



Operations Report

External Evaluation of the Mchinji Social Cash Transfer Pilot

Candace Miller MHS ScD
Maxton Tsoka, MEcon
Kathryn Reichert, MPH

Boston Based Research Team

Mohammed Brooks, MPH
Elizabeth Cunningham
Kelly McCoy, MPH
Brianna Hirsch
Shin Daimyo
Emily E. Chambers

Daniel Bikoko
Edward Bisika
McPherson Chatama
Chiyekembezo Chifua
Davidson Chimwaza
Wilson Ching'amba
MacDonald Chitekwe
Allan Dayles
Grace Gundula
Hastings Honde
Emmanuel Kambalame
Fanny Kanjala

Malawi Based Research Team

Loveness Kasinge
Tendai Kasondo
Florida Katereta
Maxwell Kazembe
Dorah Khonje
Ulala Kondowe
Edward Kwisongole
Noel Mbuluma
Bernard Mhango
Meya Mkandawire
Nancy Mlauzi

Kondwani Msiska
Daisy Mtonga
Gheneli Mwajabe
Margaret Mwanza
James Mwera
Mary Ngwaka
MacDonald Nkhalamba
Wellington Nkhoma
Mapopa Nyiringo
Zione Themba
Andrew Zulu

Center for International Health and Development
Boston University School of Public Health
Boston, Massachusetts

and

The Centre for Social Research
University of Malawi

KUFUNA KUMVETSA MCHINJI CASH TRANSFER



August, 2008

This report is made possible by the generous support of the American people through the United States Agency for International Development (USAID) and by the generous support of the United Nations Children's Fund – Malawi. The contents are the responsibility of Boston University and do not necessarily reflect the views of USAID, the United States Government, or the United Nations Children's Fund

Statement to Program Designers and Implementers:

We have the deepest respect and admiration for the ingenuity, focus, and determination required to design, launch, and implement the Social Cash Transfer Scheme. We have witnessed passionate professionals driven in their pursuit of poverty alleviation and human development. Their shared resolve inspires and humbles us.

Statement of Gratitude

We wish to express our profound appreciation to everyone who participated in the External Evaluation.

To everyone at the District Assembly and within the Social Protection Secretariat, we thank you for the hospitality that you have shown us, the frank and thoughtful interviews, and your openness and eagerness to share information about the SCTS. We applaud your efforts and commitment, despite the many challenges you encounter every day.

To all of the other stakeholders, from the villages of Mchinji to the Ministries of Lilongwe, we thank you for your insights, questions, and suggestions. We encountered candid and forthright individuals, intent on improving the SCTS and decreasing poverty, everywhere we went.

To our intervention and comparison households, you allowed us to witness your struggles and sorrows, your desperation, and for some, your relief. In all activities, we visited over 21,000 households in Mchinji. To you, children, grandmothers caring for many orphans, and people living with disabilities, AIDS, and other diseases, we strove to preserve your voices as we tell your stories.

The authors have benefited from comments and useful inputs from Jennifer Beard, Rich Feeley, Shyama Kuruvilla, Paul Miller, Raymond Morin, Sydney Rosen, Lora Sabin and Jon Simon.

TABLE OF CONTENTS

EXECUTIVE SUMMARY	IX
SOCIAL CASH TRANSFER SCHEME (SCTS).....	IX
RESULTS OF EVALUATION.....	IX
SCTS MANAGEMENT.....	X
COMMUNITY ISSUES	X
PROGRAM DESIGN	X
MAJOR RECOMMENDATIONS.....	XI
SCHEME MANAGEMENT	XI
STAFF AND CAPACITY BUILDING AT DISTRICT LEVEL.....	XI
SCTS ACTIVITIES TO IMPLEMENT.....	XI
AUTOMATION OF FILES.....	XII
IMPROVEMENTS IN PROGRAM DESIGN	XII
THE WAY FORWARD.....	XII
INTRODUCTION.....	1
<i>Table 1. Size of Cash Transfer (plus additional ‘top-ups’ for school aged children).....</i>	<i>1</i>
<i>Figure 1. Motivation for conducting Operations Assessment.....</i>	<i>2</i>
CONCEPTUAL FRAMEWORK: LINKING CONCEPTS WITH OPERATIONS AND IMPLEMENTATION.....	2
<i>Table 2. Conceptual Framework</i>	<i>3</i>
<i>Table 3. Activities by implementing agency.....</i>	<i>4</i>
METHODS USED IN THE EVALUATION OF THE CASH TRANSFER SCHEME	5
DATA SOURCES.....	5
<i>Figure 2. Timeline for data collection.....</i>	<i>6</i>
DATA ANALYSIS	7
RESULTS.....	8
1. QUESTIONS FROM THE CONCEPTUAL FRAMEWORK	8
<i>Quality of Management.....</i>	<i>1</i>
<i>Figure 3. Total Injection into Mchinji by Month/Year.....</i>	<i>1</i>
<i>Appropriateness of Costs</i>	<i>1</i>
<i>Table 4. Start up, operating and cash transfer costs</i>	<i>11</i>
<i>Table 5. Summary of expenditures on activities as a percentage of operational costs</i>	<i>12</i>
<i>Table 6. Summary of expenditures on activities as a percentage of total SCTS costs*.....</i>	<i>13</i>
<i>Level of Transparency of Process and Accounting</i>	<i>1</i>
<i>Figure 4: Flow Chart of Route of Cash Transfer</i>	<i>15</i>
<i>Adequacy of Internal Monitoring and Control</i>	<i>1</i>
<i>Level of Cooperation at Multiple Levels</i>	<i>1</i>
<i>Quality of Internal and External Communication</i>	<i>1</i>
<i>Linkages to Existing Services and Ministries</i>	<i>1</i>
2. MATRICES ORGANIZED BY AGENCY AND LEVEL THAT LIST SCTS ACTIVITIES WITH AN ANALYSES OF STRENGTHS, WEAKNESSES AND SUGGESTIONS FOR IMPROVING IMPLEMENTATION (PAGES 20-34)	19
DISTRICT LEVEL AGENCIES AND COMPOSITION	19
COMMUNITY LEVEL COMMITTEE	19
TABLE OF MATRICES.....	20
A. EXAMINATION OF THE DISTRICT ASSEMBLY.....	20
B. SOCIAL CASH TRANSFER SCHEME SECRETARIAT	28
C. DISTRICT SOCIAL PROTECTION SUB-COMMITTEE	31

