, are given greater weight than those containing less nutritionally dense foods, such as tubers. Based on this score, a household's food consumption can be further classified into one of three categories: poor, borderline, or acceptable. (The thresholds are: 0-21: Poor; 21.5-35: Borderline; >35: Acceptable.) The food consumption score is a proxy indicator of household caloric availability.

Figure 3.2: Food consumption per category, past 7 days disaggregated
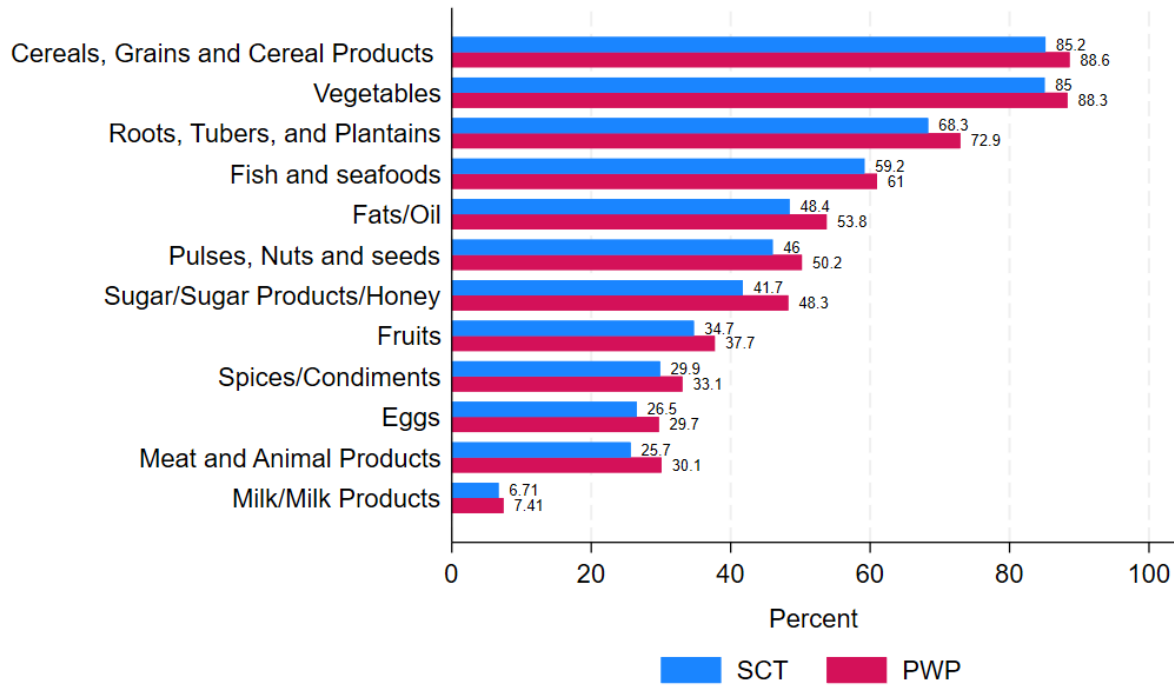
Experiment 2: Table A3 of the appendix shows expenditures in MWK. These are slightly higher than the expenses of Experiment 1 beneficiaries. Households spent around MWK 26,525 on food and non-food items in a week, which is equivalent to PPP \$75.05 per week. The average daily per capita consumption was around MWK 775 (PPP \$2.19) out of which MWK 711 (PPP \$2.01) is on food and MWK 64 (PPP \$0.18) is on non-food items.

For experiment 2, per-capita consumption is below the Malawi national poverty line of USD 2.15.[22]

Table A2 of the appendix shows that the average HDDS is about 7. Figure 3.3 shows the diet diversity of households for the past 7 days. More than half the sample of households reported consuming a rich basket of foods in the past 7 days comprising of cereals and grains (more than 95.9% of the households consumed this), vegetables (88%), fats (78%), fruits (71%), fish (65%), sugar (62%), pulses and nuts (57%), and roots (56%); less than 8% of households report consuming milk or milk products in the past 7 days. Furthermore, as the HDDS weighs the consumption of meat higher, the low HDDS could be attributed to lower meat consumption by households.

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[22]The poverty threshold is computed based on the Poverty and Equity Brief by the World Bank in 2023.

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FCS for experiment 2 households in Table A2 depicts that approximately a third of the households had borderline food consumption scores. Regarding the Food Insecurity Experience Scale (FIES), 9 out of every 10 reported that they experienced events such as worrying about food, inability to eat healthy food, eating few kinds of food and eating less. While 4 out of every 5 households seem to have skipped a meal, have skipped a meal or went without eating for a whole day.[23]

3.3 Outcomes: Assets

Beyond consumption and food security, other common proxies for poverty include the type of housing conditions where individuals live in and their asset holdings.

Experiment 1 Table A5 of the appendix shows that about half the households (57%) from Experiment 1 reside in a dwelling with roof materials made from grass, mud, or leaves, one out of every 10 of them have walls constructed from poles, mud, or grass, and 85% have floors made of palm/bamboo, earth/sand, or dung. Only 3% of these households have access to electricity while 5% have no toilets. The beneficiaries have limited durable assets, as shown in Table A6. 40% of the households have a mortar/pestle and a fifth of them have furniture such as bed, chair, table. In terms of telecommunications, 39% of households have a mobile phone, and 12% have a wireless radio. Regarding transportation, hardly any beneficiaries have a car, while two percent of them have a motorcycle, and 19% have a bicycle. Electronic assets such as fan, air conditioner, electric or gas stove, washing machine or water pump seem to be owned by none of the beneficiaries. Limited access to electricity might be a major factor for the absence of these assets in the study population. Asset ownership in experiment 1 is distributed non-proportionally between CSEPWP beneficiaries and SCT beneficiaries. On average CSEPWP beneficiaries have more assets. A slightly higher proportion of the SCT beneficiaries have a mtondo, while, a greater proportion of CSEPWP beneficiaries have a table, chair, bicycle, or a mobile phone.

Experiment 2 Table A5 of the appendix shows the dwelling characteristics of households from Experiment 2, where 58% of the households reside in a dwelling with roof materials made from grass, mud, or leaves. Access to electricity is limited to only 3% of the sample, while 97% have an improved latrine. Experiment 2 beneficiaries have a constrained set of durable assets, as shown in Table A6. In terms of telecommunications, almost 80% of households have a mobile phone, and 19% have a wireless radio. Regarding transportation, around 3% of the households own a motorcycle, and 43.3% have a bicycle – more than twice

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[23]Note that HDDS and FCS need to be interpreted carefully because they may vary by the timing of the interviews due to a shorter recall period.

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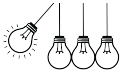
Figure 3.3: Food consumption per category, past 7 days
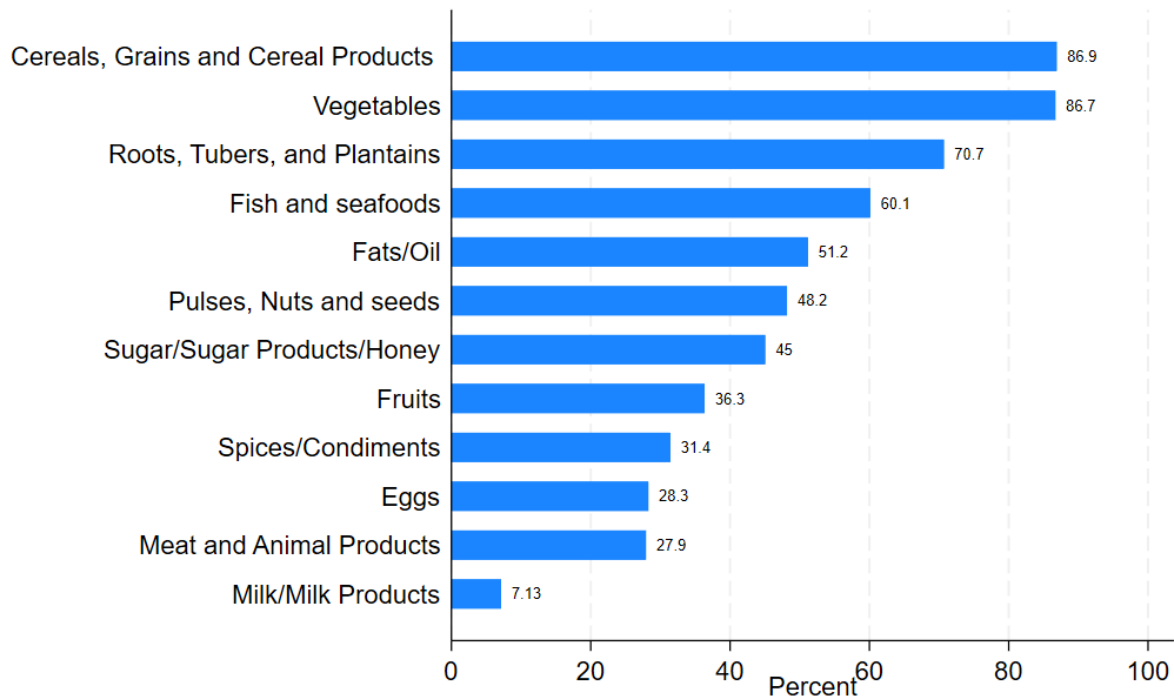
(a) Experiment 1
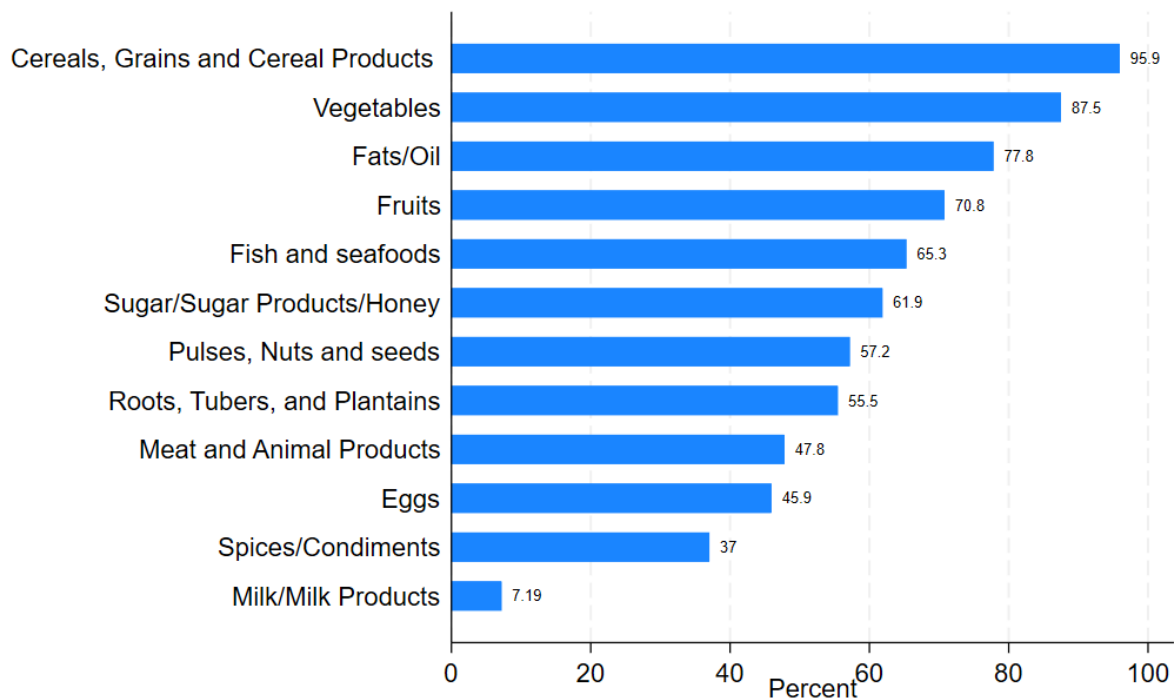
(b) Experiment 2

the proportion of individuals in experiment 1.

3.4 Income and livelihoods

3.4.1 Labour

Experiment 1: Sectoral participation in the labour market is depicted in table A22. We see that almost all households had a household member in the agricultural sector in the last year (98%). Four out of every five households had an individual who engaged in casual, part-time or ganyu labor. Two out of every three households (67%) had an individual that took part in the public works program, while about half the households (54%) had an individual in the CSEPWP. Individual level contribution in table A23 shows that we see that on average individuals working in farming and livestock activities or non-agricultural business spent 11 hrs on the activity. While those working for wages spent 10 hrs on average on this activity.

   Experiment 2: Table A22 reveals that 9 out of every 10 households had a household member in the agricultural sector in the last year. 39% of the households had at least one member in the non-farm business while 2 out of every three households had a member who engaged in casual, part-time or ganyu labour. 42% of the households had an indivdual in the public works programme while 31% of them had an individual who participated in the CSEPWP. Looking at individual level contribution to these activities in table A23, we see that on average individuals working in farming and livestock activities spent 17 hrs in a week on this, while those working for wages or the non-agricultural business spent around 10 hrs on average on these activities. Individuals engaging in PWP, spent less than three hours a week on this activity.

3.5 Migration

Experiment 1: Table A10 depicts that on average there 30 % of the households had a member who was absent for more than 14 consecutive days while, 13% had a member who was absent for more than three months. The average age of the migrants was 23 years. For individuals who were absent for more than 12 months, 30% migrated for work, 32% for education, 23% to take care of their families while 8% migrated for medical needs. One out of every five migrants had sent money back home. On average, the amount remitted was MWK 21,562 (PPP $61.01). About, 9 out of every 10 households' migrants had moved within Malawi.

   Experiment 2: On average one in every three households had a member who had been

absent for 14 consecutive days (see table A10). The average age of the migrants was 22 years. For individuals who were absent for more than 12 months, 34% migrated for education, 27% for work, 29% to take care of their families and 8% migrated for medical needs. 25% of the migrants had sent money back home. On average, the amount remitted was MWK 26,559 (PPP \$75.15). 9 out of every 10 households' migrants had moved within Malawi, while migrants from 1 in every 10 households had migrated outside Malawi.

3.5.1 Farming and Livestock

Experiment 1: Table A11 depicts that 96% of the households reported owning agricultural land in the last year. [24] On average the land spanned 1.97 acres and three-fourth of it was cultivated by the households while the rest was left fallow. A small proportion of the owned land was rented out. One out of every five households reported renting agricultural land. This was on average about an acre and almost all of the rented was cultivated. The money spent on renting the land was about 6243 MWK on average which was four times the average earnings from the rented out land. In terms of cultivation of permanent crops, graph A7 in the appendix reveals that a third of the households grew cassava while, a fifth of them grew bananas. Less than a percent of the households cultivated coffee. Table A13 reveals that almost all households (97%) cultivated in the rainy season while, about 22% cultivated in the dry (dimba) season. On average, households diversified and cultivated around 3 crops during the rainy season and spent MWK 13,085(PPP \$37.03) on inputs. Table A12 reveals that spending on Urea comprised almost 55% of the input cost. About 10% of the households hired labour during the rainy season. On average, earnings from seasonal crop sales contributed more to the household income than permanent crop sales.

Experiment 2: Graph A7 in the appendix reveals that one in every five households cultivated fertilizer trees in the past 12 months. 17.3% of the households cultivated fuel wood trees while bananas and mangoes seem to be cultivated by about 15% of the households. Table A12 reveals that almost all households (98%) cultivated in the rainy season while about 59% cultivated in the Dry (dimba) season. On average, households diversified and cultivated around 4 crops during the rainy season and spent MWK 26,718 on inputs. Table A12 reveals that spending on Urea comprised of 56% of the input cost, while 40% of the input cost can be attributed to Chitowe (MWK 10,902 on average). 10% of the households hired labour during the rainy season. On average, more households earned from seasonal crop sales than permanent crop sales.

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[24]The total area of land ownership is only indicated for those who own land. The total area of land rented is indicated for the individuals renting land in table A11.

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3.5.2 Enterprises

Experiment 1: Table A21 depicts that about half the households run a non-farming enterprise and 4% of these hired some labour to run the NFE in the last 30 days. On average, the households that ran an NFE, had household members work on the NFE for 15 hours in a week. On average the enterprise led to revenues of about MWK 30,678 (PPP $86.8) in a month and households spent MWK 2,575 (PPP $7.28) on asset purchases for the enterprise in a year. The combined monetary value of the three main assets used by the enterprise is MWK 14,407 (PPP $40.77).

Experiment 2: 47% of the households of experiment 2 run a non-farming enterprise and 3% of these hired some labour to run this in the last 30 days (seeA21). Hhouseholds with a NFE had on average household members working for 17 hours a week for approximately 2 weeks – 12 days in a month. On average the enterprise led to revenues of about MWK 34,592 (PPP $97.88) in a month and households spent around a tenth of this (MWK 3,000 (PPP $8.54)) on asset purchases for the enterprise in a year.

3.5.3 Other sources of income

Experiment 1: Figure 3.4 depicts that for every 2 out of 3 households, social cash transfers were an important source of other income. 95% of the SCT beneficiaries seem to have benefited from social cash transfers while only 28.5% of the CSEPWP beneficiaries seem to regard this as a source of income. Table A14 depicts that the average monthly value of social cash transfers was MWK 14,735 (PPP $41.69), while the average monthly value of cash transfers and gifts was MWK 1,235 (PPP $3.49) . None of the households in the sample seem to have received any income from pensions, rentals, real estate sales or inheritances.