A. COMMUNITY SOCIAL PROTECTION COMMITTEE32

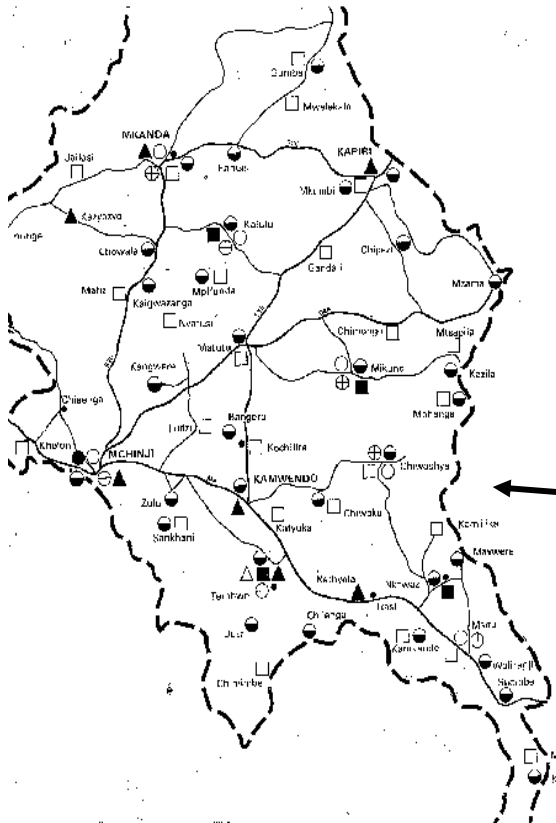
APPENDIX 1: EVIDENCE FOR OPERATIONS REPORT35

LIST OF DATA SOURCES35

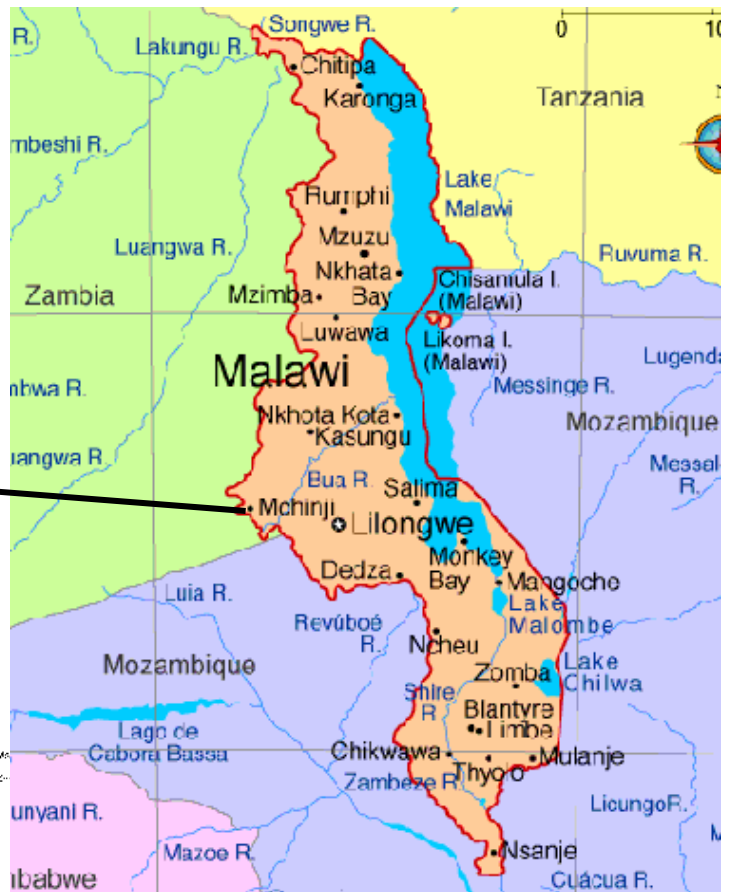
WORKS CITED65

Maps

Mchinji District



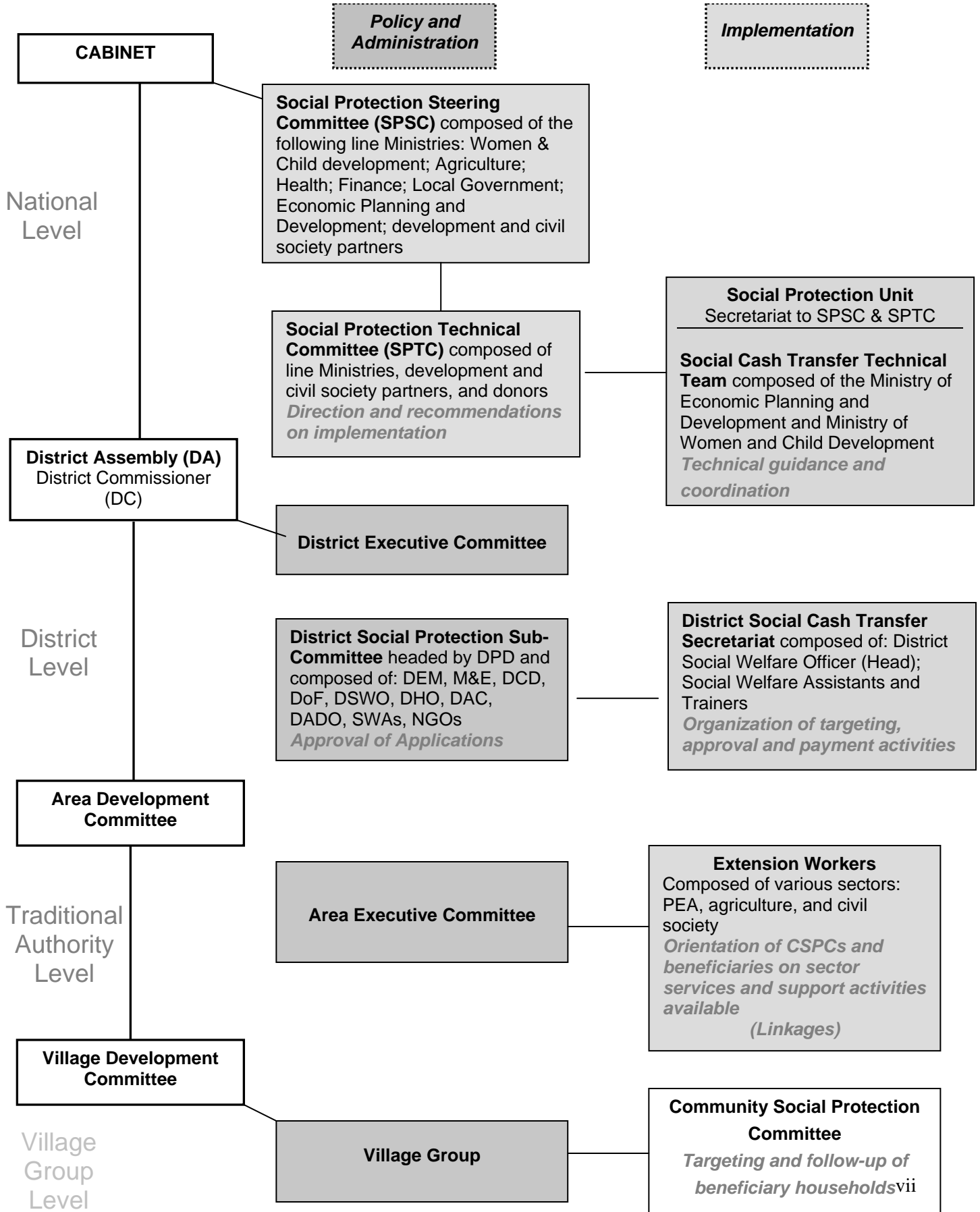
Malawi



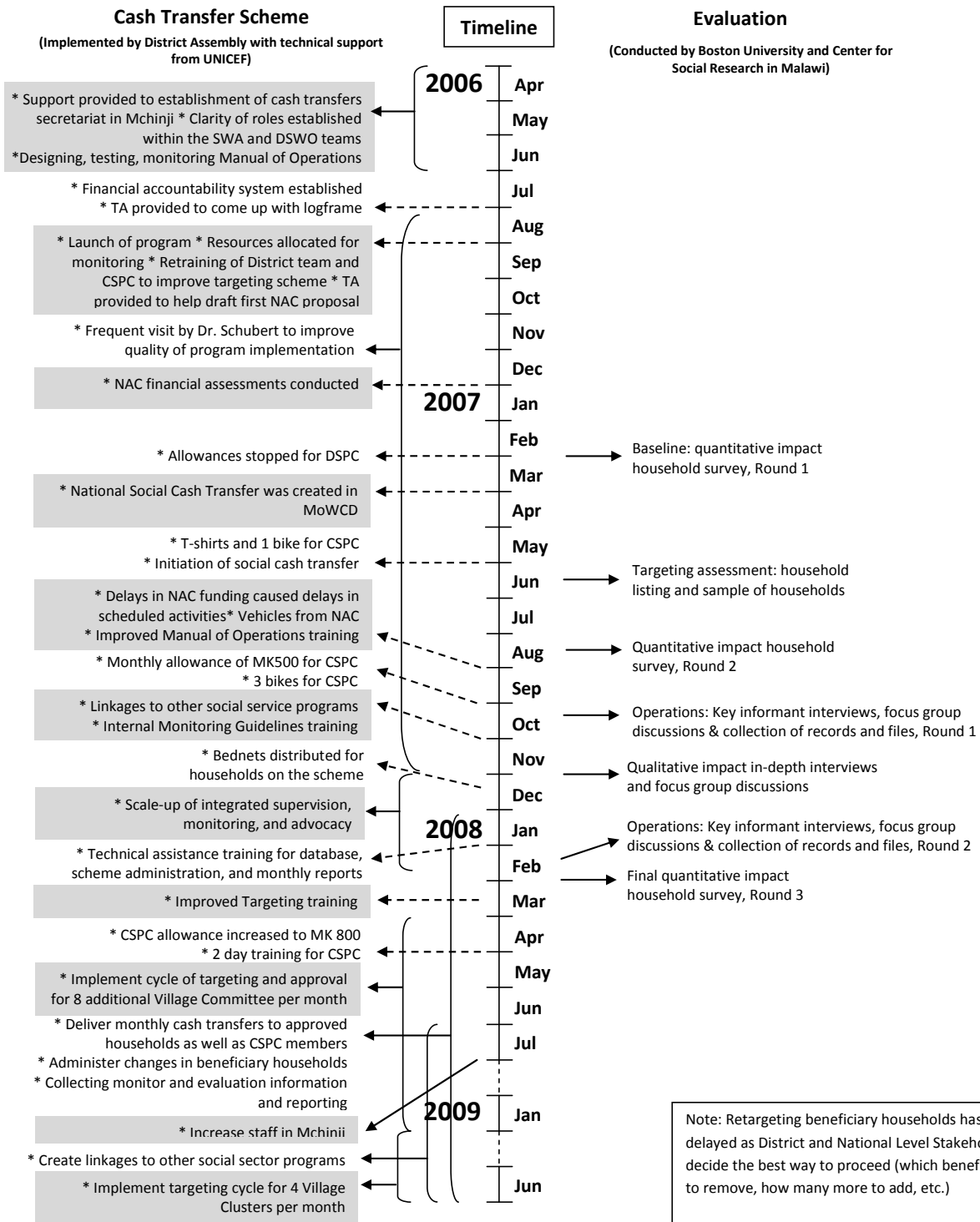
Acronyms

ARV – Antiretroviral
CADECOM – Catholic Development Commission in Malawi
CBO – Community Based Organization
CDA – Community Development Assistant
CSPC – Community Social Protection Committee
CSR – Centre for Social Research
SCTS – Social Cash Transfer Pilot Scheme
DA – District Assembly
DAC – District AIDS Coordinator
DADO – District Agriculture Officer
DC – District Commissioner
DCD – District Community Development
DEC – District Executive Committee
DEM – District Education Manager
DHO – District Health Officer
DoF – Director of Finance
DPD – District Planning Director
DSPC – District Social Protection Committee
DSPC – District Social Protection sub-Committee
DSWO – District Social Welfare Officer
FBO – Faith Based Organization
FGD – Focus Group Discussion
GDP – Gross Domestic Product
GVH – Group Village Head
IDI – In-depth Interview
IHS2 – Integrated Household Survey 2
KII – Key Informant Interview
ME – Monitoring and Evaluation
MGDS- Malawi Growth and Development Strategy
MoEP&D – Ministry of Economic Planning & Development
MoWCD – Ministry of Women & Child Development
NAC – National AIDS Council
NGO – Non Governmental Organization
OVC – Orphans and Vulnerable Children
PI – Principal Investigator
RA – Research Assistant
SCTS – Social Cash Transfer Secretariat
SPSC – Social Protection Steering Committee
SWA – Social Welfare Assistant
TA – Training Assistant
UNICEF – United Nations Children Fund
VDC – Village Development Committee
VH – Village Headman

Institutional Framework for The Mchinji Pilot Social Cash Transfer Scheme (Schubert, 2008)



Schedule of Activities for the Mchinji Pilot Social Cash Transfer Scheme



EXECUTIVE SUMMARY

Social Cash Transfer Scheme (SCTS)

Globally, cash transfer schemes are gaining momentum as a response to poverty. Launched in June 2006, the Mchinji Social Cash Transfer Pilot Scheme (SCTS) was designed to alleviate poverty, reduce hunger, and improve school enrolment among beneficiaries in the poorest 10% of households by delivering regular and reliable grants to ultra poor, labour constrained households. As a decentralized scheme, the SCTS is implemented by the Government of Malawi at the level of the District Assembly. At the national level, the Ministry of Women and Child Development (MoWCD), the Ministry of Economic Planning and Development (MoEP&D), and the United Nations Children’s Fund (UNICEF) provide technical assistance to the District. The SCTS is financed by the Global Fund to Fight AIDS, Tuberculosis and Malaria through the National AIDS Commission (NAC). By April 2008, 2,878 households were receiving monthly transfers with total program expenditures at MK6.1 million (US\$43k) per month.

Evaluation of SCTS Operations

Rigorous external evaluations, using mixed methods, are becoming a hallmark of cash schemes, helping implementers identify and solve problems and increasing the positive impact of the programs (Fiszbein, Schady et.al., 2008). Accordingly, the Mchinji Social Cash Transfer Pilot serves as a mechanism that generates information on the scheme as a component of Social Protection in Malawi. The External Evaluation of the Mchinji Cash Transfer was funded over two years by the US Agency for International Development (USAID) through the Child and Family Applied Research Project (CFAR) and by UNICEF. The Operations Report is one of three reports that together comprise the External Evaluation of the Cash Transfer Scheme. The main objective of the Operations Report is to examine the implementation of the SCTS, which determines whether the program will meet its objectives of alleviating poverty and hunger. The Operations Evaluation utilized mixed methods and was specifically designed to assess past performance, provide ‘real-time’ feedback for programmatic improvements, and anticipate the scheme’s future needs. The evaluation serves as a (1) source of evidence to help policymakers, donor partners and other stakeholders in Malawi make informed decisions (2) as a tool to help program implementers improve upon current activities and (3) as a resource for stakeholders globally who are interested in a SCTS in sub-Saharan Africa. Findings from the Operations Evaluation should be read with an understanding of the range of positive impacts that the SCTS has upon beneficiary households. Compared to non-beneficiaries, the typical beneficiary household receiving MK2,000 (US\$14) per month is more likely to seek healthcare when someone is sick, be food secure, consume high quality foods, have improved housing, own productive assets, and save for the future. Children in beneficiary households also have higher rates of enrolment and miss fewer days of school than non-beneficiaries (See Impact Report).

Results of Evaluation

Social transfer programmes are currently an under-utilised policy option in African countries and yet the Malawian scheme is one of the first of its kind in Southern Africa.¹ Overall, managing the SCTS or any social protection program is time intensive. Implementation requires both national and international commitment to social protection, consensus building and coordination within different ministries; increased investment in institutional and human resource capacity, and functioning accountability systems (African Union, 2006). In Mchinji, with support from the central ministries and UNICEF, the District Assembly (DA) must manage the process of identifying beneficiaries; disburse monthly cash payments to thousands of households over hundreds of miles; administer programmatic changes; and monitor and report on all activities. This occurs in a context where the DA has limited staff, resources, and technology, and no experience managing this amount of cash on a monthly basis. Also, the SCTS utilizes a

¹ In the “Livingstone Call for Action” (2006), 12 Eastern and Southern African governments (Ethiopia, Kenya, Lesotho, Madagascar, Mozambique, Namibia, Rwanda, South Africa, Tanzania, Uganda, Zambia and Zimbabwe) pledged to draft costed national social transfer plans within two to three years.

community-based targeting system to identify the poorest households, rather than using sophisticated data sources and automated systems, which are commonly used in more developed countries.

SCTS Management

Despite these challenges, the SCTS scheme is fully operational. We believe that – in accordance with the Malawian Development Growth Strategy (MDGS) theme of decentralization – the District Assembly is capable of administering the SCTS, but is in need of assistance and strong partnerships at all levels. Currently, the system contains management gaps and multiple points of potential leakage that must be addressed in order to avert serious problems during the SCTS scale-up. In particular:

- The District enjoyed a high level of technical assistance and financial support from UNICEF during the pilot phase, but the central ministries have been slow to assume their responsibilities as UNICEF assumes a less active role. The central ministries are also limited by their own staffing and resource shortfalls. Delays in adopting the National Social Protection Policy and the fact the SCTS is still in a pilot phase have further reduced national level support of district activities.
- According to representatives from each agency, collaboration between NAC, MoWCD, MoEP&D, UNICEF and the District Assembly is insufficient. While stakeholders are eager for the SCTS to be an effective program, the relationships and processes needed for a collaborative effort do not yet exist.
- Inadequate communication and understanding of processes, and the lack of clear expectations between the District and NAC have delayed the liquidation of funds from NAC to the district and the District's ability to purchase equipment that is fundamental to scheme implementation.
- SCTS oversight by central ministries and the District Assembly (DA) has been inadequate, resulting in a lack of accountability for some operations.
- At the District Assembly (DA), skill and management deficits persist such that the system does not sufficiently support the expanding project. The District has human resource shortages, lacks alternate or backup plans, and needs upper-level support and technical assistance.
- The District has not implemented some SCTS activities. The SCTS budget and log frame allocates 0.88% of all SCTS funds for administering changes among beneficiary households and 0.59% of the budget for M&E. However, in reality, less than 0.005% of overall costs were utilized for either of these activities between Sept 06 and Dec 07.

Community Issues

At the community level, we find instances of corruption among Community Social Protection Committees (CSPC), rather than a corrupt system (76% of recipients are correctly targeted); however, CSPCs are rarely monitored and, while training of community volunteers is improving, is still inadequate. Additionally, the SCTS currently lacks a grievance policy or office of the ombudsman that can collect and rectify complaints about the SCTS. Moreover, the incentive to 'game' the system is high enough to warrant reforming aspects of the program to ensure that there are adequate systems and controls in place, the CSPC members are monitored, corruption reduced, and unlawful behavior prosecuted.

Program Design

We observed important limitations to the current system of targeting and approvals. One critical limitation is the lack of information on the number of households in villages and the demographic and economic characteristics of these households. For example, estimates of the total number of households per village have been off by 25% (See Targeting Report), and these estimates do not include any demographic information. Some villages had been excluded from the scheme entirely and there is currently no way for the District to assess how many eligible households or villages are excluded. In addition, the targeting procedures lack sufficient clarity to guide CSPCs in selecting which households to prioritize: That of an ultra poor, 80-year-old living alone or that of an ultra-poor 34-year-old mother of four. The SCTS allows communities to decide. However, with current methods, it allows corruption,

village politics, and overt nepotism due to the subjective nature of the decision and the level of poverty, which exceeds the program's 10% cut-off line in many villages.

Still, we find that the challenges faced by Mchinji District and targeting errors are well within international norms (Fiszbein, Schady et.al., 2008) while improvements can and should be made. We find a level of absolute poverty and a level of program impact that strongly argues for improving the system.

MAJOR RECOMMENDATIONS

We recommend the following changes in order to improve the quality of the SCTS:

Scheme Management

Establish a District Social Protection Secretariat to coordinate and manage all social protection activities at the district level. Currently, the SCTS Desk Officer and trainers have demonstrated incredible commitment and should maintain field responsibilities. However, the SCTS is currently reaching 2,878 households and operating at MK6.1 million (US\$43,732) per month (to scale up to 11,400 households and MK26 million US\$185,714 by June 2009). Rather than overall scheme management at the level of Social Welfare Assistants (SWAs), who have a 1-year degree, no formal computer training, and a lower-level position vis-à-vis the national, district, and community stakeholders that they must interface with; a separate District Social Protection Officer, at the same level as the District AIDS or Agricultural Officer, should manage the SCTS. The District Social Protection Officer requires the action-oriented management tools, data, technology and other resources needed to operate a district-wide cash transfer scheme.

Staff and Capacity Building at District Level

National stakeholders, supported and in partnerships with international partners, donor agencies, and NGOs, must deliver on their mandate to build local capacity for management and SCTS implementation. This entails convening collaborative meetings in which stakeholders regularly come together with the resources and expertise from their respective agencies and tackle challenges facing the SCTS.

Central ministries must take the steps necessary to help build district-level capacity, which entails creating new positions (1) District Social Protection Officer (2) Data Management /Technology Support Officer; and filling vacant posts at the DA that are essential to the SCTS, including (1) M&E Officer (2) Typists and (3) Additional Accountants. Also, lower-tiered staff at the districts need stronger analytical, critical thinking, and problem solving skills, and ongoing computer and data management training in order to implement systems that increase efficiency and reduce the SCTS workload. SCTS members should be cross-trained in all activities so that operations are never interrupted.

Currently, UNICEF funds a portion of district-level capacity building costs through the central ministries. However, given that these activities are essential to a decentralized approach to poverty reduction, we urge the Government of Malawi to add this into the national budget under 'Human Resource Management and Development', 'Economic Planning and Development' and/or 'Local Government and Rural Development'. Funding shortfalls for capacity building enables structural weaknesses that inhibit the successful implementation of the SCTS and other social protection programs.

SCTS Activities to Implement

Important SCTS activities, such as administering changes in beneficiary households and conducting M&E are critical to the successful implementation of the scheme, yet are often overlooked due to competing demands. However, the DA should better coordinate with the District Executive Committee to increase their reach by utilizing extension workers from various offices (i.e. agriculture, health) in order to assist with SCTS activities. While a revision to the original Manual of Operations, we suggest

adding eligible beneficiaries to the SCTS once ineligible beneficiaries are removed, rather than waiting for the next round of targeting (which has been delayed for nearly one year now.) With improved record keeping, district officials agree that this is an important and achievable improvement. Rather than leaving program funds in accounts, the impact of the SCTS could expand by reaching additional households.

Automation of Files

Immediate uptake of the automated database is essential to managing beneficiary data, financial management, and creating M&E reports and a feedback loop within the District and between District and National Stakeholders. While there is a misconception that automation will increase the workload, the consensus at the DA is that automation is the only way forward. District stakeholders report eagerness to use the system. In fact, the District first asked for an automated system in November 2006. The SCTS Desk Officer and Accounts Office have received database training; however staff still require technical support and assistance to launch and maintain the database. They also require a typist or database manager to help get the system operational. Currently, the staff assigned to manage the database has no formal computer training, which partly explains the delay in operationalizing the system. A Technology Support Officer is required for trouble shooting, repairs and data recovery or retrieval.

Improvements in Program Design

The subjective nature of targeting criteria should be removed from the SCTS. While this is an issue that program planners and policymakers must grapple with, one option is to create a point system to rank household poverty and other program criteria, which can serve as a proxy means test. This type of system is currently utilized in countries such as Chile, Kenya and Turkey (Fiszbein, et. al. 2008). This suggestion is explained in greater detail in the Targeting Report, but standards must be set to prioritize which households are included in the scheme. The standards may be flexible, but better guidance is needed, along with documentation so that decision-making processes are transparent and can be revisited if necessary.

In order to improve overall scheme management, the quality of targeting, increase transparency and reduce corruption, we recommend that districts complete a household listing in each Village Development Group (VDG). A Household Listing that captures basic economic and demographic data, would yield information on poverty levels by villages throughout the District. This information is critical to all Social Protection efforts and especially useful to guide programs where targeting is required. Extension workers would oversee CSPCs who would generate the listing. Data would be entered into the automated database. The database would generate data on the overall number of households per village and the number of ultra poor and labour constrained households per VDG. Using key proxies for poverty and demographic information, a priority listing of beneficiaries would be created, and then CSPCs could apply local knowledge to this list to identify the neediest among all eligible households.

The way forward

Over the course of the evaluation, we find a continuous tension between (1) a cash transfer scheme with limited expenditures on operations designed to be affordable in resource-poor countries and (2) the need for a scheme where the systems, technology, staffing and resources necessary for successful implementation are available. We advocate on the side of minimizing operational expenditures, yet building the systems necessary to implement an efficient SCTS scheme that reduces poverty and yields human and economic development among beneficiaries. While the limitations at the various levels are palpable, overcoming them is not only critical to the SCTS as a component of social protection, it is the way forward for the overall successful implementation of the MGDS.

INTRODUCTION

Social Protection is the second theme in The Malawi Growth and Development Strategy (MGDS), which is Malawi's approach to poverty reduction through five thematic areas: Economic Growth, Social Protection, Social Development, Infrastructure Development, and Improved Governance (Ministry of Economic Planning and Development. 2006). The Mchinji Social Cash Transfer Scheme is a new instrument of social protection targeted at Malawi's most vulnerable households.

Cash Transfer Schemes are gaining momentum as a response to poverty throughout the developing world in countries such as Bangladesh, India, Nepal, Turkey, Russia, Brazil, Colombia, Ecuador Honduras, Jamaica, Mexico, and Uruguay. Specific programmatic guidelines differ and the size of transfers vary, but policymakers are witnessing a return on investment indicating that transfers yield important health and human development outcomes. The Cash Transfer Scheme in Malawi was designed to alleviate poverty, reduce hunger and malnutrition, and improve school enrolment among the poorest 10% of households. It was also designed to generate information on the feasibility, costs and benefits, and positive and negative impact of a SCTS as a component of Social Protection in Malawi.

The goal of the Cash Transfer Scheme (SCTS) in Malawi is to deliver regular and reliable grants to "ultra poor" households, which are defined as those households that have minimal assets and income and are labour constrained (i.e. there is no person aged 19-64 able to work, or there is a high dependency ratio). As a decentralized scheme, the SCTS is implemented by the Government of Malawi at the District Assembly. The Ministry of Women and Child Development (MoWCD), the Ministry of Economic Planning and Development (MoEP&D), and United Nations Children's Fund (UNICEF) provide technical assistance to the District. Currently, financial support is from the Global Fund to Fight AIDS, Tuberculosis and Malaria through the National AIDS Commission (NAC).

The Mchinji Cash Transfer was designed in April 2006; 400 households received their first payment in June 2006; and the scheme was launched in September 2006. By April 2008, 2,878 households were receiving transfers on a monthly basis with total program expenditures at MK6.1 million (US\$43k) per month. Current plans are to scale up to 11,400 households at MK26 million per month (US\$185k) by June 2009. On average, beneficiaries receive monthly transfers of MK2,000 (US\$14) depending on the size of the household and the number of school aged children in the household (a MK200 top-up is paid for primary school aged children and MK400 for secondary aged youth) (Table 1).

Table 1. Size of Cash Transfer (plus additional 'top-ups' for school aged children)

Number of household members	MK per month	US\$ per month
1	600	\$4.30
2	1000	\$7.14
3	1400	\$10.00
4	1800	\$12.85

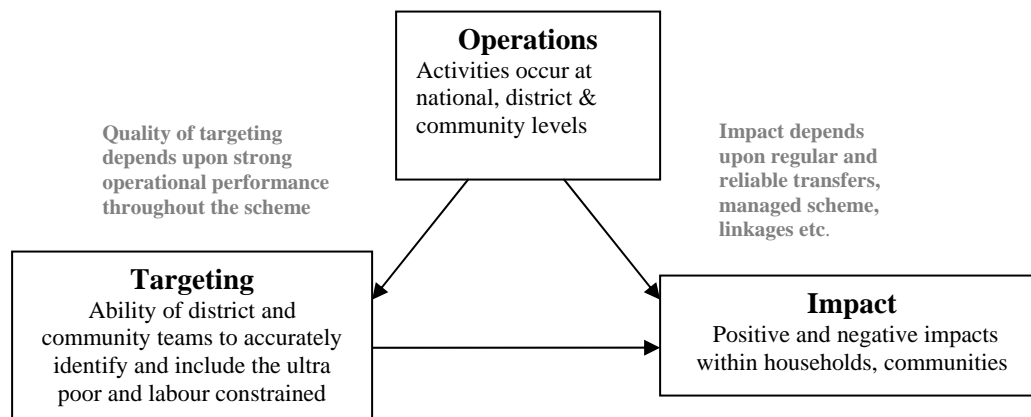
The External Evaluation of the Mchinji Cash Transfer was funded over two years by the US Agency for International Development through the Child and Family Applied Research Project (CFAR) and by UNICEF.² Similar to other SCTS, with a strong evaluation culture, which is 'well beyond traditional practice in social policy', SCTS implementers in Malawi sought to incorporate an external evaluation (external to both Government and international partners) to enhance the credibility of findings (Fiszbein, Schady et.al., 2008). The evaluation utilizes quasi-experimental methods, and as is true with evaluations

² USAID Y1:US\$220,730; UNICEF Y1: US\$80,836, Y2: US\$148,954

from other SCTS, materials will be made public, electronically available, and published in respected academic journals.³

The Operations Evaluation is one of three reports that together comprise the External Evaluation of the Cash Transfer Scheme (Figure 1). The main objective of this report is to examine the District’s implementation of the SCTS, which determines whether the program will meet objectives of targeting the poorest households in Malawi and alleviating poverty and hunger among the most vulnerable. The Targeting Evaluation examines the methods used to identify and approve cash transfer recipients and the outcomes of the approach in order to understand the effectiveness of the methodology. Finally, the Impact Evaluation examines the impact of the cash transfer scheme on a range of indicators at the beneficiary, household, and community levels. The evaluation serves as a (1) source of evidence to help policymakers, donor partners and other stakeholders in Malawi make informed decisions (2) as a tool to help program implementers improve upon current activities and (3) as a resource for stakeholders throughout the world who are interested in the operations of a cash transfer scheme in sub-Saharan Africa.

Figure 1. Motivation for conducting Operations Assessment



The evaluation of the scheme’s operations occurred as the SCTS itself evolved. Therefore, the evaluation incorporates an examination of past performance and an assessment of the adequacy and appropriateness of ongoing changes. Throughout the study, the Evaluation team was able to provide ‘real-time’ feedback for programmatic improvements, and was designed to help anticipate the scheme’s future needs as it is scaled up throughout Mchinji and other districts in Malawi.

Conceptual Framework: Linking Concepts with Operations and Implementation

We developed a conceptual framework to serve as a map that links (1) a set of pre-determined evaluation concepts⁴ with (2) questions and indicators related to the scheme’s operations and (3) a list of activities, implemented at various levels that together comprise the SCTS’s operations. We examine each of the applicable concepts and indicators within each activity in order to describe overall findings, strengths, weakness, and suggestions for improvements. The concepts, questions and indicators are in Table 2: *(The overall findings, strengths, weakness, and opportunities are in the matrices on page 20)*

³ The External Evaluation website is <http://childresearchpolicy.org/>. All survey instruments, past presentations, SCTS documents, and final reports are available online.

⁴ The indicators are based on the original terms of reference for the evaluation available at <http://www.socialcashtransfers-malawi.org>

Table 2. Conceptual Framework

Concept (1)	Questions / Indicators (2):
Quality of Management	<ul style="list-style-type: none"> • Is there an organized system, with accountability, quality and back up plans? • Personnel: Is human capacity adequate? (staff size, skill matrix) • Where are skill and training deficits? Is staff in log frame devoting appropriate time to scheme? • Technology/Equipment: What is required for scheme management and communication? What was purchased? What is/is not working? What are the deficits?
Appropriateness of Costs	<ul style="list-style-type: none"> • What are the start-up costs vs. the costs of running the scheme? • How do costs compare to the quality of management (systems, staffing, technology, transparency, internal monitoring and control, communication, targeting accuracy)? • What is the priority of the activity vs. budget allocation? What is the appropriateness of expenditures versus returns (e.g. increases in costs of monitoring activities versus increase in reducing inclusion errors)? What are the planned costs vs. the actual costs? • Is the management and monitoring of costs (accuracy, follow up) appropriate?
Level of transparency of process and accounting	<ul style="list-style-type: none"> • What is the level of transparency vis-à-vis the overall management of scheme and activities at different levels (International, National level, District, Community)? • Is there transparency in the district and community scheme processes and decisions? • Is the financial system (at all levels throughout entire cash flow process) transparent? • Are cash transfer files transparent and files accessible and available for review by external groups? Are files accurate and complete? Are deviations explained? • Is there transparency in targeting, approvals, and administering changes (i.e. removing people from scheme, dealing with reports of wrong doing, re-targeting) • What measures exist to increase transparency? What additional measures should exist?
Adequacy of internal monitoring and control	<ul style="list-style-type: none"> • To what extent is there monitoring of overall implementation (i.e. of staff, files, M&E) and processes including the identification of honest, reliable CSPC members, targeting approval process, pay process, maintaining/ removing beneficiaries, and re-targeting? • Are systems of monitoring and control adequate to prevent corruption within key processes (i.e. financial management, targeting and approval, vehicle usage)?
Level of cooperation at multiple levels	<ul style="list-style-type: none"> • Is cooperation adequate between levels including operations among international, national, district, community levels? How well are various activities supported? • How well does each level/office understand roles at other levels? Are critical processes adequately collaborative (ie. proposal development, cash flow, beneficiary approvals, M&E report review and feedback, quarterly inspections)?
Quality of internal and external communication	<ul style="list-style-type: none"> • Is communication adequate between national and district levels on drafting proposals and budgets, acquiring resources, feedback on M&E reports, and problem solving? • Is communication adequate within the district on trainings of personnel, targeting and approval meetings, creating and maintaining linkages, requesting support for pay points and M&E etc., and sharing M&E reports, problems and successes? • Is communication adequate between the CSPC and district for issues such as scheme set-up, updates on approvals, rejections, and removals of beneficiaries, monitoring linkages, performance feed back, and assistance with M&E? • Is communication adequate between the CSPC and community on issues including introducing the scheme, updates on approvals, disapprovals and removals of beneficiaries, pay point notice, explanation of linked services, answering questions?
Linkages to existing services and ministries	<ul style="list-style-type: none"> • Are international, national, district and community level operations appropriately linked? Are NGOs, civil society linked to the scheme? • Where are the additional areas of linkages? Have they been identified? Is there a plan? • Are beneficiaries appropriately included in identifying possible linkages?