Figure 3.4: Other sources of income disaggregated
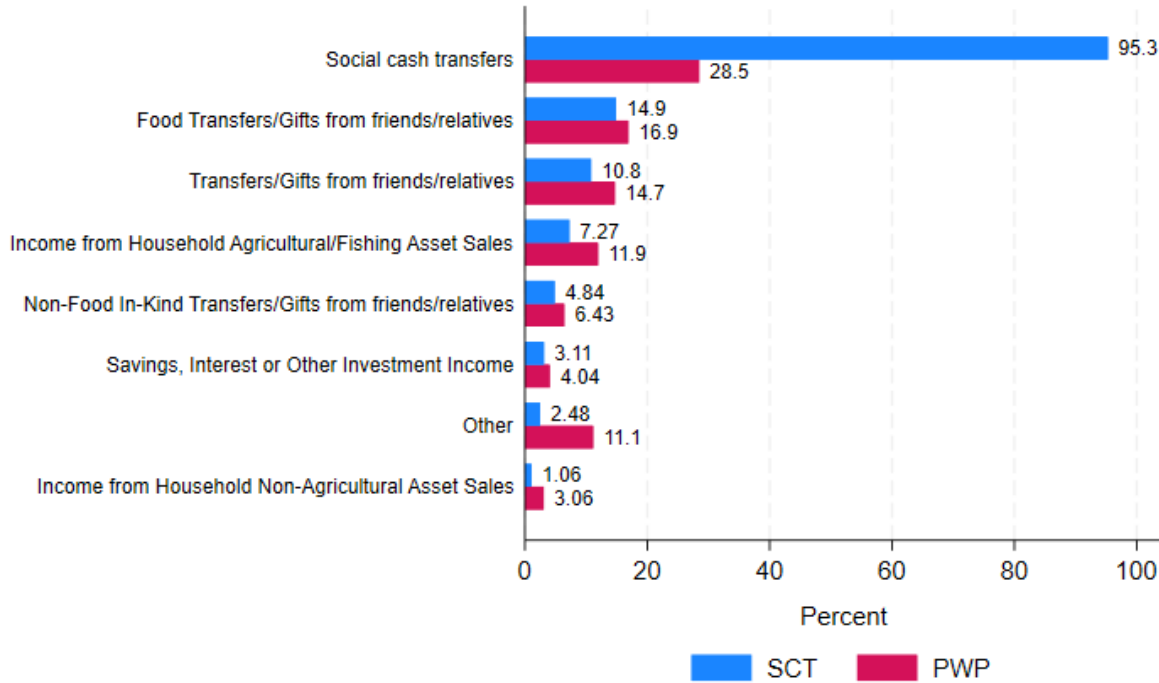
Experiment 2: In line with findings from experiment 1, we see that social cash transfers were an important source of other income for two-thirds of the households in experiment 2 (see 3.5). Food and cash transfers from friends and relatives were reported to be an important other source of income by almost 1 out of every 4 households. Households reported receiving MWK 17,435 (PPP $49.26) on average from other sources of income. Of this, the average monthly value of social cash transfers was MWK 6,042 (approximately PPP $17.09), while the average monthly value of food cash transfers was MWK 3,430 (approximately PPP $9.70). None of the households in the sample seem to have received any income from pensions or rentals. Agricultural/Fishing asset sales also comprised of a fifth of the household income from other sources, with the average income being MWK 3,838 (PPP $10.86).

3.6   Finance and access to credit

Experiment 1: Table A4 reveals that about half the households (53%) were a part of a VSLA[25]/ROSCA/SLG and on average they participated in 1 of these. 44% of the households

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[25]Popularly known as "Banki mkhonde(VSLA)" or "Chipereganyu(ROSCA)"

Figure 3.5: Other sources of income – Experiment 2
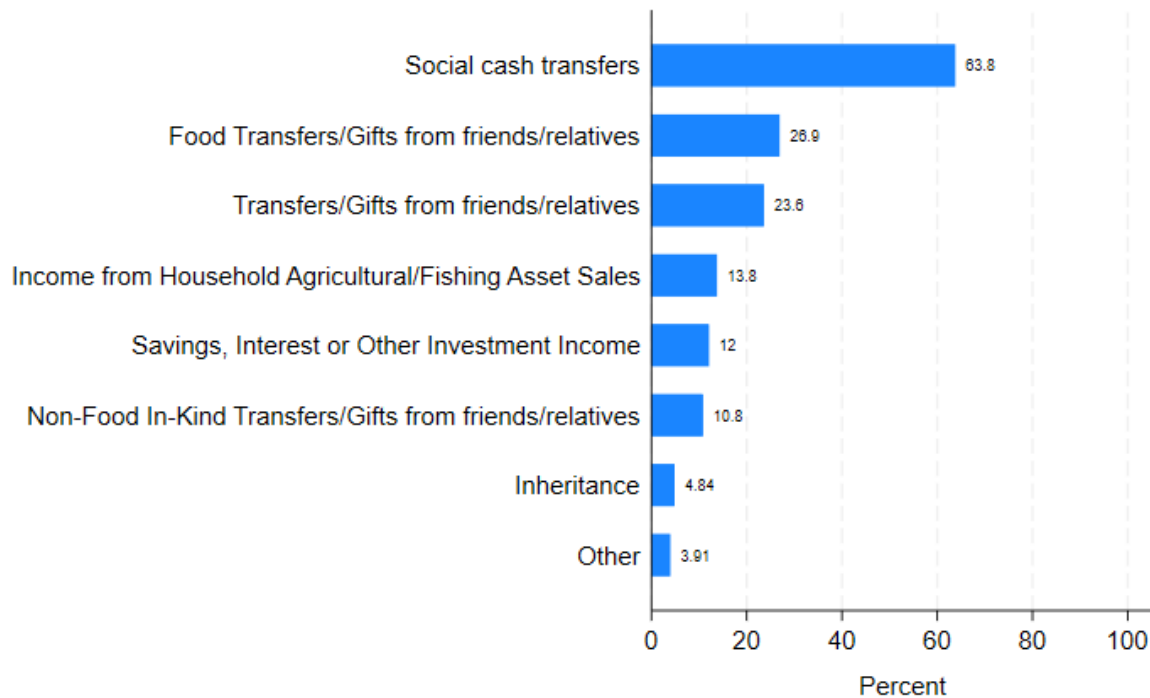
have reported having an outstanding loan. These households have at least one outstanding loan, while less than one per cent of the households report having an active insurance plan. Regarding the institutions where households have savings, 9 out of every 10 households who save do so with an SLG. 5% of the households have a mobile money account while less than one percent of the households save with banks.

Experiment 2: From Table A4, we see that 63% of the households were a part of a VSLA/ROSCA/SLG and on average they participated in 1 of these. 35% of the households have reported to have an outstanding loan. These households have at least one outstanding loan. Only 6% of the households report having an active insurance plan. Regarding the institutions where households have savings, 9 out of every 10 households who save do so with an SLG. 1 in every 5 households has a mobile money account while, only 2% of the households save with banks.

3.7   Social Status and Capital status

Experiment 1: Tables A25 , A26 and A27 and figure A11 explore proxies of well-being. In terms of Social capital and community involvement, table A26 depicts that more than half of the respondents were a part of a group meeting regularly to discuss health, activities or community. Six out of every ten of them also contributed financially to a community project in the last year, while about a third of them worked on a shared agricultural plot. Self reporting from the Cantril ladder [26] depicts that only about one percent of the sample feels like they are standing on step 10 corresponding to the best life, while more than a fifth of the participants report standing at the lowest step of the ladder at the time of the interview. Findings from the Kessler Psychological Distress Scale (K-6) [27] reveals that about half the experiment 1 respondents (54.01%) face severe psychological distress (see figure 3.8). **Experiment 2:** Table A26 reveals that two out of every three experiment 2 respondents were a part of a group that met regularly. Four out of every five of them also contributed financially to a community project in the last 12 months. Self-reporting on where the respondents feel that they currently stand in life reveals that less than two percent feel that they are living the best possible life, while more than one out of every ten of them seems to be reporting to be on the lowest level of the Cantril ladder. The Kessler Psychological Distress Scale (K-6) for experiment 2 beneficiaries in figure 3.8 depicts that about 45% face severe psychological distress at baseline.

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[26]The Cantril Ladder is among the most widely administered subjective well-being measures; every year, it is collected in 140 countries in the Gallup World Poll and reported in the World Happiness Report. The measure asks respondents to evaluate their lives on a ladder from 0 (bottom) to 10 (top).

[27]The K6 is a nonspecific measure of psychological distress consisting of 6 questions asking participants if they had felt nervous, hopeless, restless, or fidgety; so depressed that nothing could cheer them up; that everything was an effort; and worthless. The items are ranked on a five-point scale. The maximum score is 24. A score greater than 12 indicates the probability of a serious mental illness. A score equal to or lower than 12 indicates that a serious mental illness is unlikely.

Figure 3.8: Kessler Psychological Distress Scale-6 (K6)
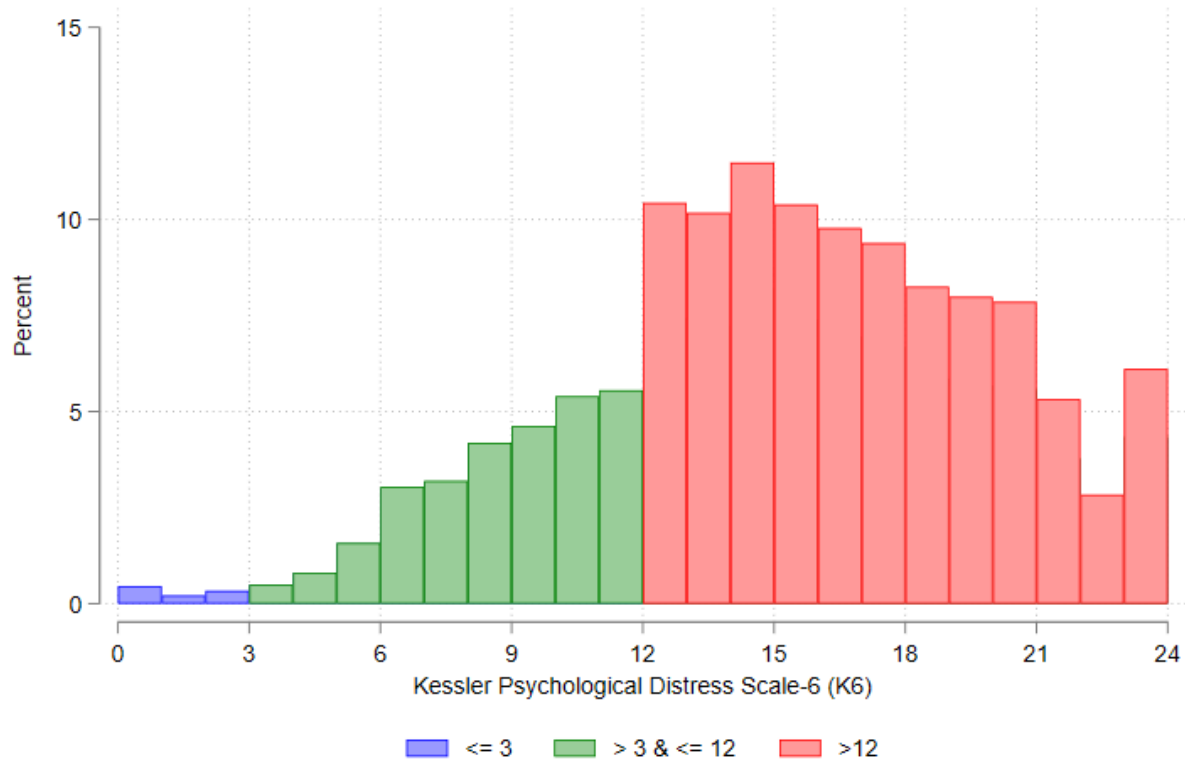
(a) Experiment 1
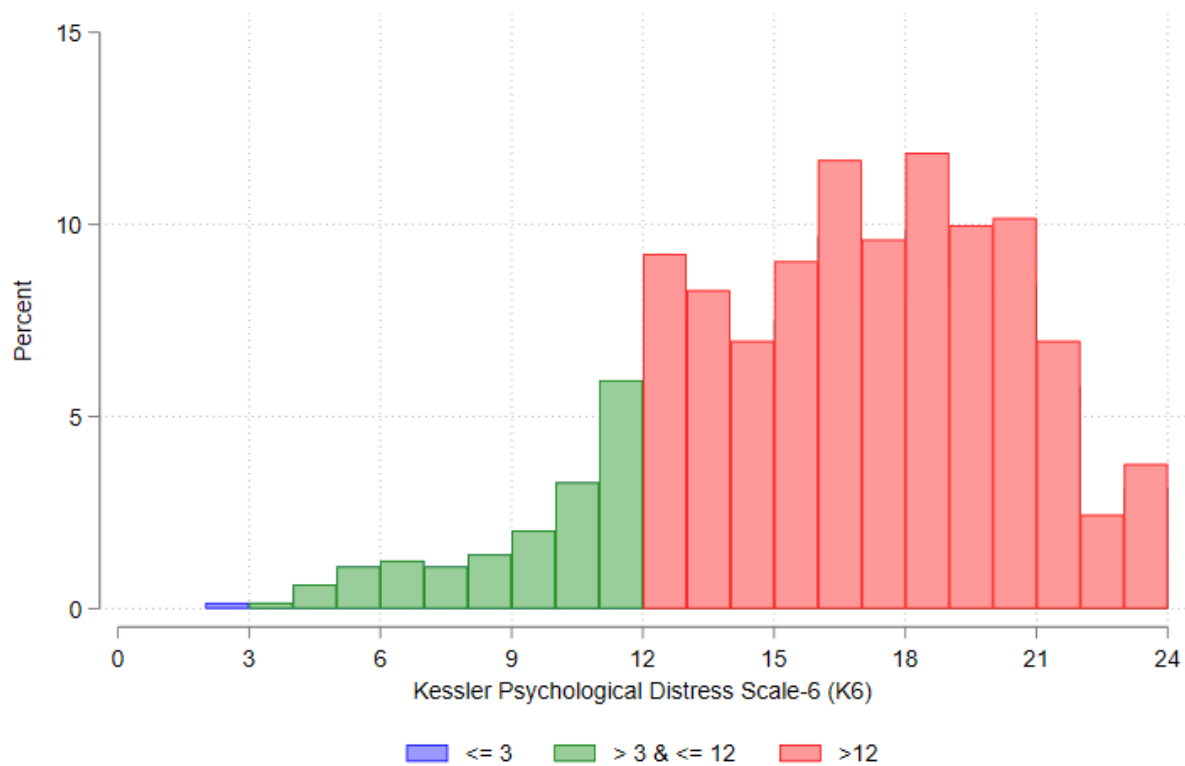
(b) Experiment 2
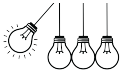
Figure 3.6: Household saving institutions
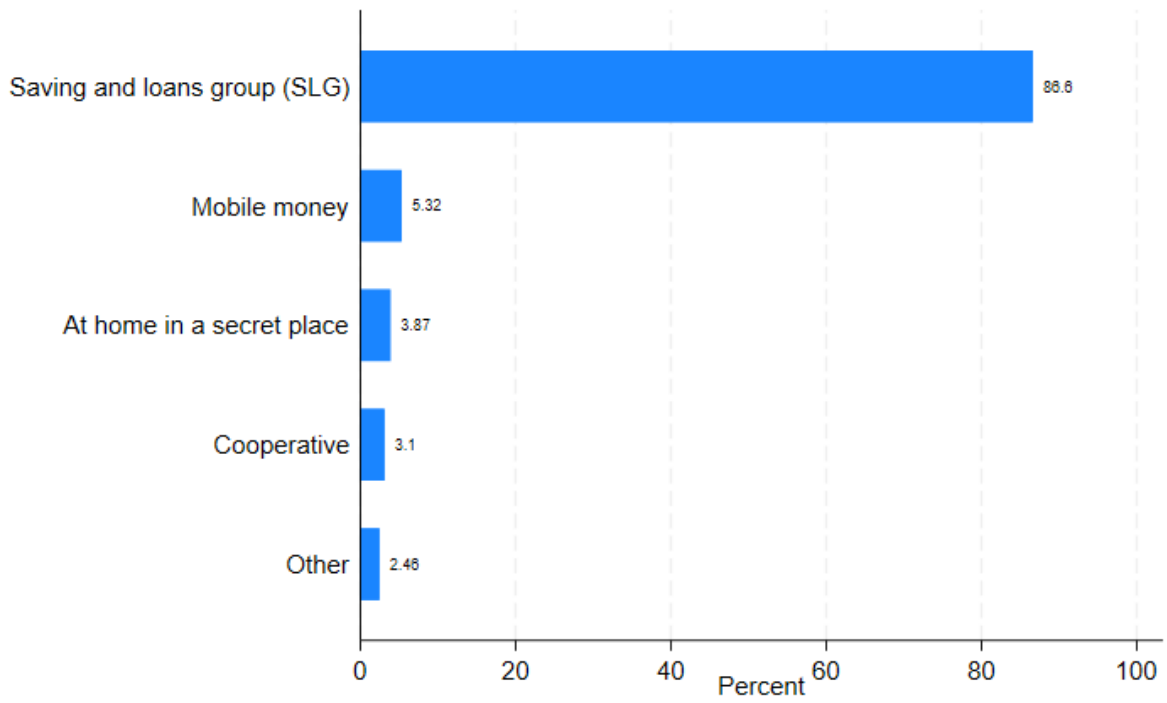
(a) Experiment 1
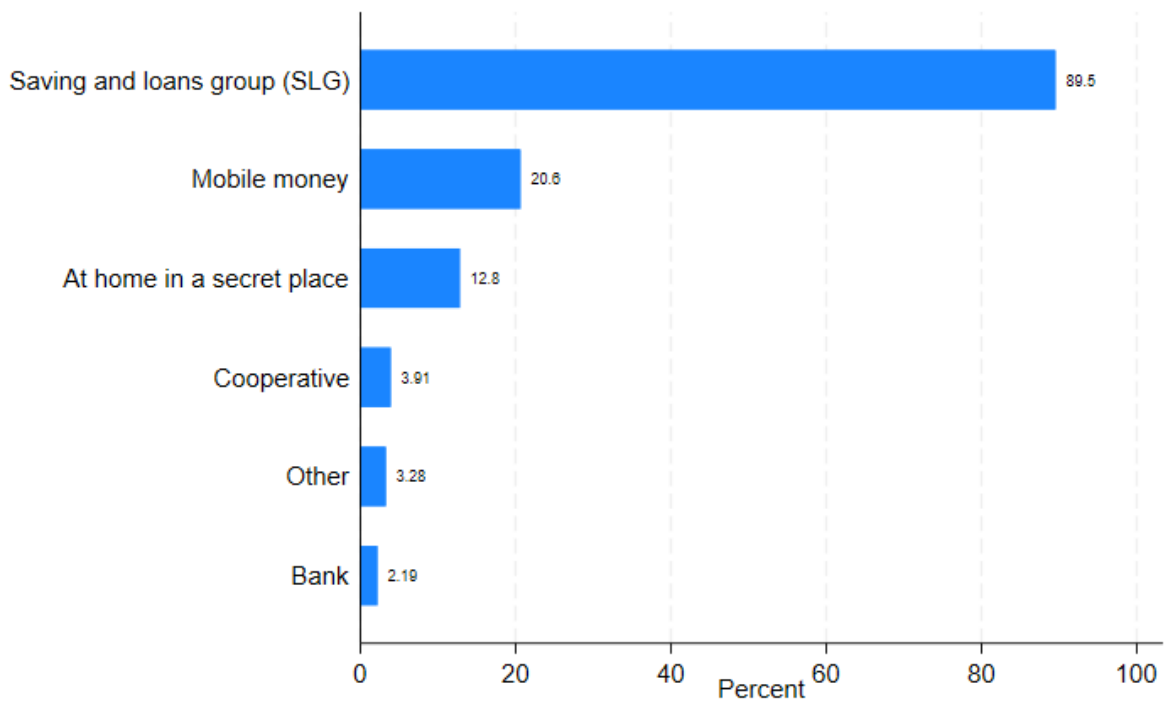
(b) Experiment 2