The evaluation utilizes multiple methods in order to analyze and describe the strengths and weaknesses of the implementation of the scheme to date. This framework allows us to describe processes and activities

in a manner that generates possible solutions and facilitates decision making for quality improvement in the future implementation of the Cash Transfer Scheme (SCTS).

Multiple agencies coordinate to implement the various tasks of the scheme. As of August 2008, the SCTS was still in a pilot phase, with national partners evolving over time. Given this status, the evaluation primarily focuses on the processes that occur at the district and community levels. However, we also examined processes and interactions between international, national, district and community levels as relevant to the Mchinji operations (Table 3) and highlight the weaknesses that impact the Mchinji pilot.

Table 3. Activities by implementing agency

I. Activities to be performed at the National Level			
A. Ministry of Women Children and Development (MoWCD)	B. Ministry of Economic Planning and Development (MoEP&D)	C. National AIDS Commission (NAC)	D. United Nations Children's Fund (UNICEF)
<i>(The National SCTS Secretariat was established in March 07)</i>	<i>(Oversight of the SCTS moved from the Ministry of Poverty and Disaster Management to MoEP&D in June 07)</i>	<i>(SCTS financing moved from UNICEF to the Global Fund to Fight AIDS, TB and Malaria in Jan 07)</i>	<i>(Assisted with SCTS development and provides ongoing technical assistance)</i>
1. Assess district's capacity to implement the scheme (human resources, space and furniture, technology)	1. Coordinate Ministries, donors, international agencies and other stakeholders around social protection strategies	1. Review proposals	1. Provide technical assistance between districts and national level
2. Build human resource capacity within the district to implement the transfer scheme	2. Conduct quarterly inspection and auditing visits	2. Provide technical assistance with proposal development	2. Assist in communicating between offices (Government, NAC, and districts)
3. Interface with districts to keep information flowing and respond to problems	3. Examine and consolidate M&E reports; review and provide feedback	3. Periodic inspection and auditing visits	3. Advocacy
4. Quarterly inspection and auditing visits		4. Move cash from Global Fund, through NAC, to Districts	4. Periodic inspection
5. Review reports		5. Examine M&E (financial and impact)	5. Review reports

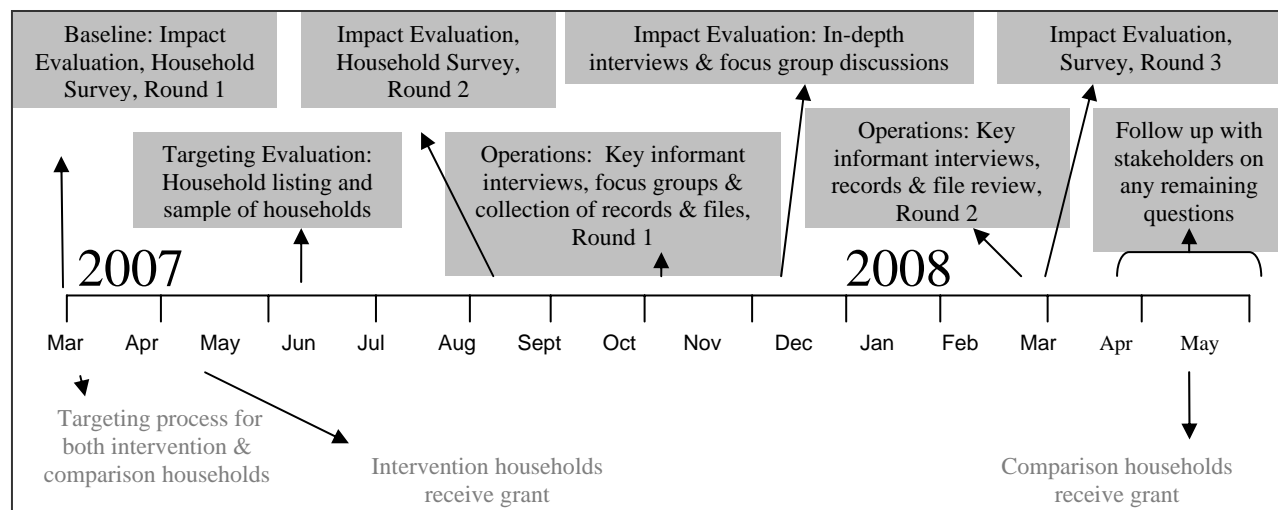
II. Activities to be performed at the District Assembly level		
A. District Assembly (DA)	B. Social Cash Transfer Scheme (SCTS) Secretariat	C. District Social Protection Sub-Committee (DSPC)
1. Mobilize and coordinate the district to implement scheme (Ministries, NGOs, DSPC, etc.)	1. Plan, implement, record, monitor and report all activities	1. Supervise the Secretariat
2. Communicate with District Executive Committee (DEC) and other stakeholders on SCTS	2. Training of district staff (extension workers) and CSPC to implement scheme	2. Approve/disprove applications
3. Manage and supervise implementation of scheme	3. Keep and manage all files	3. Create linkages to other social sector programmes
4. Manage scheme finances	4. Lead targeting and retargeting	4. Assist DA office with duties
5. Oversee targeting and retargeting activities	5. Assist in national scale up (training etc.)	
6. Deliver monthly cash transfers to approved households	6. Respond to problems	
7. Administer changes in beneficiary households		
8. Collect M&E information		
9. Write and disseminate reports		
10. Write proposals, prepare budgets, secure new funds		
III. Activities to be performed at the Community Level		
A. Community Social Protection Committee (CSPC)		
1. Agree to be appointed or elected to the CSPC	7. Assist in approval process at District	
2. Attend training	8. Inform applicants about whether they have been included	
3. Identify and list ultra poor households	9. Attend pay point for beneficiaries	
4. Visit households and fill out application	10. Identify changes in households and report problems	
5. Meet with CSPC to rank households	12. Answer questions from community	
6. Attend community meeting to discuss ranking	13. Instruct beneficiaries on how to use funds	

METHODS USED IN THE EVALUATION OF THE CASH TRANSFER SCHEME

Data Sources

Data collection to examine that the operations of the Mchinji Social Cash Transfer occurred between March 2007 and May 2008 (Figure 2) in an iterative process, where we interacted with national and district officials and community members. We collected information and observed processes during multiple stages of the scheme's implementation and were able to return to key informants and stakeholders as often as necessary in order to answer all questions. In June 2008, we submitted Draft Operations, Targeting and Impact Evaluation Reports to the Government of Malawi and UNICEF. The evaluation team attended a one-day discussion with National and District level stakeholders and a half-day meeting with a wide range of District and Community level stakeholders in order to discuss all aspects of the reports. Stakeholders were invited to submit additional comments to the Evaluation Team throughout July 2008. Based on these discussions, stakeholder feedback, suggestions and minor corrections were incorporated into the final reports. This evaluation report provides insight into the ability of the SCTS implementers to manage a social protection program.

Figure 2. Timeline for data collection



Our Field Team, from Boston University and the Centre for Social Research in Malawi (CSR), consisted of 25 to 32 professionals in any given month, depending upon the research task at hand. Evaluation methods consisted of the following: (A comprehensive list of data sources with sample size is on page 35.)

1. Qualitative in- depth interviews (IDI), key informant interviews (KII) and focus group discussions (FGD) with stakeholders: We developed structured questionnaires for IDI, KIIs and FGDs at the community level based on the evaluation concepts as well as relevant emerging themes. We trained Research Assistants (RAs) in qualitative methods. The RAs participated in mock KII and IDI and FGDs and conducted pilot interviews and FGDs. These activities were followed by reflective discussions and training and then instruments were revised as needed. Research assistants conducted in depth interviews and focus groups in pairs or individually, depending upon their level of experience. RAs took handwritten notes of all interviews and FGDs in Chichewa and focus groups were taped using digital voice recorders. RAs followed a schedule of conducting two interviews or focus groups per day and transcribing Chichewa notes and recordings into English on the second day. These transcripts were then typed. Field supervisors observed RAs and reviewed all Chichewa and English reports to ensure accuracy and consistency between transcripts, as well as to verify translations, obtain clarifications as needed, check interviewer performance, and to identify emerging themes. The Principal Investigator (PI) and Co-PI conducted daily debriefing sessions as well. The study PI and Co-PI conducted KII and FGDs with upper-level community leaders, and stakeholders at the district and national level. The PI, Co-PI or a research assistant transcribed all interviews and typed them in English.
2. Direct observation of the various activities within the scheme: We directly observed District operations during the months of March/April 2007, June 2007, September 2007, October/November 2007 and March/April 2008, given that the evaluation office was located at the District Assembly. We also observed pay points in September and November of 2007 and April 2008; and the training of CSPC committee members, ranking exercises and community meetings in April 2008. Either the PI, Co-PI or supervisors conducted the observational activities in the community. Supervisors followed a semi-structured guide that identified key concepts to observe and captured information on emerging themes. For observational activities, we wrote notes, took

photographs and videos, and asked questions of officials who were implementing the activities. Following the observational activities, we compiled reports for a content analysis.

3. Analysis of reports, a review of files, processes and monitoring tools: We collected all relevant files and reports in both paper and electronic formats from the Mchinji Cash Transfer Secretariat, the M&E office computer and the Accounts Office. We photocopied files that were only available in paper. These files were supplemented with files from NAC, UNICEF and MoEP&D
4. Quantitative Data Collection: Household Survey data was primarily collected for other purposes. However, these datasets do contain data on community perceptions and client/beneficiary satisfaction with the SCTS. The longitudinal panel data was collected to measure the impact of the scheme on beneficiary households. Targeting evaluation data was collected in order to evaluate the inclusion and exclusion errors of the scheme. These methods are described in the Targeting Report and the Impact Report. In addition, a short survey was administered to District Executive Committee (DEC) members by the PI during an FGD.

Data Analysis

In Boston, we read and reread transcripts from qualitative key informant interviews, focus group discussions, district reports, and reports compiled from observations. Next, we used the conceptual framework to guide development of codes for categorizing data so that we could conduct a content analysis. The content analysis is a thorough review to identify salient themes and patterns of ideas related to study topics. The categorization of codes allows a rich and in-depth focus on specific concepts. We coded community key informant transcripts, focus groups, and reports from observations using NVIVO software. In all transcripts, we identified deviations from common themes and explanations for atypical responses; as well as anecdotes that provided insight into the broader study questions. We assessed corroborating and divergent views between study participants. Using bulleted lists and diagrams, we mapped linkages between themes and sketched an empirical typology of themes until we categorized all relevant concepts.

In addition, for district reports, we assessed whether a monthly report was available and submitted on time, and evaluated its' internal consistency and congruence with accounting files. We transferred accounting reports from Microsoft Word into Excel tables and calculated (1) Annual and scheme-to-date totals for cash transfer expenditures by VDC, and (2) Monthly deviations between VDCs for cash transfer payments, which was compared to office files to determine whether their were corresponding households added or removed from the scheme. Using M&E reports, we calculated monthly expenditures allocated to each activity (e.g. targeting and approval, processing scheme changes, M&E, and overhead costs) as a percentage of total operational costs and total expenditures. We also calculated the total spent for each activity as a percentage of the total budgeted per activity in the log frame.

We examined all district forms (Form 1-8) searching for errors, completeness, and consistency between files and district reports. For example, we examined consistency between Forms 1 and 2 and Forms 4 and 5. In Form 6 (Recommendations for removal of undeserving beneficiaries) and Form 7 (death of household head or household dissolved) we compared the SCTS files to the M&E reports of the cumulative number of houses where changes were administered. We also applied the themes from the conceptual framework to guide our analysis (e.g. transparency, linkages, internal monitoring etc.). Finally, we listed shortcomings on each forms along with suggestions for improvements (Appendix).

Quantitative household surveys were transferred from CSPRO into SAS 9.1, where we completed data cleaning and analysis. The Malawi field staff assisted in data cleaning by comparing data files with written surveys in cases where there was missing data or extreme outliers. We created a data analysis plan in order to utilize all relevant data related to the conceptual framework and then systematically calculated univariate and bivariate statistics as needed, followed by linear and logistic models where appropriate. Data from the survey of DEC was entered into SAS 9.1 and frequencies were calculated.

Once we systematically analyzed data from these research activities, we merged findings to answer the research questions and described the strengths and weaknesses of the implementation of the SCTS.

RESULTS

The following Results sections can be read together as one comprehensive report, or separately depending on the level of detail required. The results include the following:

1. Discussion of questions in the conceptual framework (pages 7-19)
2. Matrices organized by agency and level that list SCTS activities with an analyses of strengths, weaknesses and suggestions for improving implementation (pages 20-30)
3. A comprehensive Summary of Evidence where all evaluation findings are linked to justifying evidence.

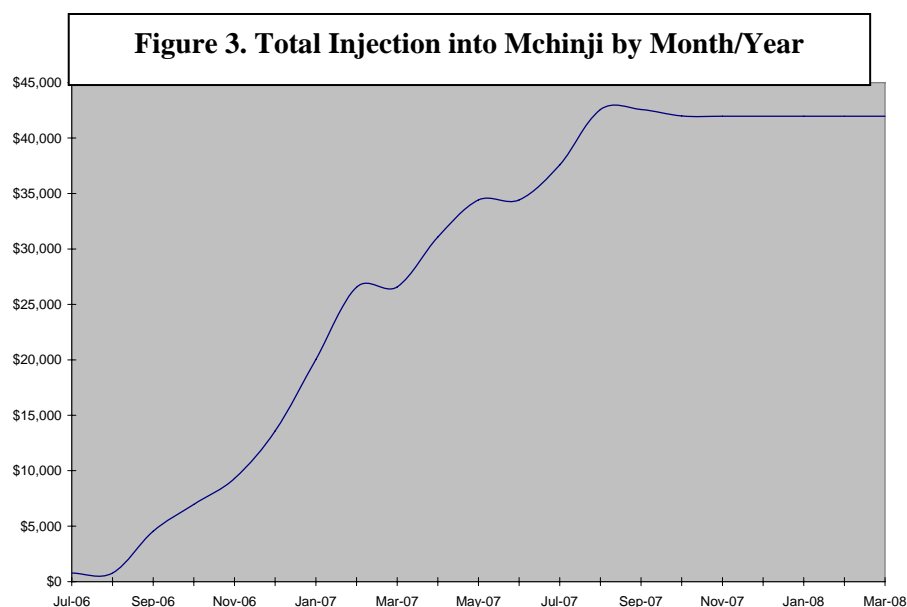
1. Questions from the Conceptual Framework

In this section, we return to the Conceptual Framework where we systematically answer key questions and provide prioritized suggestions to improve the SCTS. We note that throughout the evaluation, we find a continuous tension between (1) a cash transfer scheme with limited expenditures on operations designed to be affordable in resource-poor countries and (2) the need for a scheme where the systems, technology, staffing and resources necessary for successful implementation are available. We advocate on the side of minimizing operational expenditures, yet building the systems necessary to implement an efficient SCTS scheme that reduces poverty and yields human and economic development among beneficiaries.

Quality of Management

Is there an organized system, with accountability, quality and back up plans?

- The system is organized according to the SCTS Manual of Operations; however, there are some limitations in the SCTS design (Staffing plan, p.9; Omission of key costs, p.11). Nevertheless, between Sept 06 and March 08, MK81.7 million (US\$583K) was injected into four Traditional Authorities in Mchinji (Figure 3.)
- According to each of these agencies, collaboration between the NAC, MoWCD, MoEP&D, UNICEF and the District has been insufficient. While all stakeholders are interested and eager for the SCTS to be an effective program, the relationships and processes needed for a collaborative effort do not yet exist. As the SCTS scales up,



additional collaboration between the DA and NAC, MoWCD, MoEP&D, UNICEF and other stakeholders is needed to manage the scheme, increase District and Community capacity, improve quality in program planning and delivery, and overcome challenges. One suggestion is to create the space for collaborative problem solving by convening regular meetings where stakeholders gather, armed with the resources and expertise from their respective agencies, to tackle challenges facing the SCTS.

- While the DA and NAC are steadily improving their ability to work together, the lack of adequate communication, and clear processes and expectations between the District and NAC caused delays in cash transfer payments and the ability of the DA to purchase equipment fundamental to SCTS implementation. NAC financial processes can be cumbersome and time-consuming, while the DA does not regularly establish plans in advance, nor anticipate even expected delays. As the SCTS financier, NAC must continue to work with stakeholders to streamline processes and assist districts in navigating the system, while the District must improve their program planning.
- The District enjoyed a high level of assistance and financial support from UNICEF during the pilot phase, but then the central ministries have been slow to assume their mandated roles of (1) providing technical assistance and solving problems (2) helping to build capacity (3) providing oversight and (4) helping to improve the quality of implementation. Oversight of the SCTS by central ministries and the DA has been inadequate, resulting in a lack of accountability for some operations. For example, the District does not always review M&E reports before they are submitted, nor are reports scrutinized by the central ministries. Rather than utilizing reports to assist with improving SCTS management, the DA has overlooked mistakes in reports, and not received feedback from central ministries on the challenges they document or mistakes they have made. Moving forward, there must be clear and explicit roles and expectations, a chain of command, program and performance targets, and accountability for failure.
- At the DA, skill and management deficits persist such that the system does not sufficiently support the expanding project. The District has human resource shortages, does not anticipate problems, lacks alternate or backup plans, as well as upper-level support and technical assistance. The District needs action plans designed to overcome all obstacles to implementing the SCTS, where tasks are assigned, contingency plans are explicit, and accountability. The MoWCD has the main responsibility of building human resource capacity to effectively implement the scheme and overcome the vast challenges that the DA faces. The MoWCD and MoEP&D are both responsible for providing feedback on M&E reports with MoEP&D in the best position to provide technical feedback on M&E. NAC is responsible for providing technical assistance with proposal writing and financial management. Capacity building is specific area where UNICEF and other international partners can assist central ministries and the DA.

Personnel: Is human capacity adequate (staff size, skill matrix)? Where are the skill and training deficits? Is staff in log frame devoting time to scheme?

- The Desk Officer, SWAs, and Trainers have demonstrated incredible dedication and commitment to the SCTS and should maintain all field responsibilities. However, the SCTS is currently reaching 2,878 households and operating at MK6.1 million (US\$43.732) per month (to scale up to 11,400 households and MK26 million US\$185,714 by June 2009). Given this expansion, a separate District Social Protection Officer, at the same level as the District AIDS or Agricultural Officer, should manage the SCTS, rather than overall scheme management at the level of Social Welfare Assistants (SWAs), who have a 1-year degree, no formal computer training, and a lower-level position vis-à-vis the national, district, and community stakeholders that they must interface with. The District Social Protection Officer requires the action-oriented management tools, data, technology and other resources needed to operate a district-wide cash transfer scheme.

- Staffing shortages at the District and National⁵ level are problematic. The central ministries must fill the posts at both the district and national levels in order to implement the SCTS. The staffing plan must be revisited as the SCTS scales up. At the DA, the following staff are essential: M&E Officer, Data Management /Technology Support Officer, District Social Protection Officer, Typists, and more Accountants.
- The skill matrix is inadequate to complete tasks for SCTS implementation. In addition to ongoing computer and data management training, lower-tiered staff need stronger analytical, critical thinking, and problem solving skills. They also need upper level support when solving problems among traditional leaders, department heads at the District, and when interfacing with national-level stakeholders. Alternatively, tasks and responsibilities that require advanced skills or interfacing with upper level stakeholders must be re-assigned to higher-level staff. The task must match the rank for successful implementation.
- SCTS members should be cross-trained in all activities in order that scheme operations continue without interruption when the Desk Officer or others travel.
- The amount of time committed to the SCTS varies by office and position, with the lowest level staff managing a large portion of scheme operations with varying levels of oversight.

Technology/Equipment: What is required for scheme management and communication? What was purchased? What is/is not working? What are deficits?

- The SCTS was not designed to be automated, however managing the scheme without an automated system has proven to be too cumbersome. Immediate uptake of the automated database is essential to manage beneficiary data, assist in financial management, produce M&E and consolidated reports, and allow a constant feedback loop within the District and between District and National Stakeholders. While there is a misconception that automation will increase the workload, the consensus at the District level is that automation is the only way forward. District stakeholders report eagerness to use the system and have requested it since November 2006. While the SCTS Desk Officer and Accounts Office have received database training, the DA still requires technical support and assistance to launch the database and maintain the large and growing body of information. Typists are needed to enter existing data and a Technology Support Officer⁶ is required for trouble shooting, repairs and data retrieval.
- UNICEF purchased computers, furniture, and vehicles for the Mchinji DA, and bicycles for CSPCs. UNICEF is also funding the development of an automated database. The DA must cover repair and replacement costs or include them in SCTS grant proposals.
- Important gaps that still exist include cell phones for VDCs to communicate with the DA; bookshelves, stationery, and a filing system for accounts; virus protection software; toner for the photocopier; a working communication network system to connect the district internally and to national stakeholders; and a working Internet connection (The DA first obtained Internet service in October 2008, however service was out between February 2008 and June 2008 because of lack of funds to pay for the service).

Appropriateness of Costs

What are the start-up costs vs. the costs of running the scheme?

⁵ A team from the MoWCD, Local Government, and MoEP&D, UNICEF, USAID, and UNAIDS conducted a human resources assessment in the MoWCD. They found a 47% vacancy rate in the Ministry; an absence of job descriptions with clearly defined roles and responsibilities; and that frontline MoWCD staff at the district tend to have lower credentials and training than other district staff (Human Resource Gap Analysis, 2008). ”

⁶ As a stop-gap solution, the position of a Technology Support Officer could be filled through donor funding, or by any of the international volunteer organizations, such as US Peace Corps or Voluntary Service Overseas (VSO)

The start up, operating and cash transfer costs from June 06 to Dec 07 are in Table 4. Cash disbursements began in September 06.

Currently, operating costs are minimal compared to the SCTS's impact (see Impact Report). In fact, the percentage of SCTS funds allocated to operations should be increased and used to improve scheme quality, efficiency, internal and external communication, targeting accuracy, and information management. Once the SCTS was launched, between March of 2007 and 2008, total operating or administrative costs ranged from 1% to 9% of all SCTS expenditures compared to 10.5% of all costs in Colombia and 13.4% of all costs in Brazil (Grosh and Tesluic, 2008). It is difficult to compare different programs though; the Mchinji scheme is a pilot and each of the other programs are national in scale. Still, while administrative costs tend to be higher during the start-up phase, experts agree that administrative costs are required for the adequate implementation of a SCTS (Grosh, et.al.). Moreover, as other countries have shown, such as Chile, Colombia and Jamaica, there are economies of scale once a scheme is national in scope and other programs within and beyond the social protection agenda use the SCTS infrastructure. Moreover, the start-up costs in the remaining districts throughout Malawi will not be as high as the start-up costs in Mchinji given that the costs of the scheme design have already been met.

Table 4. Start up, operating and cash transfer costs

(June 06-Dec 07)	MK	US\$
Start up costs (UNICEF) (June 06-Dec 07)		
Planning and capacity building		186,692
Cash Transfer		34,715
Supplies		88,559
Travel		39,892
Consultancies		
• (Team Consult: Designing SCTS training district to implement SCTS		261,000
• Boston University Evaluation		80,848
MoEPD		56,231
MoWCD		124,597
Total UNICEF Start up (Jan 06-Dec 07)		872,534
Total Operational Costs (under NAC management)	4,517,416	32,267
Total Transfer Costs (NAC management)	46,467,001	331,907
TOTAL EXPENDITURES (WITHOUT START-UP)	50,984,417	364,174
TOTAL EXPENDITURES (WITH START-UP)		1,236,780

All capacity development expenditures (such as database development and training) are covered by UNICEF or NAC, as there no line items in the SCTS budget for management or improvement

These funds are for capacity building within central ministries for all districts

Note: District and National Government staffing costs are borne by the Government of Malawi

How do costs compare to the quality of management (systems, staffing, technology), transparency, internal monitoring and control, communication, targeting accuracy? What is the priority of the activity vs. budget allocation? What is the appropriateness of expenditures versus returns (e.g. increases in costs of monitoring activities versus increase in reducing inclusion errors)? What are planned costs vs. actual costs?

- First, the SCTS planned budget does not accommodate costs that would improve the quality of management at the district level (such as training, an electronic file-sharing network, stationery for report sharing, additional staff, a financial management system). The SCTS budget focuses on field implementation costs, particularly for the targeting and approval process, monitoring of beneficiaries and completing monitoring and evaluation activities. The omission of these costs in the budget creates a

structural weakness at the DA that impedes SCTS implementation. Districts may identify shortcomings, lobby for improvements, and work to convince stakeholders that expenses are critical to programmatic efforts, but this is not their typical operational mode and they often lack the resources needed to advocate for resources. Moreover, requests tend to be overlooked or ignored by central ministries. While NAC, as the financier, may approve budget requests, the DA is not yet adept at managing the proposal process. Rather than placing the burden on Districts, National Government, a priori, should include line items for SCTS management, understanding that Districts require capacity development for adequate SCTS implementation.