Figure 3.7: Household saving institutions Experiment 1 - disaggregated
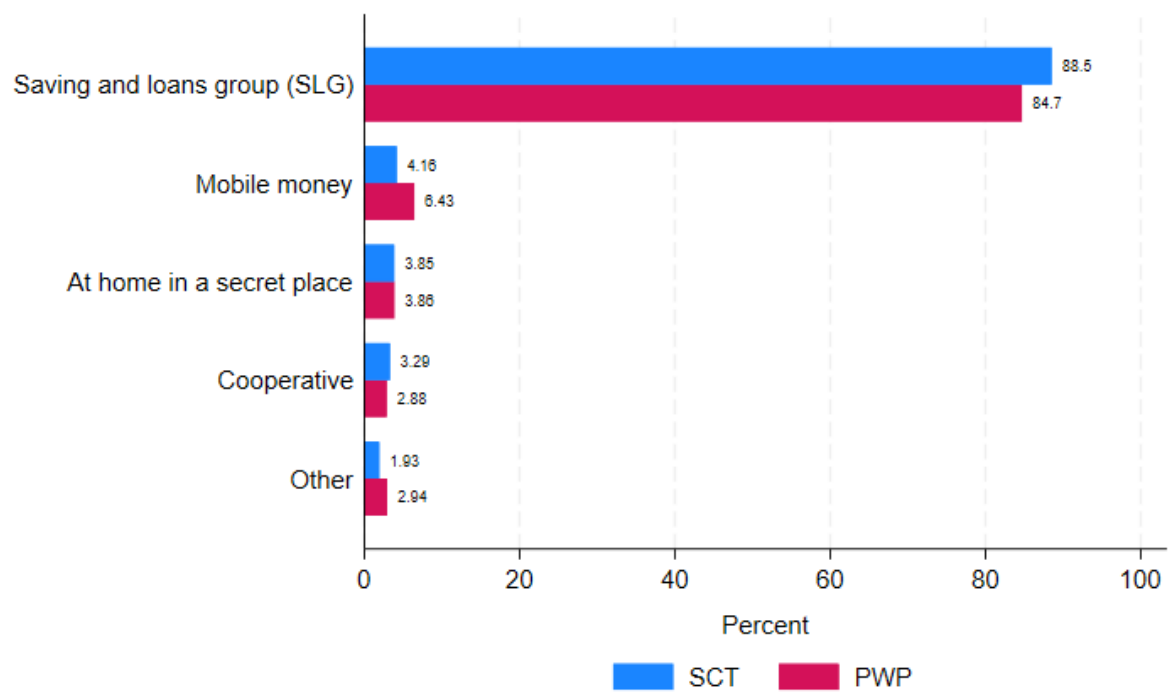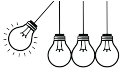
Chapter 4 Conclusion

The baseline report documents the preliminary findings from the two experiments in Malawi underneath the SSRLP. A relatively high share of individuals being involved in farming activities means a large scope for improvement through income diversification (especially through the YSC). The SSRLP is well-positioned to address these constraints, and the impact evaluation will be able to document the impacts of the program on these margins.

Key findings from the report highlight the necessity to enhance income diversification sources and promote financial inclusion. Additionally, addressing food security is crucial, as a considerable portion of the population does not achieve acceptable consumption scores. Improving asset ownership and mental well-being outcomes is also essential. Notably, income from non-farming enterprises appears promising, suggesting that SSRLP's contributions in this area could enhance household welfare. These outcomes will require additional attention during the monitoring stage of the implementation and will be part of the primary outcomes in the impact evaluation.

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Appendix

Table A1: Self-reported beneficiary status for experiment 1

	Mean/s.d	Count
Self-reported SCT beneficiary	0.989	1614
	(0.105)	
Self-reported PWP beneficiary	0.963	1641
	(0.188)	

DIME

Table A2: Food security: HDDS, FIES, and FCS

| | Experiment 1 | | | Experiment 2 |
| | Overall | CSEPWP | SCT | Overall |
	Mean/s.d	Mean/s.d	Mean/s.d	Mean/s.d
Panel A: Household dietary diversity score (HDDS) [1]				
Mean HDDS [0–12] Past 7 days	5.799	6.016	5.578	7.098
	(2.774)	(2.729)	(2.803)	(2.588)
Observations	3255	1641	1614	640
Panel B: Food insecurity experience scale (FIES) [2]				
Mean FIES [0–8] Past 12 months	6.820	6.749	6.899	6.148
	(2.008)	(2.060)	(1.949)	(2.240)
Ever worried for lack of food	0.909	0.903	0.916	0.866
	(0.287)	(0.296)	(0.278)	(0.341)
Ever unable to eat healthy food	0.912	0.910	0.916	0.875
	(0.283)	(0.286)	(0.278)	(0.331)
Ever ate few kinds of food	0.923	0.917	0.931	0.897
	(0.266)	(0.276)	(0.253)	(0.304)
Ever skipped a meal	0.830	0.818	0.846	0.742
	(0.376)	(0.386)	(0.361)	(0.438)
Ever ate less	0.910	0.911	0.909	0.886
	(0.287)	(0.285)	(0.288)	(0.318)
Ever ran out of food	0.844	0.830	0.861	0.736
	(0.363)	(0.376)	(0.346)	(0.441)
Ever hungry without eating	0.837	0.825	0.850	0.714
	(0.370)	(0.380)	(0.357)	(0.452)
Ever without eating for a whole day	0.654	0.635	0.677	0.433
	(0.476)	(0.482)	(0.468)	(0.496)
Observations	3255	1641	1614	640
Panel C: Food Consumption Score (FCS) [3]				
Mean FCS [0–112] Past 7 days	31.662	32.247	31.020	36.670
	(15.378)	(14.915)	(15.820)	(13.803)
Share of hh with poor food cons.	0.274	0.246	0.304	0.105
	(0.446)	(0.431)	(0.460)	(0.306)
Share of hh with borderline food cons.	0.354	0.370	0.337	0.380
	(0.478)	(0.483)	(0.473)	(0.486)
Share of hh with acceptable food cons.	0.372	0.383	0.360	0.516
	(0.484)	(0.486)	(0.480)	(0.500)
Observations	3255	1641	1614	640

[1] Out of 12 food groups, HDDS sums the number of distinct food items consumed in the past 7 days.
Ranges from 0 (less diverse) to 12 (more diverse). See FAO (2013) for detail.
[2] Ranges from 0 (less insecure) to 8 (more insecure). See Cafiero et al. (2018) for detail.
[3] FCS is a weighted sum of the number of days in the past week having consumed distinct food items.
Ranges from 0 (worse) to 112 (better). See WFP (2008) for detail.

Table A3: Consumption expenditure (in thousands of MWK)

		Experiment 1		Experiment 2
	Overall	CSEPWP	SCT	Overall
	Mean/s.d	Mean/s.d	Mean/s.d	Mean/s.d
Expenditure on food items in last 7 days	17.760	17.490	17.998	24.431
	(15.313)	(14.700)	(15.916)	(15.730)
Non-food expenditure in the last 7 days	1.511	1.545	1.469	2.094
	(3.483)	(3.402)	(3.564)	(3.840)
Expenditure on food and non-food items in a week	19.271	19.036	19.467	26.525
	(16.610)	(16.033)	(17.195)	(17.141)
Non-food expenditure in the last 30 days	8.989	9.643	8.262	14.423
	(11)	(12)	(10)	(12)
Non-food expenditure in the last 3 months	11.773	11.032	12.392	17.020
	(20.540)	(19.772)	(21.128)	(22.259)
Non-food expenditure in the last year	19.047	18.940	18.858	31.276
	(41.053)	(41.021)	(40.574)	(51.943)
Expenditure on food and non-food items in a day	2.753	2.719	2.781	3.789
	(2.373)	(2.290)	(2.456)	(2.449)
Daily consumption expenditure per capita	0.497	0.531	0.463	0.775
	(0.470)	(0.504)	(0.430)	(0.626)
Observations	3255	1641	1614	640

Table A4: Finance

		Experiment 1		Experiment 2
	Overall	CSEPWP	SCT	Overall
	Mean/s.d	Mean/s.d	Mean/s.d	Mean/s.d
Household currently participates in a VSLA/ROSCA/SLG	0.533	0.555	0.512	0.630
	(0.499)	(0.497)	(0.500)	(0.483)
Number of VSLA/ROSCA/SLG household currently participates (conditional on participating)	1.167	1.186	1.146	1.221
	(0.438)	(0.464)	(0.408)	(0.492)
Number of loans the household has taken in the last 12 months (conditional on taking a loan)	1.426	1.425	1.417	1.493
	(0.839)	(0.883)	(0.787)	(0.959)
Household purchased some insurance in the past 12 months or has	0.004	0.006	0.002	0.066
	(0.063)	(0.078)	(0.043)	(0.248)
Number of insurances (conditional on purchasing)	1.154	1.200	1.000	1.024
	(0.376)	(0.422)	(0.000)	(0.154)
Household has outstanding loans	0.444	0.466	0.419	0.345
	(0.497)	(0.499)	(0.494)	(0.476)
Number of outstanding loans (conditional on outstanding loans)	1.146	1.177	1.111	1.165
	(0.442)	(0.480)	(0.395)	(0.396)
Observations	3254	1640	1614	640

Table A5: Dwelling conditions

| | Experiment 1 | | | Experiment 2 |
| | Overall | CSEPWP | SCT | Overall |
	Mean/s.d	Mean/s.d	Mean/s.d	Mean/s.d
House material				
Roof made from grass, leaves and/or mud	0.566	0.468	0.665	0.581
	(0.496)	(0.499)	(0.472)	(0.494)
Wall made from poles, mud and/or grass	0.104	0.074	0.134	0.075
	(0.305)	(0.262)	(0.341)	(0.264)
Floor made of palm, bamboo, earth, sand or dung	0.850	0.800	0.901	0.830
	(0.357)	(0.400)	(0.299)	(0.376)
Hh has electricity	0.031	0.046	0.016	0.034
	(0.173)	(0.209)	(0.126)	(0.182)
Sanitation				
Hh has access to improved latrines[4]	0.948	0.958	0.938	0.970
	(0.222)	(0.201)	(0.241)	(0.170)
Hh has flush-type toilet facilities	0.005	0.006	0.003	0.019
	(0.068)	(0.078)	(0.056)	(0.136)
Hh has no toilet facilities	0.051	0.041	0.061	0.027
	(0.221)	(0.199)	(0.240)	(0.161)
Observations	3255	1641	1614	640

[4] Improved latrines consist of flush/pour flush to piped sewer system, to septic tank, to covered pit or somewhere else, ventilated improved pit (VIP) latrine, pit latrine with washable slab with or without lid, and pit latrine with not-washable/soil slab.

Table A6: Household durable assets

	Experiment 1			Experiment 2
	Overall	CSEPWP	SCT	Overall
	Mean	Mean	Mean	Mean
Count of hh durable assets [0–41]	2.28	2.65	1.90	3.89
Mortar/pestle (mtondo)	0.41	0.38	0.44	0.45
Bed	0.22	0.26	0.19	0.25
Table	0.20	0.25	0.14	0.33
Chair	0.25	0.32	0.19	0.44
Radio (wireless)	0.12	0.15	0.08	0.19
Radio with flash drive/micro CD	0.06	0.07	0.04	0.14
Television	0.02	0.03	0.01	0.05
Sewing machine	0.01	0.01	0.01	0.01
Refrigerator	0.00	0.00	0.00	0.01
Bicycle	0.19	0.22	0.15	0.43
Motorcycle/scooter	0.02	0.02	0.01	0.03
Beer-brewing drum	0.02	0.02	0.02	0.00
Upholstered chair, sofa set	0.01	0.02	0.00	0.03
Coffee table (for sitting room)	0.01	0.02	0.01	0.02
Cupboard, drawers, bureau	0.01	0.02	0.01	0.02
Lantern (paraffin)	0.03	0.03	0.03	0.09
Clock	0.01	0.02	0.01	0.03
Iron (for pressing clothes)	0.02	0.03	0.02	0.06
Computer equipment & accessories	0.00	0.00	0.00	0.01
Satellite dish	0.00	0.01	0.00	0.01
Solar panel	0.13	0.15	0.10	0.25
Smart phone	0.10	0.12	0.08	0.19
Mobile phone (no internet capabilities)	0.39	0.46	0.33	0.79
Fishnets	0.01	0.01	0.01	0.01
Canoe	0.00	0.00	0.01	0.00
Ox cart	0.00	0.01	0.00	0.04
Observations	3255	1641	1614	640

Table A7: Education attainment

	Experiment 1			Experiment 2
	Overall	CSEPWP	SCT	Overall
	Mean/s.d	Mean/s.d	Mean/s.d	Mean/s.d
Reported share of household members				
Went to some school	0.781	0.784	0.779	0.791
	(0.198)	(0.192)	(0.204)	(0.165)
Can read or write a simple sentence	0.599	0.614	0.583	0.669
	(0.255)	(0.246)	(0.264)	(0.200)
Observations	3255	1641	1614	640

Table A8: Education for primary school-aged children

| | Experiment 1 | | | Experiment 2 |
| | Overall | CSEPWP | SCT | Overall |
	Mean/s.d	Mean/s.d	Mean/s.d	Mean/s.d
Attending primary school	0.949	0.954	0.945	0.959
	(0.220)	(0.209)	(0.229)	(0.199)
Reasons for not attending/leaving, non-attenders:				
Acquired all education wanted	0.000	0.000	0.000	0.000
	(0.000)	(0.000)	(0.000)	(0.000)
Too young to start school	0.435	0.431	0.434	0.455
	(0.497)	(0.498)	(0.497)	(0.506)
Too old to continue	0.004	0.009	0.000	0.030
	(0.060)	(0.096)	(0.000)	(0.174)
School was closed down for a long period	0.007	0.000	0.012	0.030
	(0.085)	(0.000)	(0.109)	(0.174)
Low/poor school facilities	0.007	0.018	0.000	0.000
	(0.085)	(0.135)	(0.000)	(0.000)
Low/poor quality instruction	0.014	0.037	0.000	0.000
	(0.120)	(0.189)	(0.000)	(0.000)
Teachers often absent	0.000	0.000	0.000	0.000
	(0.000)	(0.000)	(0.000)	(0.000)
No money for necessary expenses	0.188	0.220	0.169	0.152
	(0.392)	(0.416)	(0.376)	(0.364)
Had to work to earn money	0.004	0.000	0.006	0.000
	(0.060)	(0.000)	(0.078)	(0.000)
Help needed at home	0.025	0.009	0.036	0.000
	(0.158)	(0.096)	(0.187)	(0.000)
Illness or disability	0.087	0.101	0.078	0.091
	(0.282)	(0.303)	(0.269)	(0.292)
Insecurity	0.022	0.009	0.030	0.061
	(0.146)	(0.096)	(0.171)	(0.242)
School too dangerous for girl	0.004	0.000	0.006	0.030
	(0.060)	(0.000)	(0.078)	(0.174)
Marriage	0.014	0.000	0.024	0.000
	(0.120)	(0.000)	(0.154)	(0.000)
Pregnancy	0.004	0.000	0.006	0.000
	(0.060)	(0.000)	(0.078)	(0.000)
Failed a grade repeatedly	0.014	0.018	0.012	0.000
	(0.120)	(0.135)	(0.109)	(0.000)
Not interested	0.116	0.092	0.133	0.121
	(0.321)	(0.290)	(0.340)	(0.331)
Dismissed, expelled	0.007	0.009	0.006	0.000
	(0.085)	(0.096)	(0.078)	(0.000)
Observations	5412	2389	2991	801

DiME

Table A9: Education for secondary school-aged children

	Experiment 1			Experiment 2
	Overall	CSEPWP	SCT	Overall
	Mean/s.d	Mean/s.d	Mean/s.d	Mean/s.d
Attending secondary school	0.721	0.681	0.749	0.715
	(0.448)	(0.466)	(0.434)	(0.452)
Reasons for not attending/leaving, non-attenders:				
Acquired all education wanted	0.007	0.006	0.007	0.015
	(0.083)	(0.079)	(0.086)	(0.123)
Too young to start school	0.005	0.002	0.007	0.000
	(0.070)	(0.046)	(0.086)	(0.000)
Too old to continue	0.007	0.006	0.007	0.008
	(0.083)	(0.079)	(0.086)	(0.087)
School was closed down for a long time	0.001	0.002	0.000	0.000
	(0.031)	(0.046)	(0.000)	(0.000)
Low/poor school facilities	0.005	0.004	0.006	0.015
	(0.070)	(0.065)	(0.075)	(0.123)
Low/poor quality instruction	0.012	0.013	0.011	0.000
	(0.108)	(0.112)	(0.105)	(0.000)
Teachers often absent	0.000	0.000	0.000	0.000
	(0.000)	(0.000)	(0.000)	(0.000)
No money for necessary expenses	0.351	0.358	0.342	0.318
	(0.477)	(0.480)	(0.475)	(0.468)
Had to work to earn money	0.017	0.019	0.015	0.000
	(0.128)	(0.136)	(0.121)	(0.000)
Help needed at home	0.018	0.017	0.019	0.015
	(0.132)	(0.129)	(0.135)	(0.123)
Illness or disability	0.070	0.059	0.080	0.030
	(0.254)	(0.235)	(0.271)	(0.172)
Insecurity	0.046	0.048	0.045	0.068
	(0.210)	(0.214)	(0.207)	(0.253)
School too dangerous for girl	0.001	0.000	0.002	0.000
	(0.031)	(0.000)	(0.043)	(0.000)
Marriage	0.038	0.042	0.033	0.083
	(0.192)	(0.201)	(0.180)	(0.277)
Pregnancy	0.078	0.073	0.084	0.114
	(0.269)	(0.261)	(0.277)	(0.319)
Failed a grade repeatedly	0.049	0.063	0.037	0.068
	(0.216)	(0.243)	(0.189)	(0.253)
Not interested	0.236	0.231	0.240	0.205
	(0.425)	(0.422)	(0.427)	(0.405)
Dismissed, expelled	0.005	0.008	0.002	0.000
	(0.070)	(0.091)	(0.043)	(0.000)
Observations	3664	1497	2144	463

Table A10: Migration

	Experiment 1			Experiment 2
	Overall	CSEPWP	SCT	Overall
	Mean/s.d	Mean/s.d	Mean/s.d	Mean/s.d
Hhlds with a migrant absent for more than 14 consecutive days	0.299	0.303	0.293	0.327
	(0.458)	(0.460)	(0.455)	(0.469)
Hhlds with a migrant absent for more than 3 months	0.130	0.125	0.134	0.144
	(0.336)	(0.331)	(0.341)	(0.351)
Average migrant age	23.163	22.959	23.381	21.841
	(8.110)	(7.630)	(8.601)	(6.567)
Reasons for migration				
Work	0.300	0.315	0.282	0.268
	(0.459)	(0.465)	(0.451)	(0.444)
Education	0.323	0.289	0.363	0.340
	(0.468)	(0.454)	(0.481)	(0.475)
Medical needs	0.076	0.069	0.085	0.081
	(0.265)	(0.253)	(0.279)	(0.274)
Care for family	0.230	0.226	0.236	0.287
	(0.421)	(0.419)	(0.425)	(0.453)
Migrant sent some money to the house during their absence	0.203	0.232	0.174	0.258
	(0.402)	(0.423)	(0.380)	(0.439)
Amount remitted (in last 12 months) [5]	21.562	22.333	20.482	26.559
	(16.951)	(17.339)	(16.437)	(21.941)
Destination of migration				
Within Malawi	0.872	0.885	0.866	0.919
	(0.334)	(0.320)	(0.341)	(0.274)
Outside Malawi	0.159	0.139	0.174	0.091
	(0.366)	(0.347)	(0.380)	(0.288)
Observations	3255	1641	1614	640

[6] Amount is reported in thousands of Malawian kwacha.

Table A11: Agricultural land ownership and renting – experiment 1

	Mean/s.d	Count
Ownership		
Ownership of agriculutral land by the household in the last 12 m	0.964	3255
	(0.187)	
Total surface (area) of the agricultural land held by hhld	1.973	3128
	(2.721)	
Total surface (area) of the agricultural land cultivated by hhld	1.469	3132
	(2.077)	
Total surface (area) of the agricultural land left fallow by hhl	0.475	3131
	(2.684)	
Total surface (area) of the agricultural land rented out by hhld	0.075	3136
	(0.355)	
Renting	ref.	
Household renting out agricultural land	0.214	3255
	(0.410)	
Total area of agricultural land the hhld rents	1.043	692
	(0.803)	
Proportion of rented land cultivated in the last 12 months	0.994	696
	(0.755)	
Proportion of rented land left fallow in the last 12 months	0.048	697
	(0.285)	
Earnings/Expenses	ref.	
Earning from renting out agricultural land[6]	1.541	3255
	(6.382)	
Money spent on renting the land[7]	6.234	3254
	(15.660)	
Observations	3255	

[7] Amount is reported in thousands of Malawian kwacha.
[8] Amount is reported in thousands of Malawian kwacha.

Table A12: Cultivation during the rainy season

| | Experiment 1 | | | Experiment 2 |
	Overall	CSEPWP	SCT	Overall
	Mean/s.d	Mean/s.d	Mean/s.d	Mean/s.d
Spending on Chitowe	5.001	5.685	4.344	10.902
	(16.419)	(17.783)	(14.944)	(36.343)
Spending on Urea	7.262	8.200	6.357	14.928
	(22.616)	(24.110)	(21.039)	(39.561)
Spending on Other fertilizer	1.283	1.385	1.189	2.335
	(11.490)	(13.682)	(8.781)	(14.997)
Spending on Insecticide/fungicide/herbicide	0.235	0.206	0.266	0.570
	(2.416)	(2.355)	(2.485)	(4.355)
Spending on Inoculant	0.044	0.078	0.009	0.047
	(2.123)	(2.974)	(0.374)	(0.838)
Spending on other input	0.202	0.153	0.246	0.408
	(2.630)	(1.732)	(3.298)	(4.743)
Total input cost (rainy season)	13.085	14.494	11.739	26.718
	(31.607)	(33.673)	(29.417)	(55.021)
Did the hhld spend on hiring labor	0.092	0.081	0.104	0.102
	(0.289)	(0.273)	(0.306)	(0.302)
Expenditure on hired labor	3.475	2.959	4.024	3.554
	(16.904)	(14.664)	(18.951)	(13.778)
Inputs the household used:				
Organic fertilizer (chitowe/sesame)	0.155	0.171	0.139	0.222
	(0.362)	(0.377)	(0.346)	(0.416)
Organic fertilizer (urea)	0.197	0.207	0.187	0.289
	(0.398)	(0.405)	(0.390)	(0.454)
Other fertilizer	0.037	0.034	0.039	0.047
	(0.188)	(0.182)	(0.194)	(0.212)
Insecticide/fungicide/herbicide	0.015	0.014	0.017	0.031
	(0.123)	(0.118)	(0.128)	(0.174)
Inoculant	0.001	0.001	0.001	0.005
	(0.030)	(0.035)	(0.025)	(0.068)
None	0.206	0.156	0.257	0.062
	(0.404)	(0.363)	(0.437)	(0.242)
Other input	0.021	0.019	0.023	0.019
	(0.144)	(0.137)	(0.150)	(0.136)
Observations	3255	1641	1614	640

[9] Amount is reported in thousands of Malawian kwacha.

Table A13: Cultivation

	Experiment 1			Experiment 2
	Overall	CSEPWP	SCT	Overall
	Mean/s.d	Mean/s.d	Mean/s.d	Mean/s.d
# hh members who worked on harvest	1.527	1.333	1.730	1.277
	(2.032)	(1.860)	(2.178)	(1.902)
# hh members who worked on hhld farm – weeding	1.522	1.325	1.729	1.328
	(2.020)	(1.846)	(2.167)	(1.986)
# hh members who worked on hhld farm – planting	1.524	1.320	1.737	1.311
	(2.022)	(1.843)	(2.173)	(1.942)
Rainy season				
Household cultivated in the last rainy season	0.965	0.968	0.961	0.981
	(0.184)	(0.176)	(0.192)	(0.136)
Total input cost (rainy season)	13.085	14.494	11.739	26.718
	(31.607)	(33.673)	(29.417)	(55.021)
Number of seasonal crops cultivated in the rainy season [0–48]	3.052	3.135	2.947	3.811
	(2.272)	(2.371)	(2.139)	(2.733)
Dry (dimba) season				
Household cultivated in the last dry (dimba) season	0.216	0.205	0.226	0.589
	(0.412)	(0.404)	(0.418)	(0.492)
Total input cost (dry (dimba) season)	0.000	0.000	0.000	0.000
	(0.000)	(0.000)	(0.000)	(0.000)
Number of seasonal crops cultivated in the dry season [0–48]	0.452	0.421	0.476	1.578
	(1.131)	(1.095)	(1.150)	(2.023)
Value of seasonal crop sales in last 12 months	19.212	25.136	13.143	88.824
	(59.647)	(69.495)	(47.025)	(185.944)
Value of permanent crop sales in last 12 months	3.757	4.149	3.298	8.855
	(18.225)	(19.475)	(16.608)	(39.092)
Observations	3255	1641	1614	640

[10] Amount is reported in thousands of Malawian kwacha.

Table A14: Other Income (in thousands of MWK)

| | Experiment 1 | | | Experiment 2 |
| | Overall | CSEPWP | SCT | Overall |
	Mean/s.d	Mean/s.d	Mean/s.d	Mean/s.d
Transfers/Gifts from Individuals (Friends/Relatives)	1.235	1.411	1.058	2.377
	(5.252)	(5.800)	(4.643)	(7.479)
Food Transfers/Gifts from Individuals (Friends/Relatives)	1.136	0.976	1.308	3.430
	(4.554)	(3.983)	(5.078)	(11.404)
Non-Food In-Kind Transfers/Gifts from Individuals (Friends/Relatives)	0.242	0.252	0.234	0.443
	(1.488)	(1.506)	(1.475)	(1.979)
Social cash transfers	14.735	5.046	24.631	6.042
	(28.359)	(17.367)	(33.561)	(9.279)
Savings or other investment income	0.381	0.388	0.351	0.744
	(2.400)	(2.367)	(2.343)	(2.450)
Pension Income (Public)	0.000	0.000	0.000	0.000
	(0.000)	(0.000)	(0.000)	(0.000)
Pension Income (Private)	0.000	0.000	0.000	0.000
	(0.000)	(0.000)	(0.000)	(0.000)
Income from Non-Agricultural Land Rental	0.000	0.000	0.000	0.000
	(0.000)	(0.000)	(0.000)	(0.000)
Rental income	0.000	0.000	0.000	0.000
	(0.000)	(0.000)	(0.000)	(0.000)
Shop/Store rental income	0.000	0.000	0.000	0.000
	(0.000)	(0.000)	(0.000)	(0.000)
Vehicle rental income	0.000	0.000	0.000	0.000
	(0.000)	(0.000)	(0.000)	(0.000)
Income from Real Estate Sales	0.000	0.000	0.000	0.000
	(0.000)	(0.000)	(0.000)	(0.000)
Income from Household Non-Agricultural Asset Sales	0.184	0.270	0.099	0.102
	(1.454)	(1.740)	(1.091)	(0.909)
Income from Household Agricultural/Fishing Asset Sales	1.610	2.128	1.083	3.838
	(7.865)	(9.094)	(6.350)	(15.039)
Inheritance	0.000	0.000	0.000	0.117
	(0.000)	(0.000)	(0.000)	(0.650)
Lottery/Gambling Winnings	0.000	0.000	0.000	0.000
	(0.000)	(0.000)	(0.000)	(0.000)
Observations	3255	1641	1614	640

Table A15: Distribution of age groups, by household

		Experiment 1		Experiment 2
	Overall	CSEPWP	SCT	Overall
	Mean/s.d	Mean/s.d	Mean/s.d	Mean/s.d
Share of households with:				
Pre-school children [0-5 yrs]	0.572	0.622	0.522	0.705
	(0.495)	(0.485)	(0.500)	(0.457)
Children [6–17 yrs]	0.875	0.841	0.909	0.753
	(0.330)	(0.365)	(0.287)	(0.432)
Adults [18–60 yrs]	0.935	0.971	0.898	0.998
	(0.247)	(0.169)	(0.303)	(0.040)
Old [61 and above]	0.315	0.238	0.395	0.220
	(0.465)	(0.426)	(0.489)	(0.415)
Observations	3255	1633	1610	640

Table A16: Healthcare expenditure over the last 30 days (in thousands of MWK)

		Experiment 1		Experiment 2
	Overall	CSEPWP	SCT	Overall
	Mean/s.d	Mean/s.d	Mean/s.d	Mean/s.d
Total health expenditure on pre-school children	1.629	1.391	1.950	1.702
	(4.956)	(4.021)	(6.329)	(4.573)
Total health expenditure on children	1.049	0.952	1.126	0.765
	(3.904)	(3.511)	(4.176)	(2.665)
Total health expenditure on adults	1.607	1.467	1.786	1.012
	(5.261)	(4.788)	(5.900)	(3.675)
Total health expenditure on old members of the household	3.300	3.542	3.211	2.809
	(9.510)	(10.466)	(9.297)	(7.955)
Observations	19363	9081	10194	3468

Table A17: Health status and healthcare, pre-school aged children of household

| | Experiment 1 | | | Experiment 2 |
| | Overall | CSEPWP | SCT | Overall |
	Mean/s.d	Mean/s.d	Mean/s.d	Mean/s.d
Ever sick or injured over the last 30 days	0.449	0.463	0.432	0.524
	(0.497)	(0.499)	(0.496)	(0.500)
Visited a health care provider for consultation over the last 30 days	0.357	0.379	0.334	0.452
	(0.479)	(0.485)	(0.472)	(0.498)
Type of sickness or injury suffered				
Fever	0.128	0.113	0.147	0.113
	(0.335)	(0.317)	(0.355)	(0.318)
Malaria	0.430	0.399	0.464	0.526
	(0.495)	(0.490)	(0.499)	(0.500)
Diarrhea	0.102	0.108	0.096	0.100
	(0.303)	(0.311)	(0.295)	(0.300)
Accident	0.015	0.008	0.021	0.014
	(0.121)	(0.090)	(0.143)	(0.117)
Anemia	0.006	0.005	0.008	0.000
	(0.078)	(0.070)	(0.087)	(0.000)
Skin condition	0.043	0.048	0.038	0.034
	(0.202)	(0.213)	(0.191)	(0.182)
Eye	0.010	0.007	0.013	0.007
	(0.098)	(0.081)	(0.114)	(0.083)
Airborne disease	0.064	0.067	0.060	0.089
	(0.244)	(0.251)	(0.238)	(0.286)
Worms	0.007	0.005	0.009	0.014
	(0.083)	(0.070)	(0.097)	(0.117)
Pneumonia	0.009	0.008	0.009	0.021
	(0.093)	(0.090)	(0.097)	(0.142)
Dental disease	0.001	0.002	0.000	0.003
	(0.030)	(0.041)	(0.000)	(0.059)
Ear, nose, throat	0.029	0.031	0.026	0.038
	(0.167)	(0.174)	(0.161)	(0.191)
Chronic illness (e.g. TB, diabetes, heart, cancer)	0.013	0.011	0.013	0.007
	(0.114)	(0.107)	(0.114)	(0.083)
Observations	2551	1316	1226	555

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Table A18: Health status and healthcare, child members of household