- In a comparison of costs in Table 5, the majority of funds for operations are spent on targeting and approval of beneficiaries. Overhead costs are the second largest monthly investment, while internal monitoring and evaluation costs and costs for administering changes to households are exceptionally low, even as a percentage of operational costs. To date, there has been little debate on the proportion of resources allocated to different SCTS activities. As the pilot phase concludes however, stakeholders should debate the proportion of funds used for each activity and districts perhaps experiment with different allocations in order to determine how to best implement the SCTS.

Table 5. Summary of expenditures on activities as a percentage of operational costs

Activities as a Percentage as Operational Costs						
Month	Targeting as a % of operations	Delivering cash transfers as a % of operations	Administering changes as a % of operations	M&E as a % of operations	Overhead* as % of operational costs	
Sep-06	67%	6%	0%	0%	27%	
Oct-06	83%	7%	1%	1%	9%	
Nov-06	61%	12%	4%	0%	23%	
Dec-06	56%	13%	0%	5%	27%	
Jan-07	58%	14%	0%	0%	29%	
Feb-07	56%	16%	0%	2%	26%	
Mar-07	0%	42%	8%	0%	50%	
Apr-07	0%	100%	0%	0%	0%	
May-07	0%	100%	0%	0%	0%	
Jun-07 §	31%	0%	15%	0%	29%	
Oct-07 ^	0%	17%	9%	1%	12%	
Nov-07	0%	44%	10%	0%	46%	
Dec-07 ^	0%	39%	11%	0%	12%	
Jan-08~	0%	18%	9%	2%	23%	
OVERALL	45%	18%	4%	1%	23%	

* Overhead costs include telephone, photocopy services, photocopying paper, and toner; all of which is for use in scheme operations at the community level, rather than District-wide communication

^ In October 2007, the remaining 60% and in December 2007, the remaining 37% of operational costs were spent on creating linkages with the SCTS and other programmes. These costs can be found in M&E reports available at <http://www.socialcashtransfers-malawi.org>

~ In January 2008, the remaining 50% of operational costs were spent on incentives for the CSPCs.

§ No reports available for July-September 2007

- The most striking trend in this summary of expenditures is the small portion of SCTS costs incurred by the district for administering changes to beneficiary households and monitoring and evaluation activities. This expenditure distribution is likely due to staffing shortages within the DA, the District's other competing responsibilities, and the high priority that the SCTS's technical advisors have placed upon reducing operational costs (e.g. 92% of all costs were planned for transfers; 8% for operational

costs). However, insufficient funds have been spent on administering changes and M&E, which partly explain the SCTS weaknesses to date. In the long-term, allocating <1% of all funds for monitoring of the SCTS will likely yield a scheme that is wrought with inefficiencies and leakages. The value of using resources for their respective tasks lies in improving the reputation and quality of the SCTS, and delivering benefits to as many eligible households as possible. In fact, by administering changes and removing beneficiary households that were wrongly targeted or that become ineligible, other eligible households could be added to the SCTS. To date, no new households have been added in the VDCs where households were removed. While this would be a programmatic change to the SCTS, District officials agree that the added work would be minimal and communities are eager to include additional eligible households.

Table 6. Summary of expenditures on activities as a percentage of total SCTS costs*

Activities as a Percentage as Overall SCTS Costs						
Month	Targeting as % of overall SCTS costs	Administering changes as % of overall SCTS costs	M&E as % of overall SCTS costs	Overhead as % of overall SCTS costs	Operations (all activities) as % of overall SCTS costs	Transfer as % of overall SCTS costs
Sep-06	26%	0%	0%	11%	39%	61%
Oct-06	34%	0%	0%	4%	41%	59%
Nov-06	16%	1%	0%	6%	26%	74%
Dec-06	10%	0%	1%	5%	17%	83%
Jan-07	10%	0%	0%	5%	18%	82%
Feb-07	7%	0%	0%	3%	13%	87%
Mar-07	0%	0%	0%	2%	2%	98%
Apr-07	0%	0%	0%	0%	1%	99%
May-07	0%	0%	0%	0%	1%	99%
Jun-07~	2%	1%	0%	2%	6%	
Oct-07	0%	1%	0%	1%	8%	92%
Nov-07	0%	0%	0%	2%	4%	96%
Dec-07	0%	0%	0%	0%	4%	96%
Jan-08	0%	1%	0%	2%	9%	91%
OVERALL	8%	0%	0%	3%	14%	86%
PLANNED**	3.09%	0.88%	0.59%	2.8%	7.57%	92.4%
[B1] [B1]						

~Reports are missing for July 07, August 07 and September 07

*Operational costs that are not included in this report include the costs of delivering payments.

**Planned costs are from the original proposal and log frame

Is the management and monitoring of costs (accuracy, follow up) appropriate?

- While costs are included in monthly M&E reports, there is little scrutiny of reports at the District and National levels. Also, neither the DA, nor the central ministries have consolidated reports allowing stakeholders to analyze and compare different values. A key recommendation is to consolidate reports on a quarterly and annual basis to enable stakeholders to assess figures across districts over time. The SCTS database can automatically calculate summary data and figures such as annual expenditures per category and average transfer size per village group or by demographics. This information can then be used to assess program priorities and for future program planning.

Level of Transparency of Process and Accounting

What is the level of transparency vis-à-vis the overall management of scheme and activities at different levels (International, National level, District, Community)

- Managing scheme finances is time intensive given the continuous need for the liquidation of funds from NAC to the district, followed by cash disbursement to 3000 households over 400 square miles every month (the greatest proportion of miles is off-tarmac). The constraints are momentous: NAC is a major grant manager and the SCTS is only one of many grants; the District has limited staff, vehicles and has never managed this amount of cash on a monthly basis. The SCTS uses community volunteers to help inform beneficiaries of pay points, while pay point dates change on a monthly basis, depending upon when funds are liquidated. Moreover, community committees lack modes of communication to connect them to recipients, while recipients are highly vulnerable, mostly illiterate and innumerate, and lack any mode of transportation beyond foot.
- Given the above, the most serious concerns to transparency lie within financial management because of the District's lack of documentation within various processes; and at the community level, where widespread poverty and inadequate monitoring enables corruption within CSPCs.

Is there transparency in the district and community scheme processes and decisions?

- Transparency is limited by corruption among CSPCs and village leaders in listing, approving and removing households from the SCTS. We found instances of corruption, rather than a corrupt system (see Summary of Evidence) *however*, there are no mechanisms in place to monitor CSPCs. Moreover, extension workers and village leaders were not properly sensitized and linked to the SCTS. With improved sensitization, coordinated monitoring, and a system for launching complaints, CSPCs can make strong contributions to the SCTS. We recommend a media campaign to help education communities on the role of CSPCs so that communities understand when committees are acting outside of the program parameters.

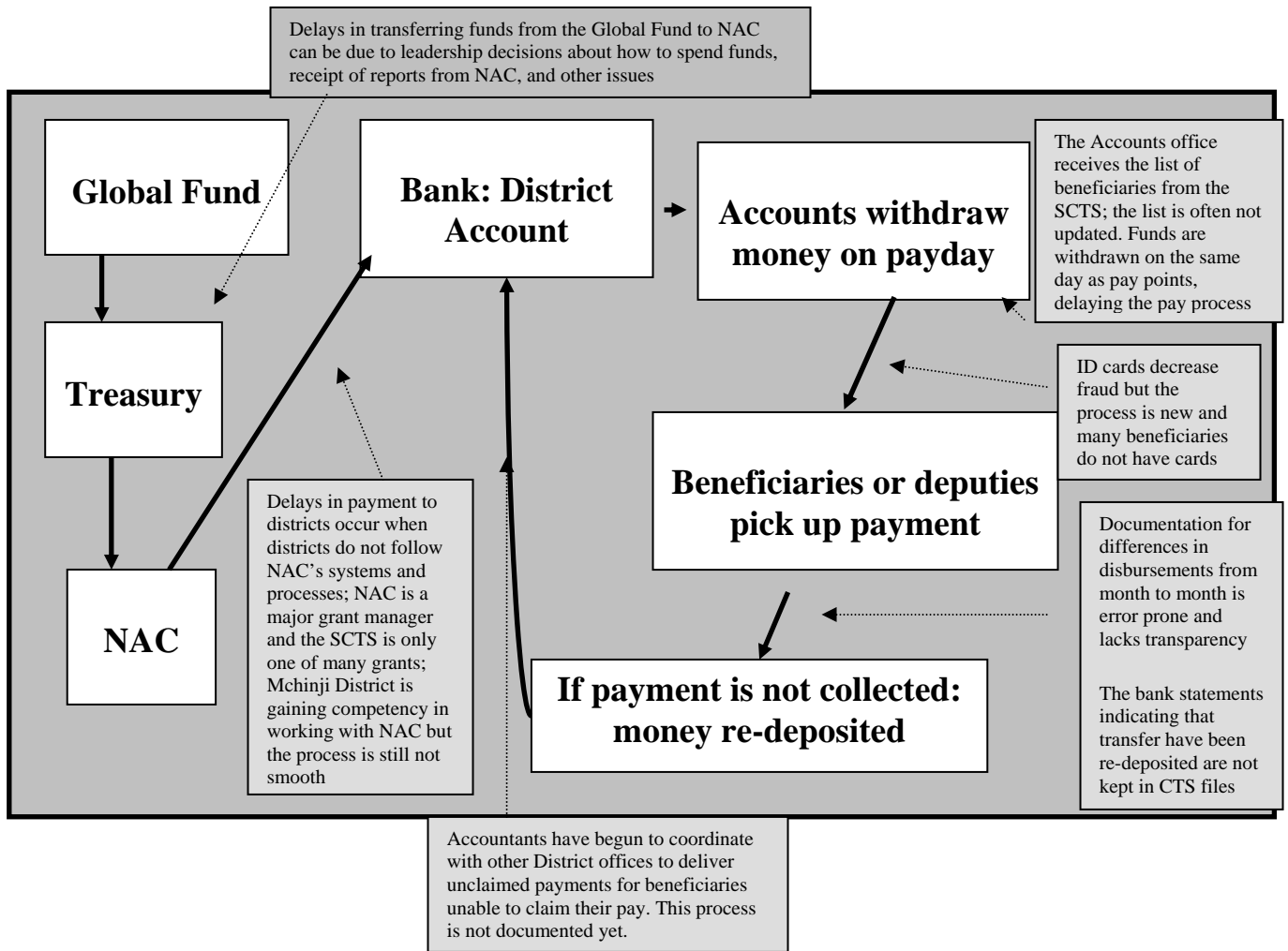
Is the financial system (at all levels throughout entire cash flow process) transparent?

- The financial system is not fully transparent (See Figure 4). Documentation of changes in transfers and data collected from pay points is inadequate. Reports and files are not readily available due to the lack of adequate file storage system and extensive computer viruses at the District and National government offices. Limited stationery and toner also means that paper files are difficult to obtain. The district uses Microsoft Word as the financial management software, rather than an automated database or even Excel. Monthly totals from previous months are copied and pasted without documentation of variations in transfer amounts between the SCTS and Accounts and without journaling deviations. The automated database would greatly improve financial management and transparency. The SCTS also needs greater oversight on the part of the Director of Finance and other district leadership.

Are cash transfer files transparent so that files accessible and available for review by external groups? Are files accurate and complete and are deviations explained?

- Paper files are accessible; however forms often lack upper level signatures, there is no documentation of variations in activities, and forms contain errors. Form 1 applications for households listed, but rejected from the SCTS are not retained in order that these households can be added to the SCTS roster when existing recipient households dissolve or their circumstances change. Better attention to forms is essential to transparency and preventing leakage

Figure 4: Flow Chart of Route of Cash Transfer



Is there transparency in targeting, approvals and administering changes (i.e. Removing people from SCTS, Dealing with reports of wrong doing) What additional measures are needed?

- We observed important challenges to the current system of targeting, approvals, and administering changes, which are due to inadequate clarity in the targeting procedures. For example, which household should be prioritized? That of an 80-year-old living alone or that of a 34-year-old mother of four? The SCTS allows communities to decide, but with current methods, it invites corruption, village politics and overt nepotism on the part of CSPCs.
- In order to increase transparency and reduce corruption, as well as to improve overall scheme management and the quality of targeting, we recommend that districts complete a door-to-door household listing in each Village Development Group (VDG). The Household Listing would yield demographic and socioeconomic information, including proxy indicators of poverty. The DA would use this data to determine poverty levels in villages throughout the district. This information is critical to all Social Protection efforts and especially useful to guide programs where targeting is required. Extension workers would oversee CSPCs who would generate the listing. Listing information would be entered into the automated database, which would generate tallies on the overall number of households per village and the number of ultra poor and labour constrained households per VDG. Using the pre-determine point system (which could vary by district) where households are ranked

based on their level of poverty and demographic challenges, a priority listing of beneficiaries would be created, and then CSPCs could apply local knowledge to this list to identify the neediest among all eligible households. Without the household listing, exclusion errors, or the number of households that meet eligibility criteria, but do not receive benefits, cannot be monitored.⁷

- The selection of CSPC members must be monitored more closely by trainers, extension workers and local CBO or NGO representatives to ensure that the process is fair.