	Experiment 1			Experiment 2
	Overall	CSEPWP	SCT	Overall
	Mean/s.d	Mean/s.d	Mean/s.d	Mean/s.d
Ever sick or injured over the last 30 days	0.317	0.317	0.318	0.274
	(0.465)	(0.465)	(0.466)	(0.446)
Visited a health care provider for consultation over the last 30 days	0.222	0.225	0.221	0.203
	(0.416)	(0.418)	(0.415)	(0.402)
Type of sickness or injury suffered				
Fever	0.101	0.087	0.111	0.083
	(0.301)	(0.283)	(0.314)	(0.276)
Malaria	0.443	0.453	0.434	0.583
	(0.497)	(0.498)	(0.496)	(0.494)
Diarrhea	0.042	0.033	0.048	0.043
	(0.200)	(0.178)	(0.215)	(0.203)
Accident	0.032	0.027	0.035	0.023
	(0.175)	(0.162)	(0.184)	(0.151)
Anemia	0.004	0.002	0.005	0.003
	(0.060)	(0.043)	(0.070)	(0.058)
Skin condition	0.024	0.028	0.022	0.023
	(0.154)	(0.165)	(0.146)	(0.151)
Eye	0.018	0.010	0.023	0.007
	(0.131)	(0.101)	(0.150)	(0.081)
Airborne disease	0.032	0.032	0.033	0.053
	(0.177)	(0.175)	(0.179)	(0.224)
Worms	0.012	0.017	0.007	0.000
	(0.107)	(0.128)	(0.084)	(0.000)
Pneumonia	0.008	0.007	0.008	0.007
	(0.087)	(0.080)	(0.091)	(0.081)
Dental disease	0.008	0.009	0.008	0.007
	(0.091)	(0.096)	(0.088)	(0.081)
Ear, nose, throat	0.021	0.015	0.025	0.013
	(0.143)	(0.121)	(0.157)	(0.115)
Chronic illness (e.g. TB, diabetes, heart, cancer)	0.020	0.017	0.022	0.013
	(0.140)	(0.128)	(0.148)	(0.115)
Observations	7914	3393	4476	1104

Table A19: Health status and healthcare, adult members of household

| | Experiment 1 | | | Experiment 2 |
	Overall	CSEPWP	SCT	Overall
	Mean/s.d	Mean/s.d	Mean/s.d	Mean/s.d
Ever sick or injured over the last 30 days	0.375	0.383	0.368	0.308
	(0.484)	(0.486)	(0.482)	(0.462)
Visited a health care provider for consultation over the last 30 days	0.268	0.274	0.264	0.232
	(0.443)	(0.446)	(0.441)	(0.422)
Type of sickness or injury suffered				
Fever	0.120	0.108	0.134	0.149
	(0.325)	(0.310)	(0.341)	(0.356)
Malaria	0.297	0.291	0.303	0.423
	(0.457)	(0.454)	(0.460)	(0.494)
Diarrhea	0.040	0.045	0.034	0.057
	(0.196)	(0.207)	(0.182)	(0.232)
Accident	0.041	0.045	0.037	0.039
	(0.198)	(0.207)	(0.188)	(0.194)
Anemia	0.005	0.003	0.007	0.004
	(0.069)	(0.051)	(0.084)	(0.062)
Skin condition	0.013	0.009	0.017	0.006
	(0.113)	(0.096)	(0.130)	(0.076)
Eye	0.017	0.017	0.019	0.014
	(0.131)	(0.128)	(0.135)	(0.116)
Airborne disease	0.035	0.040	0.029	0.029
	(0.184)	(0.197)	(0.169)	(0.169)
Worms	0.005	0.003	0.007	0.008
	(0.074)	(0.057)	(0.084)	(0.088)
Pneumonia	0.024	0.021	0.028	0.006
	(0.154)	(0.144)	(0.165)	(0.076)
Dental disease	0.023	0.024	0.022	0.039
	(0.150)	(0.153)	(0.147)	(0.194)
Ear, nose, throat	0.023	0.022	0.024	0.018
	(0.150)	(0.146)	(0.154)	(0.132)
Chronic illness (e.g. TB, diabetes, heart, cancer)	0.058	0.059	0.058	0.043
	(0.234)	(0.236)	(0.234)	(0.203)
Observations	7766	3944	3789	1661

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Table A20: Health status and healthcare, elderly members of the household

	Experiment 1			Experiment 2
	Overall	CSEPWP	SCT	Overall
	Mean/s.d	Mean/s.d	Mean/s.d	Mean/s.d
Ever sick or injured over the last 30 days	0.608	0.615	0.604	0.521
	(0.488)	(0.487)	(0.489)	(0.501)
Visited a health care provider for consultation over the last 30 days	0.397	0.400	0.396	0.362
	(0.490)	(0.490)	(0.489)	(0.482)
Type of sickness or injury suffered				
Fever	0.148	0.149	0.148	0.129
	(0.356)	(0.357)	(0.355)	(0.338)
Malaria	0.150	0.149	0.150	0.188
	(0.357)	(0.357)	(0.357)	(0.393)
Diarrhea	0.044	0.028	0.054	0.047
	(0.205)	(0.165)	(0.227)	(0.213)
Accident	0.033	0.038	0.030	0.000
	(0.180)	(0.192)	(0.172)	(0.000)
Anemia	0.004	0.000	0.007	0.000
	(0.063)	(0.000)	(0.081)	(0.000)
Skin condition	0.012	0.010	0.013	0.035
	(0.109)	(0.102)	(0.114)	(0.186)
Eye	0.065	0.062	0.067	0.047
	(0.247)	(0.242)	(0.251)	(0.213)
Airborne disease	0.036	0.042	0.033	0.047
	(0.187)	(0.200)	(0.178)	(0.213)
Worms	0.003	0.003	0.002	0.012
	(0.052)	(0.059)	(0.047)	(0.108)
Pneumonia	0.060	0.059	0.061	0.024
	(0.238)	(0.236)	(0.239)	(0.152)
Dental disease	0.021	0.028	0.017	0.047
	(0.145)	(0.165)	(0.131)	(0.213)
Ear, nose, throat	0.024	0.021	0.026	0.012
	(0.153)	(0.143)	(0.160)	(0.108)
Chronic illness (e.g. TB, diabetes, heart, cancer)	0.135	0.146	0.128	0.118
	(0.342)	(0.354)	(0.335)	(0.324)
Observations	1231	468	761	163

Table A21: Non-farm enterprise

	Experiment 1			Experiment 2
	Overall	CSEPWP	SCT	Overall
	Mean/s.d	Mean/s.d	Mean/s.d	Mean/s.d
Household runs non-farming enterprise (NFE)	0.512	0.513	0.511	0.473
	(0.500)	(0.500)	(0.500)	(0.500)
Nb of activities/businesses currently run by a member of hh	0.653	0.661	0.645	0.591
	(0.750)	(0.756)	(0.745)	(0.704)
Hh used labor for NFE over the last 30 days	0.041	0.049	0.032	0.034
	(0.198)	(0.216)	(0.177)	(0.182)
Nb of hours worked by a hh member on NFE in last 7 days	15.070	15.301	14.851	17.086
	(17.918)	(17.642)	(18.257)	(19.768)
Nb of days worked by a hh member on NFE in last 30 days	11.186	11.451	10.960	12.513
	(9.961)	(10.050)	(9.890)	(10.060)
Total revenues, last 30 days	30.678	34.975	26.222	34.592
	(63.841)	(70.983)	(55.156)	(70.228)
Present monetary value of all assets and working capital	30.843	35.145	26.279	39.547
	(76.827)	(84.268)	(67.475)	(84.526)
Combined monetary value of main assets	14.407	16.030	12.779	18.344
	(36.804)	(40.253)	(32.998)	(46.588)
Hh spending on asset purchases, last 12 months	2.575	2.578	2.575	3.020
	(11.866)	(12.000)	(11.761)	(11.874)
Observations	3255	1641	1614	640

Table A22: Households with labour in the following sectors (last 12 months)

	Experiment 1			Experiment 2
	Overall	CSEPWP	SCT	Overall
	Mean/s.d	Mean/s.d	Mean/s.d	Mean/s.d
Hh farming or livestock activities	0.982	0.985	0.980	0.927
	(0.132)	(0.123)	(0.142)	(0.261)
Non-farm busines	0.619	0.616	0.622	0.389
	(0.486)	(0.486)	(0.485)	(0.488)
Wage, salary, commission	0.166	0.165	0.165	0.044
	(0.372)	(0.372)	(0.371)	(0.205)
Unpaid apprenticeship	0.306	0.356	0.256	0.103
	(0.461)	(0.479)	(0.437)	(0.304)
Casual, parttime or ganyu labour	0.791	0.797	0.784	0.658
	(0.407)	(0.402)	(0.411)	(0.475)
Public works program	0.676	0.919	0.430	0.420
	(0.468)	(0.274)	(0.495)	(0.494)
Climate Smart- Enhanced Public Works Programme	0.543	0.819	0.262	0.308
	(0.498)	(0.385)	(0.440)	(0.462)
Observations	3255	1641	1614	640

Table A23: Number of hours spent in activity in last 7 days (by household member)

| | Experiment 1 | | | Experiment 2 |
| | Overall | CSEPWP | SCT | Overall |
	Mean/s.d	Mean/s.d	Mean/s.d	Mean/s.d
Hh farming and livestock activities	10.696	11.068	10.344	17.794
	(12.428)	(12.213)	(12.606)	(14.023)
Hh's nonagricultural businesses	11.080	12.116	10.119	10.836
	(17.280)	(18.424)	(16.108)	(17.028)
Work for wage, salary, commission (excl. ganyu and PWP)	9.659	10.387	8.943	10.173
	(18.331)	(19.139)	(17.561)	(20.186)
Inpaid apprenticeship	3.609	3.833	3.306	3.188
	(8.532)	(8.635)	(8.420)	(7.365)
Casual, part-time or ganyu labour	7.447	7.527	7.377	6.015
	(12.881)	(13.138)	(12.654)	(8.566)
Public works program	2.883	2.934	2.776	2.686
	(6.437)	(5.728)	(7.638)	(4.946)
Climate Smart- Enhanced Public Works Programme	4.186	4.793	2.939	4.152
	(6.364)	(6.594)	(5.688)	(5.432)
Observations	10181	4852	5286	2063

Table A24: Non-food consumption (in thousands of MWK)

| | Experiment 1 | | | Experiment 2 |
| | Overall | CSEPWP | SCT | Overall |
	Mean/s.d	Mean/s.d	Mean/s.d	Mean/s.d
Non-food expenditure in the last 7 days	1.511	1.542	1.480	2.094
	(3.483)	(3.396)	(3.571)	(3.840)
Non-food expenditure in the last 30 days	8.989	9.662	8.305	14.423
	(11.091)	(11.702)	(10.392)	(12.103)
Non-food expenditure in the last 3 months	11.773	11.086	12.472	17.020
	(20.540)	(19.787)	(21.263)	(22.259)
Non-food expenditure in the last year	19.047	18.952	19.143	31.276
	(41.053)	(40.962)	(41.159)	(51.943)
Observations	3255	1641	1614	640

Table A25: Perceived Agency

	Experiment 1			Experiment 2
	Overall	CSEPWP	SCT	Overall
	Mean/s.d	Mean/s.d	Mean/s.d	Mean/s.d
Self-Efficacy and Resilience (Schwarzer& Jerusalem, 1995) [1-4]				
Always manages to solve difficult problems if try hard enough.	3.228	3.281	3.169	3.602
	(0.906)	(0.871)	(0.938)	(0.742)
Can find ways to get what they want even in case of opposition	3.189	3.234	3.142	3.522
	(0.954)	(0.933)	(0.974)	(0.808)
Easy to stick to aims and accomplish goals	3.307	3.371	3.239	3.631
	(0.880)	(0.835)	(0.918)	(0.693)
Confident about dealing effectively with unexpected events	3.064	3.124	3.001	3.410
	(0.992)	(0.960)	(1.021)	(0.936)
Can remain calm when facing difficulties relying on coping abili	3.374	3.421	3.322	3.508
	(0.840)	(0.794)	(0.884)	(0.816)
Usually come up with several solutions when they face a problem	3.341	3.377	3.301	3.650
	(0.837)	(0.804)	(0.869)	(0.657)
Sense of Control (Lachman & Weaver, 1998) [1–7]				
Have little to no control over the things that happen to them in	3.705	3.770	3.638	3.898
	(2.177)	(2.174)	(2.172)	(2.337)
Other people determine most of what can and cannot do.	3.667	3.700	3.627	3.427
	(2.207)	(2.202)	(2.208)	(2.343)
Self- and Social-Esteem (Rosenberg, 1965; Du et al., 2012; original items) [1-4]				
Feeling able to do things as well as most people	2.094	2.106	2.078	2.409
	(0.985)	(0.975)	(0.994)	(1.034)
Having a positive attitude about yourself	2.776	2.791	2.758	3.000
	(0.958)	(0.939)	(0.978)	(0.876)
Feel like a good member of your family and your community	3.054	3.086	3.019	3.142
	(0.910)	(0.875)	(0.944)	(0.822)
Feel respected by other members of family and community	2.840	2.839	2.838	2.866
	(0.926)	(0.919)	(0.934)	(0.918)
Feel that other people in your family and community listen to yo	2.579	2.571	2.585	2.586
	(0.949)	(0.937)	(0.962)	(0.950)
Observations	3255	1641	1614	640

Table A26: Social Capital

	Experiment 1			Experiment 2
	Overall	CSEPWP	SCT	Overall
	Mean/s.d	Mean/s.d	Mean/s.d	Mean/s.d
Collective action				
Part of a group meeting regularly	0.522	0.540	0.504	0.650
	(0.500)	(0.499)	(0.500)	(0.477)
Contributed financially to a community project in past 12 months	0.589	0.619	0.557	0.673
	(0.492)	(0.486)	(0.497)	(0.469)
Participation in a community project in past 12 months	0.782	0.869	0.694	0.889
	(0.413)	(0.338)	(0.461)	(0.314)
Worked on a shared agricultural plot in past 12 months	0.356	0.402	0.307	0.542
	(0.479)	(0.490)	(0.462)	(0.499)
Observations	3255	1641	1614	640