Adequacy of Internal Monitoring and Control

To what extent is there monitoring of overall implementation (i.e. of staff, files, M&E) and processes including the identification of honest, reliable CSPC members, targeting approval process, pay process, maintaining/ removing beneficiaries, and retargeting?

- Internal monitoring and control activities by National, District and Community stakeholders is minimal. At the national level, activities are limited to occasional field visits to Mchinji which generally consist of a large group meeting at the DA and a field visit. The quarterly visits are not thorough and generally do not include an inspection of SCTS files, records and data.
- The District prepares monthly M&E reports (for most months), which are sent to the central ministries, NAC and UNICEF. However, the reports contain uncorrected mistakes and discrepancies, without any paper trail to suggest that stakeholders at MoEP&D, MoWCD, and NAC are providing feedback to the District to correct problems. Neither the SCTS Manual of Operations nor Guidelines for Internal Monitoring explicitly instruct central ministry staff in how to examine SCTS reports and what key indicators to examine. Central ministry staff agree that instructions would be helpful during the early stages of the SCTS.
- Monitoring and control of community level activities is also minimal and hampered by the enormous workload of the Desk Officer and trainers in targeting activities, maintaining files and contributing to building capacity within other Districts for the SCTS scale up. The lack of an M&E officer, inadequate monitoring skills among the SCTS staff, the limited involvement of sectors outside of the District Assembly, and the exclusion of extension workers early in the process all contribute to inadequate monitoring. In addition, the Guidelines for Internal Monitoring do not provide instruction on how to monitor CSPCs and their activities.
- The SCTS requires a more useful internal monitoring system and feedback loop, particularly as the scheme expands throughout Malawi. Currently, the SCTS Guidelines for Internal Monitoring are heavily focused on tallying items such as the number of litres of fuel used, number of lunch and training allowances, and other costs, rather than collecting indicators that would be more useful for understanding how to improve the scheme's quality and efficiency. The central ministries and DA should build upon the Manual of Operations, employing a thorough monitoring system, akin to that used in Colombia where scheme officials collect 400 indicators of various aspects of operations, which allows stakeholders to compare the quality of implementation across sites. In Colombia, implementers have successfully collected and acted upon information, identifying solutions to serious problems (Fiszbein, Schady et.al., 2008). In Colombia, indicators on beneficiary understanding of programmatic guidelines, infrastructure, organization, procedures, and client satisfaction are regularly collected.

⁷ In some scheme documents, the technical advisors and district staff have used CSPC lists of eligible households to determine exclusion error. These methods are inappropriate. For example, in some zones, CSPCs listed 100 households regardless of how many eligible households were in the zone. If all households listed by CSPCs were included on the SCTS, it was concluded there was no exclusion error.

Are systems of monitoring and control adequate to prevent corruption within key processes (i.e. financial management, targeting and approval, vehicle usage)?

- At this point, the systems are not adequate. The time required to monitor and control all of these activities is significant and beyond the means of the District without a District level Social Protection Officer who has clear guidelines to follow for monitoring and preventing corruption.
- Beginning immediately, reports require a higher level of review and scrutiny to ensure accuracy.

Level of Cooperation at Multiple Levels

Is cooperation adequate between levels including operations among international, national, district, community levels? How well are various activities supported?

- Additional collaboration between NAC, MoWCD, MoEP&D, UNICEF and the DA is needed to help manage the scheme and overcome challenges; (UNICEF has called for monthly meetings and a work plan between MoEP&D, MoWCD, NAC to improve communication, backstopping, monitoring and technical assistance for districts as well as quarterly review meetings with MoEP&D, MoWCD, NAC, UNICEF, Elderly and Disabilities, Finance and DAs).
- The District must also create stronger collaborations between all sectors in the DEC. The impact report should assist in these efforts given that stakeholders will see the importance of the SCTS to their overall goals.
- All extension workers, village leaders, NGOs, CBOs, and FBOs must be mobilized and sensitized to the SCTS so they may assist in all activities.

How well does each level/office understand roles at other levels? Are critical processes adequately collaborative (ie. Proposal development, cash flow, beneficiary approvals, M&E report review and feedback, quarterly inspections)?

- The SCTS must recruit partners to help overcome weaknesses, including at MoWCD, MoEP&D, NAC, and within the District among the DA, DEC, NGOs, CBOs. Areas of support needed include program planning, creating and adhering to quality control mechanisms, data management, methods for monitoring and reporting.

Quality of Internal and External Communication

Is communication adequate between national and district levels on drafting proposals and budgets, acquiring resources, feedback on M&E reports, problem solving?

- Communication is not yet adequate between the District and National stakeholders and yet the District requires the resources, capacity development feedback, and oversight that NAC, MoWCD, MoEP&D, UNICEF and other national stakeholders can contribute to the overall success of the scheme. In order for adequate implementation of the SCTS each of the National stakeholders must fulfill their roles as articulated in the SCTS logframe.

Is communication adequate within the district on trainings of personnel, targeting and approval meetings, creating and maintaining linkages, requesting support for paypoints and M&E etc, and sharing M&E reports, problems and successes?

- Communication throughout the DA and DEC could be improved through a networking service that links offices and create access to information and reports on all activities. This could build capacity in all sectors. Also a networked system would allow automated software updates, and enhance file protection from viruses

Is communication adequate between the CSPC and district for issues such as scheme set up, updates on approvals, disapprovals, and removals of beneficiaries, monitoring linkages, performance feed back, and assistance with M&E?

- The District M&E Coordinating Committee should be mobilized to pool skills and resources to improve M&E efforts. In addition, Traditional Authorities, Group Village Headman and CSPC members have asked for specific training in monitoring households.

Is communication adequate between the CSPC and community on issues including introducing the scheme, updates on approvals, disapprovals, and removals of beneficiaries, The work of the SCTS must be supported by the DA, DEC, DSPC and national level stakeholders at the MoWCD, MoEP&D and NAC pay point notice, explanation of linked services, answering questions?

- The SCTS must become more accountable to the DA, DEC, DSPC and national level stakeholders at the MoWCD, MoEP&D and NAC; these bodies should require ongoing communication on issues related to targeting and retargeting.
- M&E guidelines should be revised in order to create a flexible system where information can be used for ongoing improvements in implementation and include the following:
 - Identification of processes, systems where additional monitoring is needed
 - Identify and justify geographic region where monitoring activities should occur in next 3 months
 - Activities to monitor CSPCs
 - Updates from trainers so that the training process is monitored
 - List of departments, groups involved in the monthly M&E activities
 - Description of monitoring of linkage activities (actions completed, actions needed)

Linkages to Existing Services and Ministries

Are international, national, district and community level operations appropriately linked? Are NGOs, civil society linked to the scheme?

- We find opportunities for better linkages at every level. At the national level, the Social Protection Steering Committee (SPSC) comprised of the following line Ministries: Women & Child development; Agriculture; Health; Finance; Local Government; Economic Planning and Development; development and civil society, are key partners that should have strong linkages to the SCTS; however we were unable to observe linkages between Ministries and agencies outside of the main implementers.
- At the District level, linkages within Government exist, but need strengthening. NGOs such as Women's Voice and CADECOM are strong partners. Nevertheless at all levels, greater linkages with extension workers, NGOs, and CBOs are needed to ensure that all eligible households are listed and no zones are overlooked or excluded.

Where are the additional areas of linkages? Have they been identified? Is there a plan? Are beneficiaries appropriately included in identifying possible linkages?

- Program planning around the development of linkages began in earnest in November of 2007. The District identified sectors, NGOs, and CBOs where the SCTS could link to on a range of topics from health and education to agriculture and animal husbandry. There is a plan in place to link SCTS recipients to services throughout the District. Between 20% to 45% of recipients would like more information on topics such as savings, buying livestock, agriculture, schooling, healthcare and using money wisely. We suggest providing information and training on savings clubs, managing small businesses, and income generating activities for households, and life skills training, family planning information and HIV prevention for youth.

2. Matrices organized by agency and level that list SCTS activities with an analyses of strengths, weaknesses and suggestions for improving implementation (pages 20-34)

In the next section of the report, we describe in detail the SCTS activities that occur at the District Assembly level (District), at the District Social Cash Transfer Secretariat (SCTS), within the District Social Protection Committee (DSPC) and within the Community Social Protection Committees (CSPC). We provide a high level of detail in order for SCTS implementers to understand program weaknesses in a sequential, point-by-point analysis. The reader can use this section to gain an in-depth understanding of SCTS operations, or move to the Summary of Evidence where we present Evaluation data (including quantitative tables, quotes from interviews, focus groups, photos, and other findings).

District level Agencies and Composition

A. District Assembly: (page 20)

The District Assembly consists of the District Commissioner, Director of Planning and Development, Director of Administration, Director of Finance and Accountants, Social Welfare Officer and Assistants, Desk Officer, Community Development Officer and Assistants.

B. Social Cash Transfer Scheme Secretariat (page 28)

Social Cash Transfer Scheme Secretariat consists of the District Social Welfare Officer (DSWO), Cash Transfer Desk Officer, Social Welfare Assistants (SWA) and Trainers (from Social Welfare, 1 from Community Development, 1 from the Police, and 1 from Women's Voice) *as of March 2008

C. District Social Protection Sub-Committee (DSPC) (page 31)

District Social Protection Sub-Committee is headed by the Director of Planning and Development and, ideally, comprised of the District Education Manager, Monitoring and Evaluation Officer, DCD, Director of Finance, District Social Welfare Officer, District Health Officer, District AIDS Coordinator, District Agricultural Development Officer, Social Welfare Assistants, CADECOM, Women's Voice)

Community Level Committee

A. Community Social Protection Committee (CSPC) (page 32)

Village Development Groups (VDCs) are formed by the District using estimates of the number of households per villages. In each VDC of approximately 400 households, a CSPC of 12 volunteers is formed.

TABLE OF MATRICES

A. Examination of the District Assembly

A. District Assembly: Overall observations	Strengths	Weaknesses	Opportunities and suggestions
<p>1. Mobilize and coordinate the district to implement the scheme</p> <ul style="list-style-type: none"> • The Mchinji District Assembly mobilized sectors throughout the assembly and NGOs, FBOs, and CBOS to implement the Cash Transfer Scheme (SCTS) • Effective implementation requires ongoing mobilization and coordination but the budget only contains funds for scaling up to new villages (i.e. activities including targeting and approvals) • Funds allocated to creating linkages may however help fill this gap (although the log frame calls for expenditures to focus field based allowances, fuel and snacks) 	<ul style="list-style-type: none"> • Collaborative relationships between the District and MoEP&D, MoWCD, and UNICEF enabled successful start-up of the SCTS • The DA mobilized district offices and civil society to participate in the District Social Protection Committee • A motivated group of Social Welfare Officers and trainers mobilized 35 VDCs to participate SCTS (F1a) • Several NGOs were involved in the scheme from inception 	<ul style="list-style-type: none"> • District offices not directly involved in implementation demonstrate variable familiarity and ownership of the SCTS • DEC members have competing responsibilities; the SCTS is not a priority; in cases where DEC officers have been replaced, new officers have not be oriented to the SCTS • Extension workers from various sectors were not involved in the scheme until December 2007 (i.e. health surveillance assistants and community development assistants (CDAs) (K5a) 	<ul style="list-style-type: none"> • Given high rates of turnover, directors and deputies from various sectors must be sensitized to the SCTS in an ongoing manner in order to ensure a coordinated, multi-sectoral effort to reduce poverty • Including extension workers from all sectors would contribute to reaching program goals and higher quality targeting, approvals, M&E • Better mobilization of village leaders would generate greater community participation in the SCTS ; mobilized CBOs, FBOs, and NGOs could help the District implement the SCTS better and create linkages to other programs
<p>2. Communicate about the scheme at all levels</p> <ul style="list-style-type: none"> • The DA’s responsibilities include communicating to international delegations, national stakeholders, other district officials, and within communities on SCTS issues • The In August 06, the District identified the lack of a photocopier as a challenge to communication; In October 07, the District documented insufficient funds for stationery • The only budget allocations for communication, including telephone and photocopy services, are intended for use in SCTS operations at the community level not for within district or district to national communications; • UNICEF purchased computer and audio/visual equipment for the SCTS at US\$4,594 	<ul style="list-style-type: none"> • The DA articulately communicates the scope of the scheme articulately with many stakeholders throughout Malawi as well as with international delegations • The District Commissioner (DC), District Planning Director (DPD), and Social Protection Secretariat are engaged, highly knowledgeable about the scheme. and answer all questions from delegations that observe the scheme 	<ul style="list-style-type: none"> • Although improving, the District has not been proficient in communicating with national stakeholders, including: <ul style="list-style-type: none"> ○ NAC, about problems and challenges ○ MoWCD and MoEP&D for ongoing technical assistance and capacity building (K1a) • DEC members report limited communication about the SCTS at DEC meetings • There is no electronic file sharing technology and limited stationery at the District, which hampers district-wide communication and with National Ministries • Coordination and explanation of the SCTS to village leaders (TAs, Group Village Heads[GVH, VH) was inadequate. Leaders lack info on the SCTS (K6a); VH are told to support the work of CSPCs without guidance. 	<ul style="list-style-type: none"> • The DA must proactively communicate with NAC, MoWCD, MoEP&D, UNICEF and other national stakeholders who can contribute to capacity building, improving accountability and the overall quality of the SCTS • A networking service that links offices throughout the DEC would improve communication, access to information, and activity reports; A networked system would allow automated software updates, and enhance file protection from viruses • A SCTS website with pages for each district and the proactive sharing of M&E reports would improve communications • Revised M&E reports should connect program impact to the goals of other ministries to show the scheme’s contribution