Table A27: Well-being

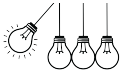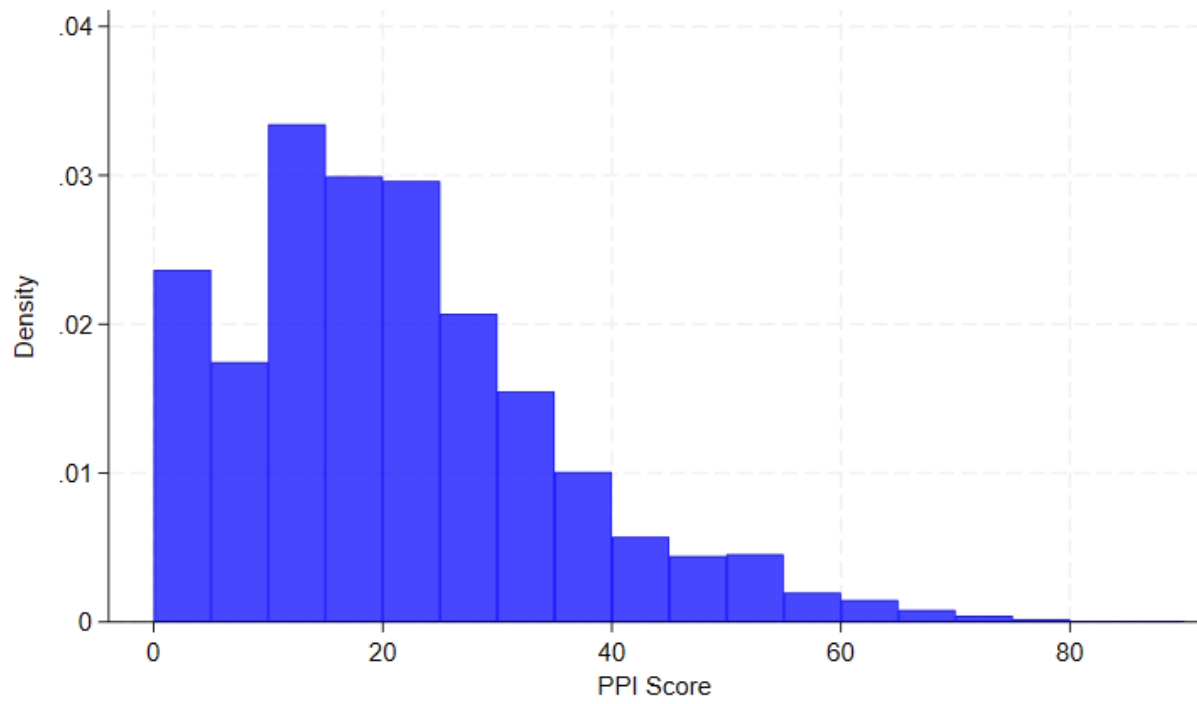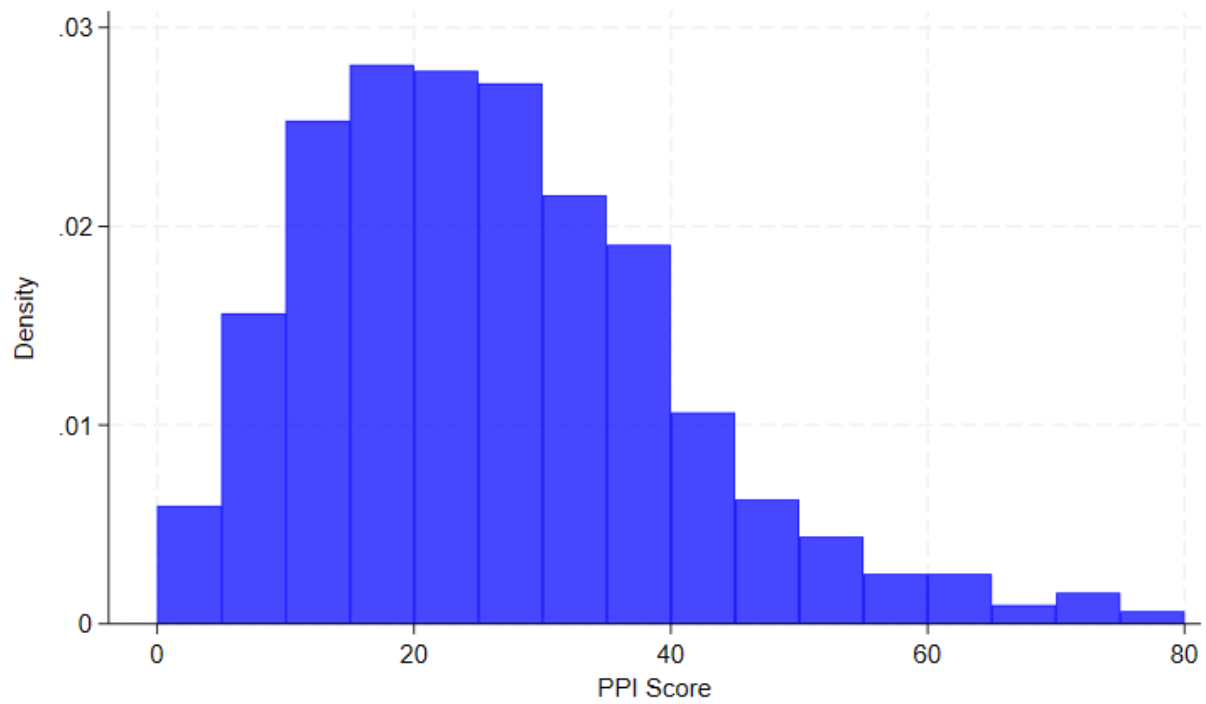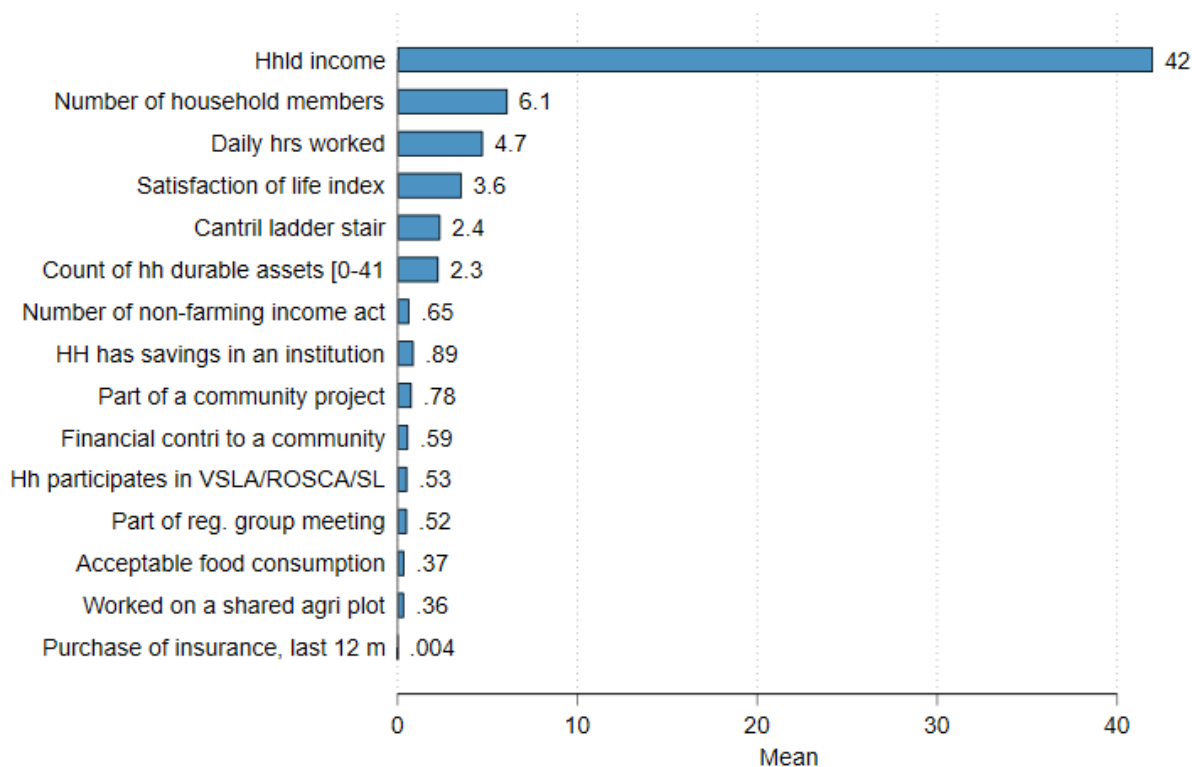|		Experiment 1		Experiment 2
	Overall	CSEPWP	SCT	Overall
	Mean/s.d	Mean/s.d	Mean/s.d	Mean/s.d
Satisfaction with life (Diener et al, 1985) [1–7]				
Life is close to my ideal.	4.054	4.053	4.052	4.081
	(2.077)	(2.071)	(2.082)	(2.190)
Conditions of life are excellent.	3.692	3.676	3.698	3.700
	(2.069)	(2.048)	(2.089)	(2.111)
Satisfied with my life.	4.444	4.488	4.394	4.737
	(2.037)	(2.028)	(2.047)	(2.088)
Have gotten the important things in life.	2.879	2.770	2.979	2.697
	(1.952)	(1.877)	(2.018)	(1.934)
Would change almost nothing if could live life over	3.115	3.005	3.230	2.608
	(1.960)	(1.909)	(2.003)	(1.945)
White's Perceived Stress Scale (PSS-4) [0-4]				
Felt unable to control important things in life in last month	2.113	2.136	2.089	2.367
	(1.370)	(1.356)	(1.385)	(1.169)
Confident about ability to handle personal problems in last mont	2.187	2.218	2.148	2.611
	(1.296)	(1.271)	(1.320)	(1.182)
Felt that things were going their way in last month	1.856	1.856	1.853	2.234
	(1.297)	(1.290)	(1.303)	(1.252)
Felt difficulties were piling up and could not overcome them in	2.408	2.411	2.408	2.356
	(1.353)	(1.361)	(1.346)	(1.327)
Patient health questionnaire (PHQ-4) [1-4]				
Felt nervous or anxious in last 2 weeks	2.214	2.201	2.229	1.998
	(0.966)	(0.954)	(0.977)	(0.941)
Not been able to stop or control worrying in last 2 weeks	2.067	2.058	2.077	1.828
	(0.974)	(0.972)	(0.976)	(0.915)
Felt little interest or pleasure in doing things in last 2 weeks	1.944	1.933	1.953	1.722
	(0.914)	(0.898)	(0.928)	(0.871)
Felt depressed or hopeless in last 2 weeks	1.891	1.875	1.907	1.656
	(0.933)	(0.933)	(0.932)	(0.858)
Levenson Multidimensional Locus of Control [1–7]				
Felt like life outcomes were determined by powerful people.	4.447	4.403	4.492	4.050
	(2.082)	(2.091)	(2.072)	(2.317)
Nb of friends depends on how nice a person I am	5.542	5.505	5.577	5.953
	(1.704)	(1.721)	(1.686)	(1.552)
Found that what is going to happen will happen	5.380	5.380	5.383	5.662
	(1.748)	(1.748)	(1.750)	(1.870)
People like myself have very little chance of protecting our per	5.207	5.156	5.253	5.309
	(1.728)	(1.737)	(1.721)	(1.928)
Getting what I want requires pleasing those people above me.	4.614	4.589	4.636	4.651
	(2.130)	(2.127)	(2.134)	(2.329)
Work hard to get what I want	6.366	6.388	6.344	6.394
	(1.064)	(1.038)	(1.091)	(1.246)
Psychological distress (in last 30 days) (Kessler-6 (Kessler et al., 2003)) [1-5]				
How often did the resp. feel nervous?	3.460	3.479	3.442	3.753
	(1.234)	(1.223)	(1.245)	(1.072)
How often did the resp. feel hopeless?	3.641	3.669	3.611	3.889
	(1.189)	(1.170)	(1.208)	(1.037)
How often did the resp. feel restless?	3.452	3.493	3.412	3.759
	(1.216)	(1.198)	(1.232)	(1.090)
How often did the hh feel so depressed that nothing could cheer	3.459	3.475	3.441	3.916
	(1.131)	(1.115)	(1.146)	(0.986)
How often did the resp. feel that everything was an effort?	2.254	2.233	2.274	2.130
	(1.221)	(1.203)	(1.239)	(1.116)
How often did the resp. feel worthless?	3.898	3.874	3.922	4.145
	(1.229)	(1.233)	(1.225)	(1.048)
Subjective health and functioning (BRFSS-Healthy Days, 2021) [1-4]				
Health Condition	2.224	2.264	2.177	2.472
	(0.951)	(0.974)	(0.922)	(0.942)
Nb of days poor health kept the resp. from doing their usual act	6.492	6.379	6.585	4.536
	(7.693)	(7.716)	(7.632)	(6.092)
Observations	3255	1641	1614	640

Figure A1: Poverty Probability Index
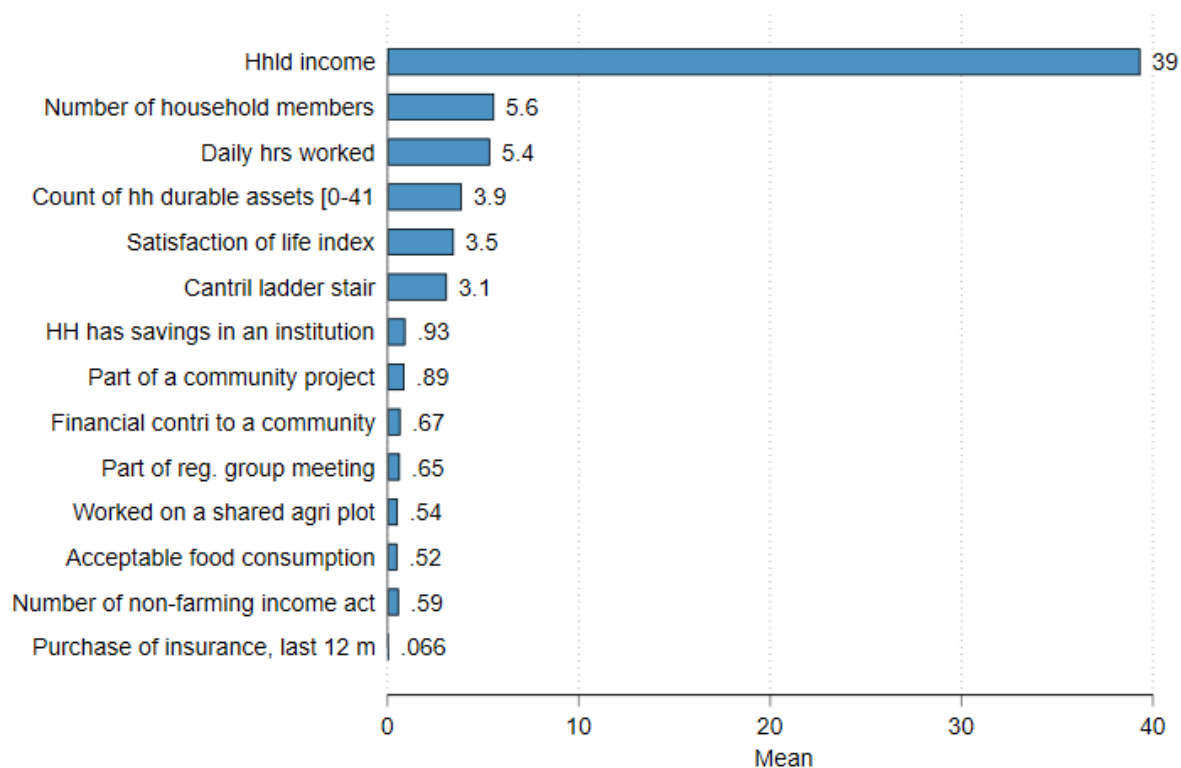

(a) Experiment 1

(b) Experiment 2

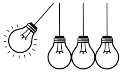Figure A2: Main outcomes

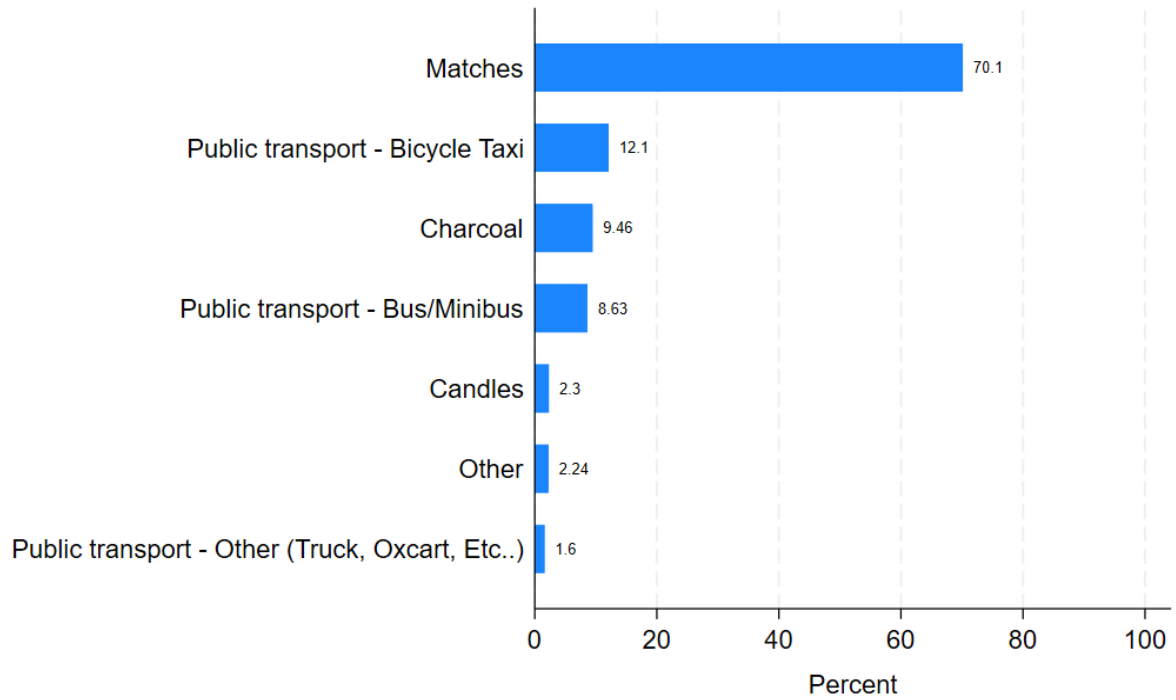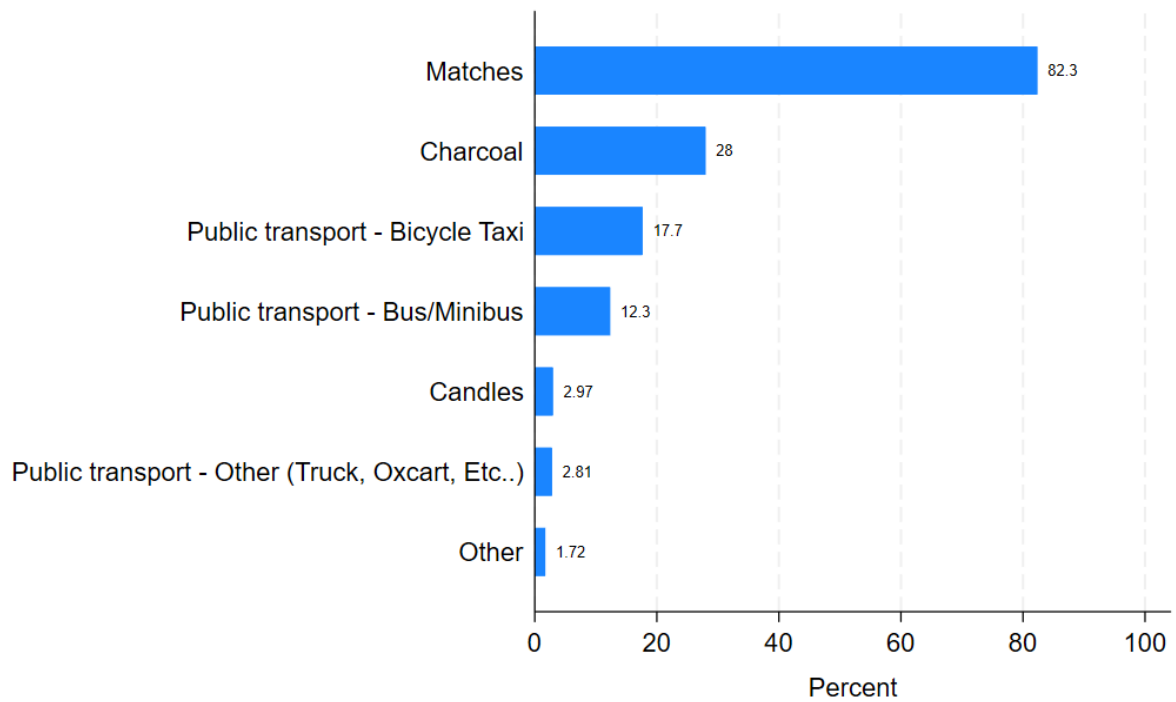(a) Experiment 1

(b) Experiment 2

Figure A3: Share consumed non-food items, last 7 days
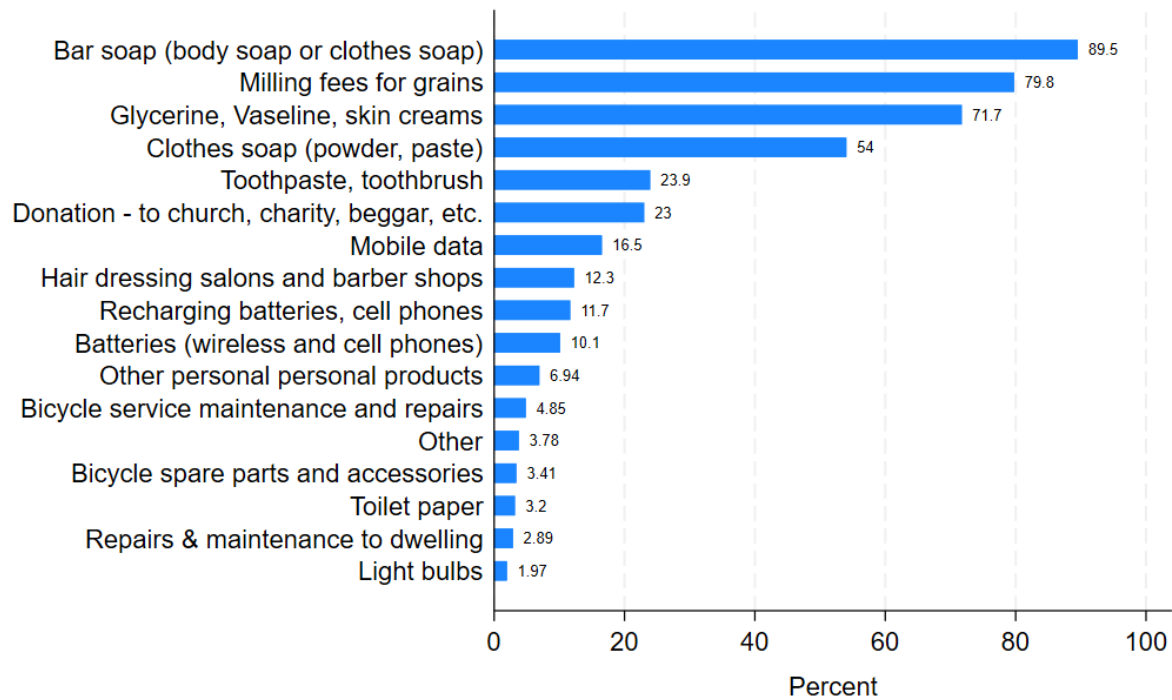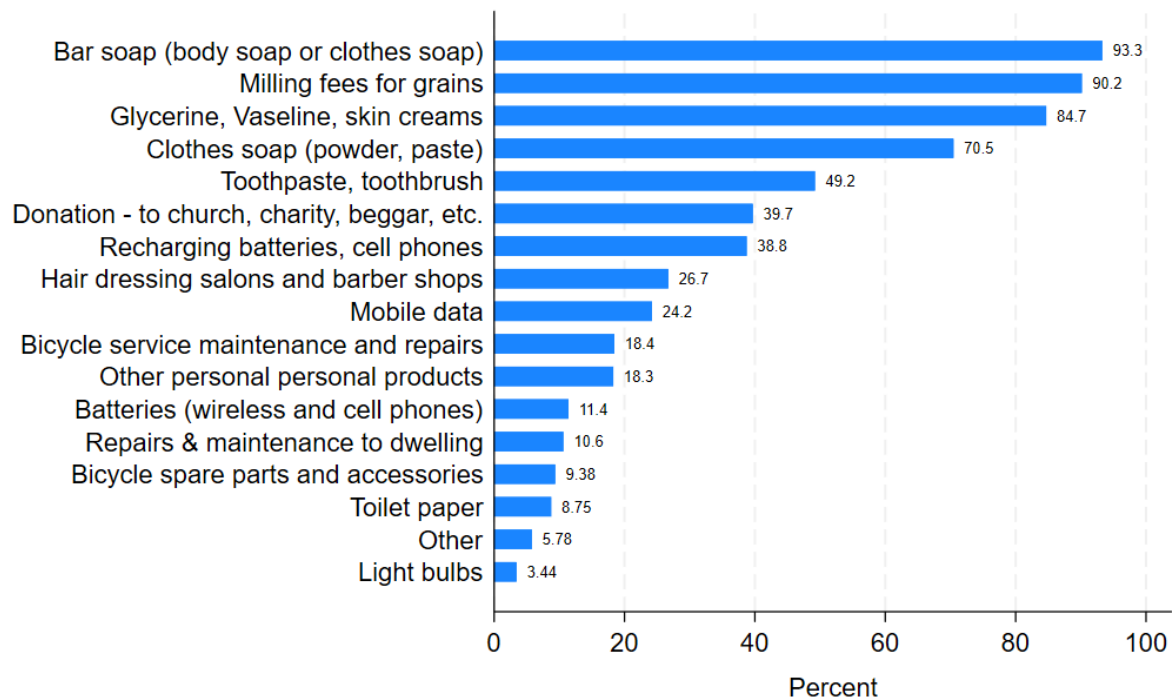

(a) Experiment 1

(b) Experiment 2

Figure A4: Share consumed non-food items, last 30 days
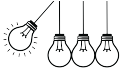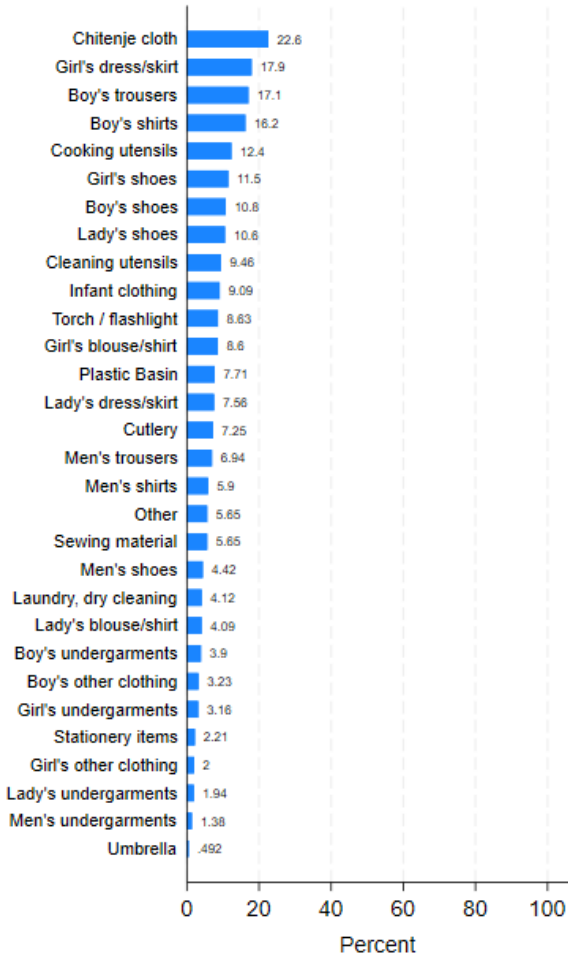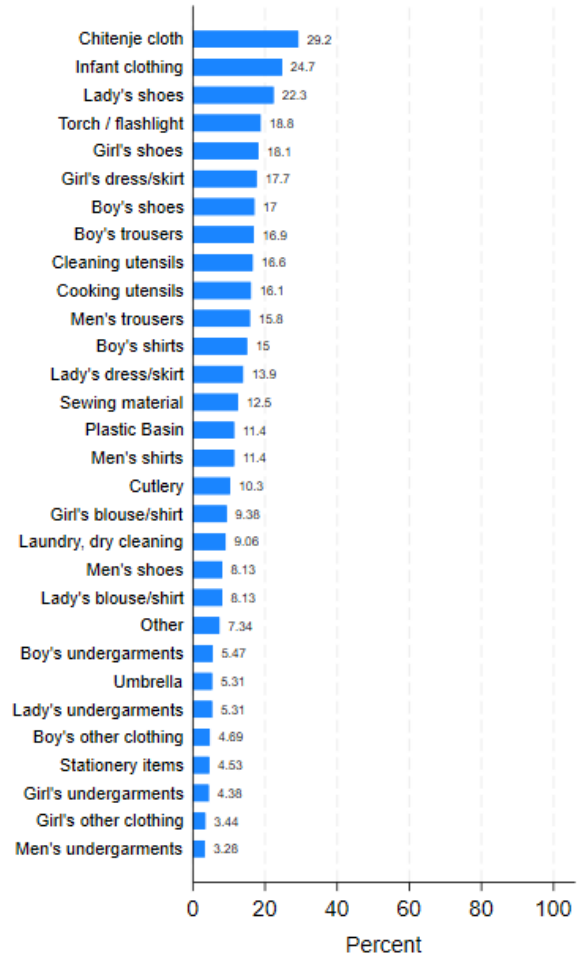

(a) Experiment 1

(b) Experiment 2

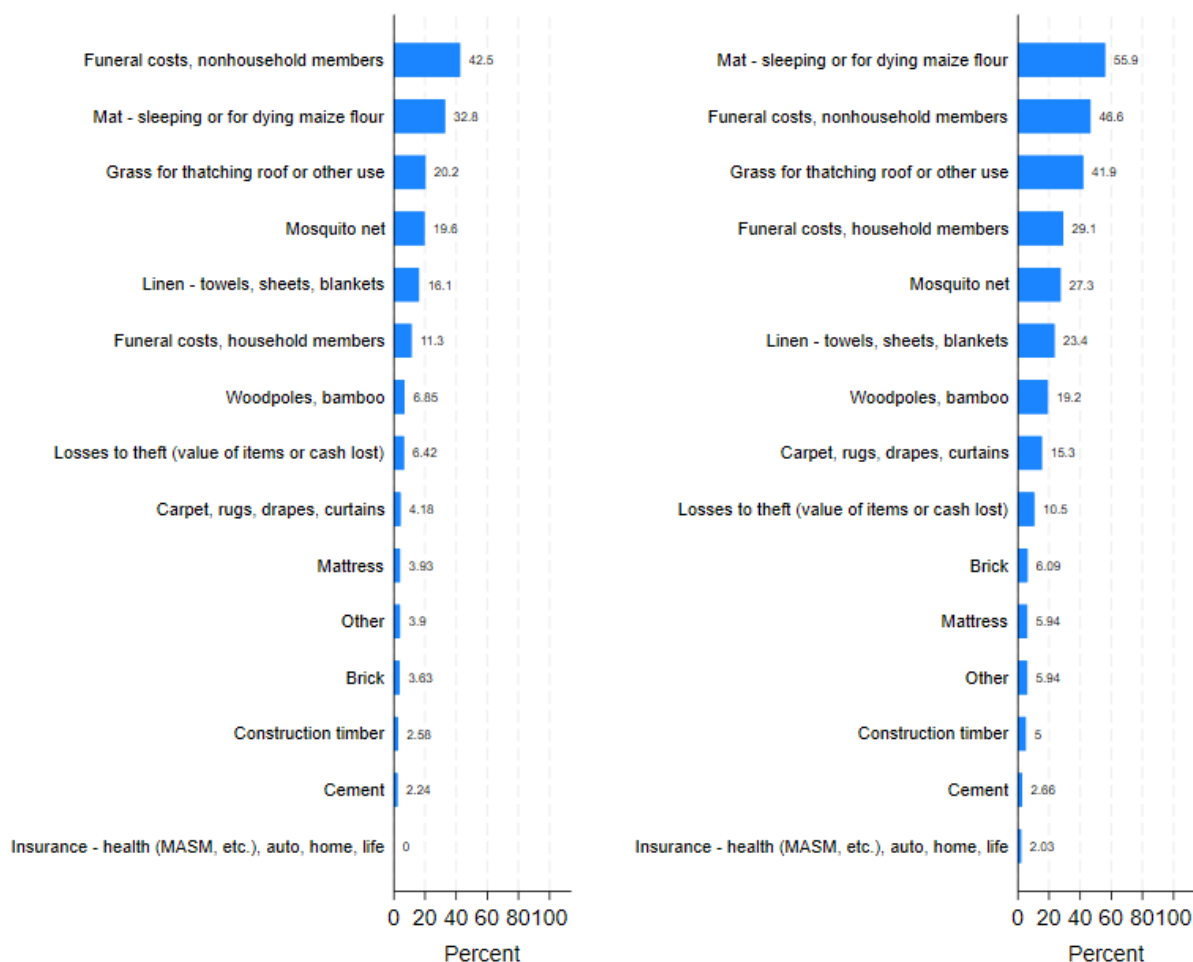Figure A5: Share consumed non-food items, last three months

(a) Experiment 1

(b) Experiment 2

Figure A6: Share consumed non-food items, last twelve months

(a) Experiment 1

Item	Percent
Funeral costs, nonhousehold members	42.5
Mat - sleeping or for dying maize flour	32.8
Grass for thatching roof or other use	20.2
Mosquito net	19.6
Linen - towels, sheets, blankets	16.1
Funeral costs, household members	11.3
Woodpoles, bamboo	6.85
Losses to theft (value of items or cash lost)	6.42
Carpet, rugs, drapes, curtains	4.18
Mattress	3.93
Other	3.9
Brick	3.63
Construction timber	2.58
Cement	2.24
Insurance - health (MASM, etc.), auto, home, life	0

(b) Experiment 2

Item	Percent
Mat - sleeping or for dying maize flour	55.9
Funeral costs, nonhousehold members	46.6
Grass for thatching roof or other use	41.9
Funeral costs, household members	29.1
Mosquito net	27.3
Linen - towels, sheets, blankets	23.4
Woodpoles, bamboo	19.2
Carpet, rugs, drapes, curtains	15.3
Losses to theft (value of items or cash lost)	10.5
Brick	6.09
Mattress	5.94
Other	5.94
Construction timber	5
Cement	2.66
Insurance - health (MASM, etc.), auto, home, life	2.03

Figure A10: Livelihoods support interventions - implementation timeline

Activities	Start date	End date	Duration	Duration(months)
Enhanced	Jan 20, 2024	Dec 30, 2025		
Joint skills groups(JSGs)	Jan 20, 2024	Jul 30, 2025		18
LESP	Nov 1, 2023	July 28,2024		9
Value chains & grants	Aug 1, 2024	Oct 30, 2024		3
YSC - sensitization to financial linkages	Jul 24, 2023	Dec 30, 2024		17
YSC - monitoring and supervision	May 28, 2024	Dec 30, 2025		19
Graduation	Mar 21, 2024	Dec 30, 2025		
Livehood options skills training	Mar 21, 2024	Jun 10, 2024		3
Asset transfers	Jun 1, 2024	Jun 30, 2024		1
Nutrition & health support	Jul 29, 2024	Sep 30, 2025		14
Coaching & mentoring	Jul 1, 2024	Dec 30, 2025		18

Figure A11: Cantril ladder

Stair where repondent personally feels is standing at this time.

(a) Experiment 1

Stair where repondent personally feels is standing at this time.
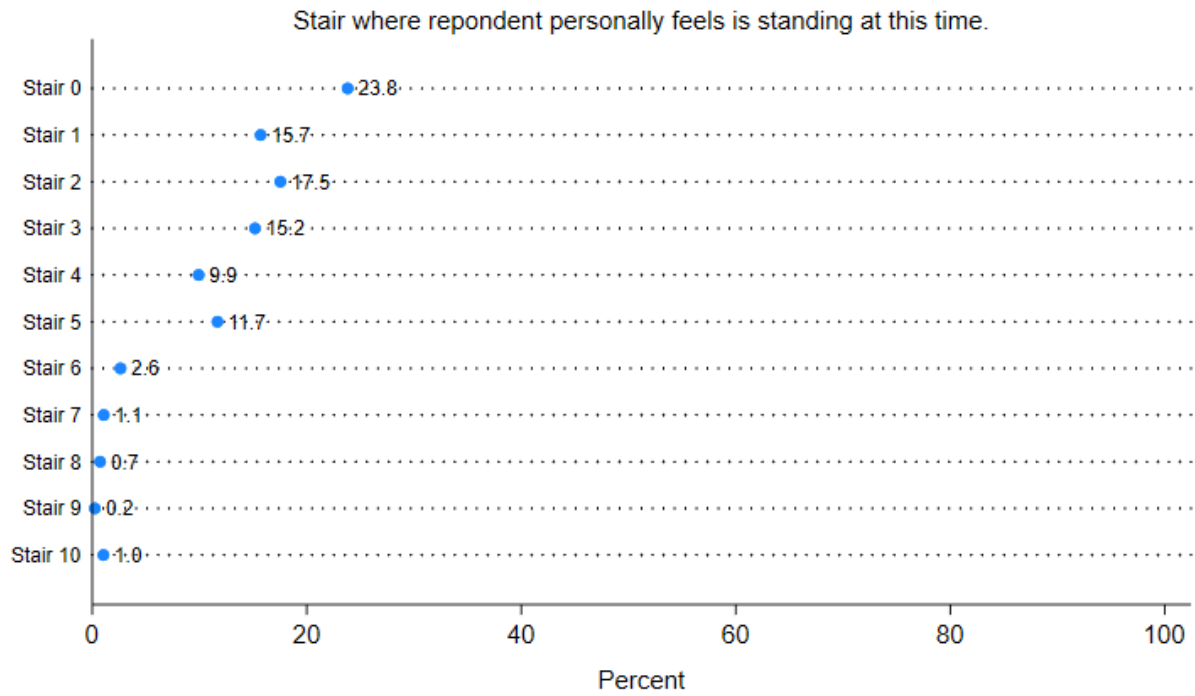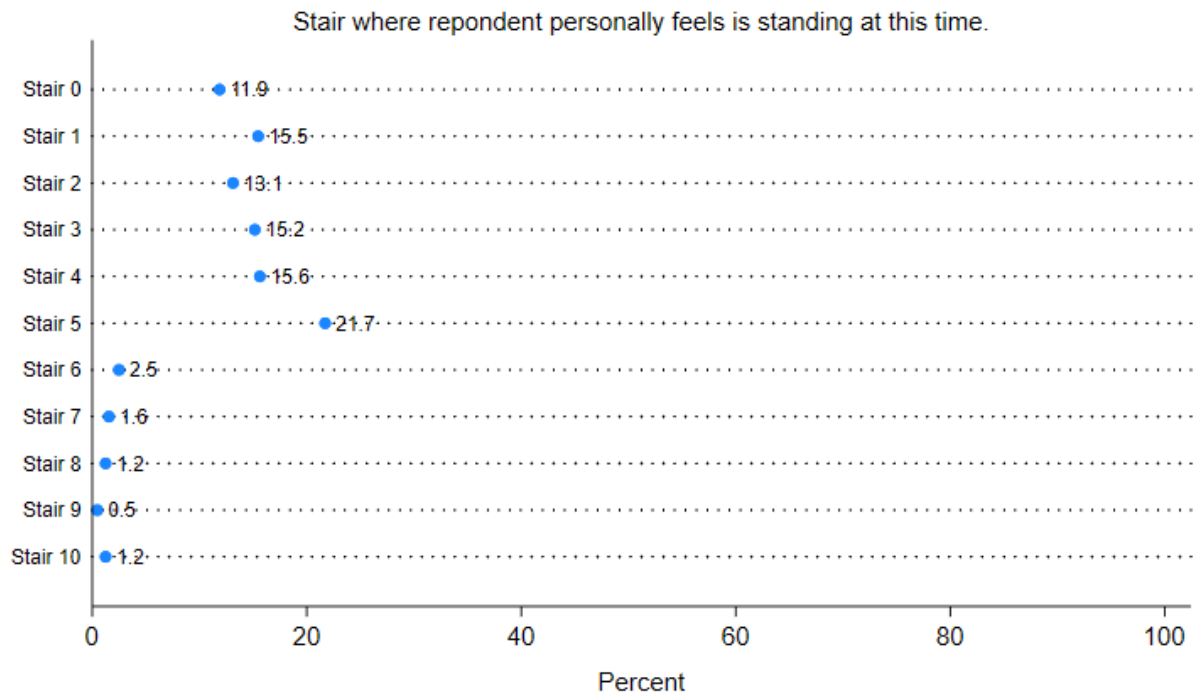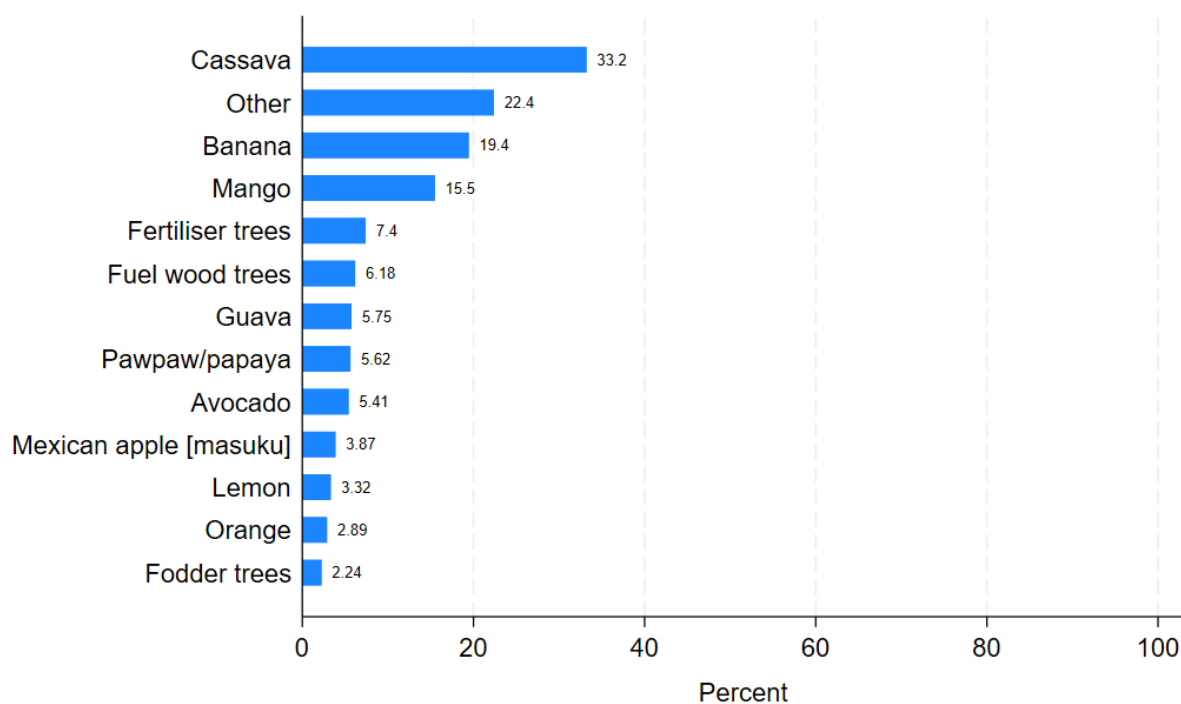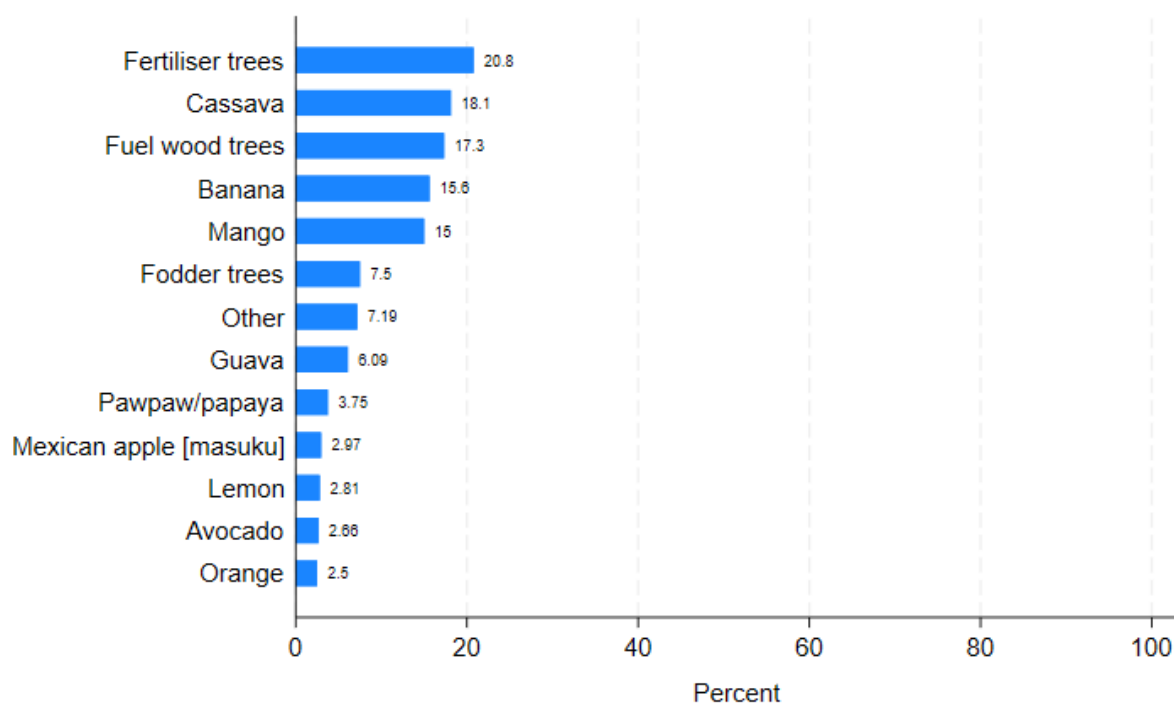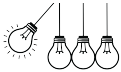

(b) Experiment 2

Figure A7: Permanent crops cultivated

(a) Experiment 1

(b) Experiment 2

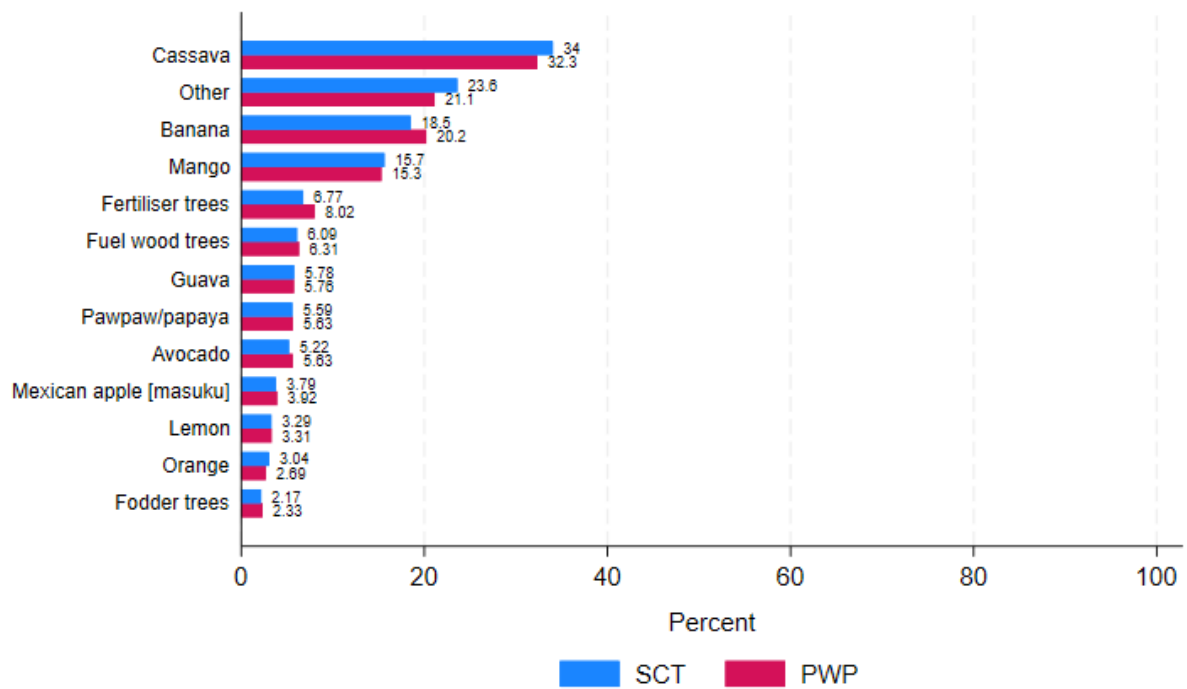Figure A8: Permanent crops cultivated: Experiment 1 dis-aggregated
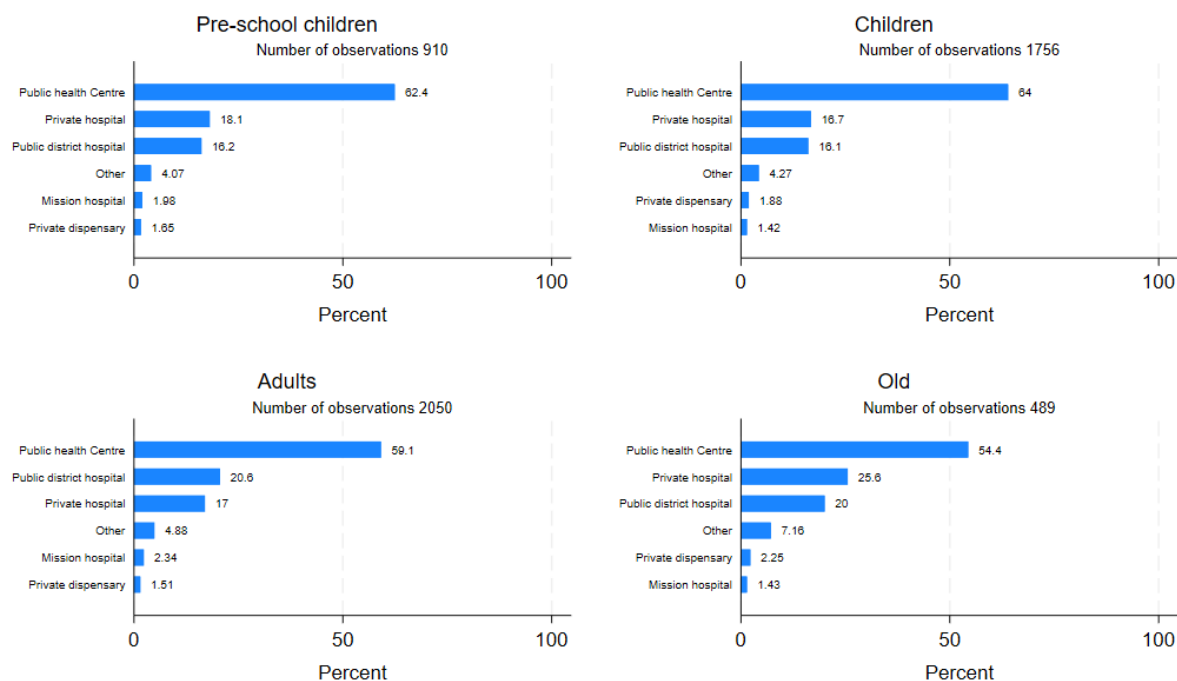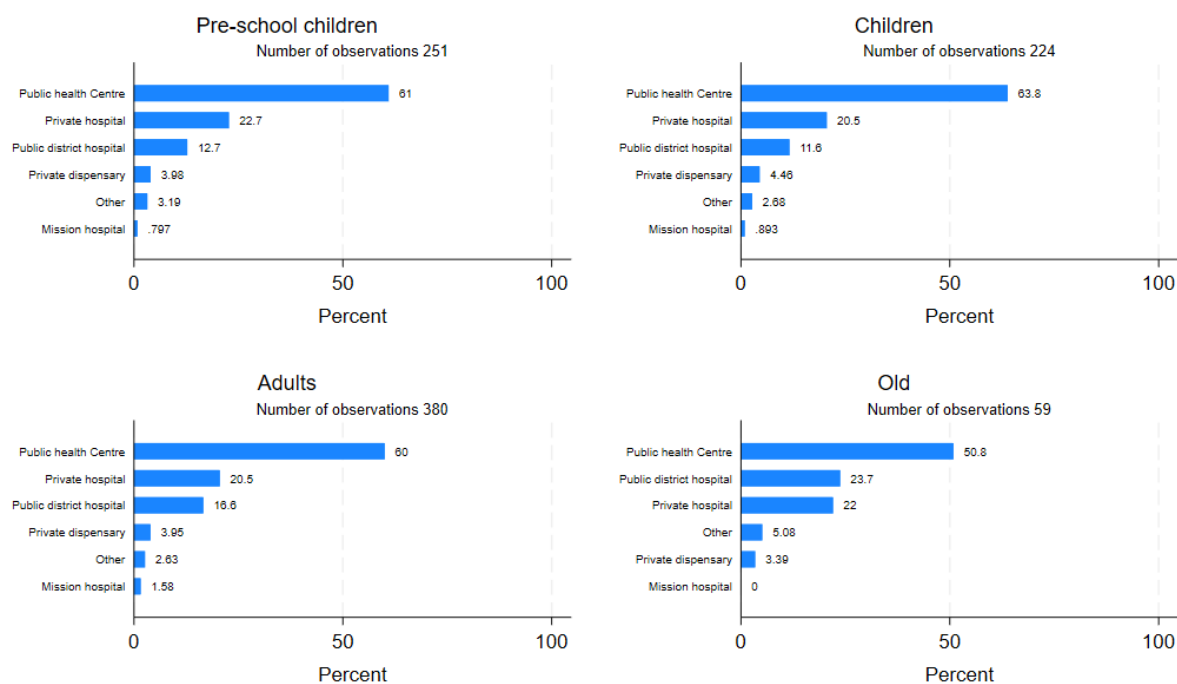
Figure A9: Healthcare provider: Which health facility did the household member attend?

(a) Experiment 1

(b) Experiment 1