A. District Assembly: Overall observations	Strengths	Weaknesses	Opportunities and suggestions
<p>3. Manage and supervise implementation of scheme</p> <ul style="list-style-type: none"> • UNICEF financed Team Consult⁸ to develop the SCTS, and train on all aspects of implementation US\$261k • UNICEF provided MoEP&D with US\$58k for technical support; MoWCD with US\$124k to support activities to strengthen implementation (this is for all social protection, SCTS activities for all districts) • In Nov 06, the District documented that the SCTS workload requires full-time staff dedicated solely to the SCTS; The district may request additional staff to national ministries, but cannot alone higher new staff • In Nov 06, the District documented that the management of the data was difficult if not impossible without an automated system (P4a, N1) • UNICEF funded the development of the SCTS database at US\$18K; In Feb 08, staff completed database training. As of May 08, the database had not been used 	<ul style="list-style-type: none"> • District officials have demonstrated a high-level of professionalism in implementation and ownership of the SCTS • District staff directly involved in implementation are favor the SCTS because of the visible impact on beneficiaries (F1b) • DC leadership is eager to improve the scheme • The District and UNICEF have built strong relationships working together to improve systems and procedures • The District has a SCTS manual that guides all activities 	<ul style="list-style-type: none"> • MoWCD and MoEP&D have focused on Likoma, Machinga, Salima, Chitipa and Mangochi, with little interaction in Mchinji • The staffing plan articulated in the 2008/2008 proposal is problematic: the SCTSs full-time staff do not have the skill set to complete all of tasks; while upper level staff cannot dedicate their allotted time to the SCTS given other responsibilities • There are no proactive attempts to anticipate and eliminate bottle necks and problems; no tools to help the district reflect on the implementation process • There are insufficient or no paper copies of reports, minutes and files due to stationery shortages, the unavailability of toner for the photocopier, and the high cost of copies 	<ul style="list-style-type: none"> • Additional collaboration between NAC, MoWCD, MoEP&D, UNICEF and the DA is needed to help manage the scheme and overcome challenges • Rather than overall scheme management at the level of Social Welfare Assistants, a separate District Social Protection or Cash Transfer Officer, at the same level as the District AIDS Coordinator, District Education Officer, should manage the SCTS • Capacity building is needed on analytical, critical thinking, organizational, and computer skills, so that staff are more proficient in identifying, anticipating and solving problems • Additional management tools are needed, such as a district-level skills matrix to illustrate the DA's combined strengths and weaknesses; this will help in assigning tasks, filling future posts, and making decisions about prioritized capacity building

⁸ Dr. Bernd Schubert

A. District Assembly: Overall observations	Strengths	Weaknesses	Opportunities and suggestions
<p>4. Manage scheme finances (See <i>Flow Chart of Route of Cash Transfer Money</i>)</p> <ul style="list-style-type: none"> Managing scheme finances is time intensive given the continuous need for the liquidation of funds from NAC to the district and disbursement of cash to more than 3000 households over 400 square miles every month. Furthermore, NAC is a major grant manager and the SCTS is only one of many grants; the District has limited staff, vehicles and has never managed this amount of cash on a monthly basis; Also the district uses community volunteers who lack modes of communication, to connect them to recipients Improved finance management tools and methods are needed, however despite the demands of a SCTS, there is no line item budgeted for creating a flexible financial management system with strong internal controls 	<ul style="list-style-type: none"> Communication between the district and NAC is improving and the DA is gaining competency in working with NAC, which will decrease delays in moving funds from NAC to district accounts 	<ul style="list-style-type: none"> Delays in payment to districts occur when the DA does not follow NAC's processes; due to lack of capacity, skills or ability to anticipate needs Staff shortages decrease the quality and transparency of the financial management (insufficient number of accountants, no assistant Director, and no M&E officer) (P4a) There is inadequate internal monitoring of the finances with in the DA so that M&E and finance reports are error prone; Monthly totals are cut and pasted in Microsoft Word documents without verification or documentation of deviations between months (N6a, P3a) There is no formal documentation between the SCTS and Accounts listing changes in payments Scheme forms (Form 5: Payment forms signed by beneficiaries) are impossible to check for accuracy; still, the packet of consolidated forms are signed by the District Commissioner (DC) and Director of Finance 	<ul style="list-style-type: none"> Additional collaboration between NAC, MoWCD, MoEP&D and the DA is needed to further increase capacity to complete proposals and budgets in order to move cash from NAC to DA accounts Uptake of the SCTS database would greatly improve financial management; The District requires a full-time data manager / IT specialist to manage the system; The database could generate monthly and consolidated reports Greater scrutiny and review of financial reports is needed throughout the DA leadership and at the national level Better attention to forms is essential to transparency and preventing leakage; Forms must be signed by pay point managers, uncollected funds must be totalled and files kept; any deviations from expected payouts must be documented; DA leadership must scrutinize forms in greater detail; account staff should indicate whether identification cards were presented; CSPC chairs should not sign off on forms where there are undocumented gaps

A. District Assembly: Overall observations	Strengths	Weaknesses	Opportunities and suggestions
<p>5. Oversee targeting and retargeting activities (<i>See the Targeting Evaluation Report for more information on the targeting activities</i>)</p> <ul style="list-style-type: none"> • The District implemented the targeting process in 35 VDCs as of January 2008 (P3a) • The District asks local leaders for estimates of the number of households in each village; this is reconciled with data from 1995, yielding incorrect information about the total number of people living in Mchinji; The Manual of Operations calls for covering 10% of all VDCs with the SCTS and yet the District can not adequately provide the total number of people/households in the area • Costs: 47% of all operational costs and 4% of total expenditures were allocated to targeting, and only 79% of the budget was used for these activities 	<ul style="list-style-type: none"> • The district developed a cadre of trainers able to implement targeting procedures • Through partnerships with UNICEF and NAC, the District identified and responded to problems in order to improve the targeting process, including <ul style="list-style-type: none"> ○ Extending CSPC training from 1 to 2 days ○ Paying stipends to CSPC members (MK500, 2008 budget calls for MK800) ○ Providing 2 bicycles per CSPC (2008 budget calls for one per member) ○ Requiring literacy for all members 	<ul style="list-style-type: none"> • In the absence of an accurate household listing, Districts must use outdated information and estimates to determine the number of households in each VDC. Some households are counted twice while others are excluded depending on their geographical location, whether there are physical barriers between villages and local politics; It is not clear how many households per VDC should be approved for the scheme to cover 10%. (Flc); • There is no accountability or process for performance or quality control among trainers; observation of trainers is rare 	<ul style="list-style-type: none"> • The SCTS requires a household listing in order to yield the true number of households along with data on key household characteristics to provide a pre-listing of the targeted households. This would also reduce favoritism by the CSPCs. • Extension workers, CBOs, FBOs and other community stakeholders must be mobilized to help increase participation by community members in targeting activities, decrease targeting errors increase transparency in selecting CSPC members and improve the quality of targeting • A monitoring system to assess trainers, CSPCs, and verify beneficiary eligibility would increase quality of implementation and reduce fraud; and provide more immediate feedback on the quality of targeting procedures

A. District Assembly: Overall observations	Strengths	Weaknesses	Opportunities and suggestions
<p>6. Deliver monthly cash transfers to approved households (See Flow Chart of Route of Cash Transfer Money)</p> <ul style="list-style-type: none"> • More than MK81.7 million (US\$583K) has been paid to 2,889 households across 4 TAs and 35 VDCs from Sept 2006 until March 2008 • Paypoints occur at central locations where beneficiaries present identification cards and receive transfers; CSPCs are called by district officials and notified of paydays • In Nov 06, the District wrote in the M&E report that fuel costs would increase during the rainy season when some roads are not passable • In Jan 07, the District documented that the vehicle used for monthly payments was unreliable • UNICEF purchased a new SCTS vehicle at US\$19,088, received by the District in Aug 07 • After a year of receiving the transfer, 26% of beneficiaries report wanting a banking system (63% do not want a banking system, 11% were unsure) 	<ul style="list-style-type: none"> • Mchinji has never missed a monthly transfer payments (P3a) • Payments are transparent in that identification cards are presented (however only 75% of beneficiaries in the impact data had cards) and signatures or thumbprints are required (A3c); While there is no verification of signatures or prints, the CSPC member generally knows each household (N2b); Only previously identified deputies may pick up transfers for beneficiaries • The DCs office coordinated throughout the DEC to include accounts officers and vehicles to assist with pay points (K2b) • Account officers have coordinated with other offices travelling to communities to deliver payments if beneficiaries miss pay days 	<ul style="list-style-type: none"> • Payments occur at various times within the month due to bottlenecks in moving cash from NAC to the districts • Account officers must visit 5 VDCs per day; Short notice of pay days increases the chances that beneficiaries arrive late or do not show up; Payment delays at one VDC ripple throughout the day; Inadequate communication (lack of cell phones among CSPC members) means that waiting VDCs cannot be informed of delays; thus recipients must wait for hours to receive payments (F1f, K5d.1) • Pay points are not digitized and data from crowded handwritten files must be transferred to accounts files and reports • There are concerns about the respect for recipients by District officials (A3d.1, F1g, N2a.1, N2b) • Despite additional fuel needs during the rainy season, the budget does not reflect seasonal variations 	<ul style="list-style-type: none"> • The District needs a set pay point plan that is adhered to every single month; Greater consideration to improving systems around pay points, additional attention to detail, and planning is needed to reduce future delays • Communication between the district and communities about pay days could be improved by assigning cell phones to CSPC chairs or extension workers • <i>As noted in the Financial Management section</i>, digitized pay points linked to the automated database is needed for regular management of financial data • More coordination with other district offices could create additional pay points to shorten the distance that recipients must walk (where needed) • Sensitization on how to treat beneficiaries is needed to reduce incidences of disrespect; • Specific grievance procedures are needed (An office of the Ombudsman) that can respond to complaints of wrongdoing

A. District Assembly: Overall observations	Strengths	Weaknesses	Opportunities and suggestions
<p>7. Administer changes in beneficiary households</p> <ul style="list-style-type: none"> • Beneficiaries are a vulnerable and dynamic group (A3); changes in household circumstances are due to death, migration, marriage, inappropriate behaviour, fraud etc. and yet there has been inadequate time devoted to administering changes • All district stakeholders agree that administering changes is an important, yet overlooked process • Failing to administer changes enables corruption within CSPCs and creates the perception that the district is involved in wrongdoing • In Nov 06, the District wrote in their M&E report that they were unable to locate households without GPS devices 	<ul style="list-style-type: none"> • The budget for administering changes may be adequate if spent appropriately (P3a) • When efforts towards administering changes are made (spot checks and investigating reports from Form 6) the district effectively follows up and appropriate actions are taken in a collaborative process involving multiple sectors 	<ul style="list-style-type: none"> • There is no mechanism to ensure that reports of changes are investigated and appropriate actions taken; we found that months passed without and action on reported changes; In Nov 2007, the majority of Form 6s ('Recommendation of exclusions') were unsigned • Form 6s lack detailed information, in some cases it is not clear whether information is true. The lack of documentation likely indicates that no action was taken (O6a, O6b) • Beneficiaries have reported that district officials are disrespectful on spot-checking visits (K5d.2, N2a.2, N2b) 	<ul style="list-style-type: none"> • National level offices should be accountable for district activities, which requires querying districts when M&E reports indicate that no efforts towards administering changes have occurred • Extending training for administering changes to additional DSPC members and extension workers would provide backup human resource power to ensure that this activity is not overlooked • Greater accountability and internal control throughout the DA on this activity are needed to ensure that activities are performed; The MoWCD and MoEP&D and NAC should check reports for progress in this area

A. District Assembly: Overall observations	Strengths	Weaknesses	Opportunities and suggestions
<p>8. Collect M&E information</p> <ul style="list-style-type: none"> • M&E guidelines are explicit, but designed to highlight operational costs compared to transfer expenditures; Guidelines do not promote ongoing learning about SCTS strengths and weakness; Further, the M&E system does not help the DA anticipate and overcome obstacles • There is widespread agreement that M&E activities are inadequate • From Sept 06-Dec 07, based on monitoring reports, actual M&E data collection occurred in only 4/16 months • In the 16 months between Sept 06-Dec 07, M&E accounted for 1% of operating costs, which is less than 0.08% of total scheme costs. Total spent was 8% of budgeted costs; The District also documented that the fuel allocation for visiting beneficiaries is inadequate; While the District did not use their allotted funds, if there is M&E officer, a larger budget for M&E may be needed 	<ul style="list-style-type: none"> • The district is producing reports despite the lack of M&E officer • The system is designed so that MoEP&D, MoWCD, NAC and UNICEF all review reports 	<ul style="list-style-type: none"> • In March 07, the District documented that they needed clarification and a checklist of what impacts need to be monitored in the M&E report; it is not clear whether national stakeholders responded • There is no system to manage M&E files; and monthly M&E reports are difficult to obtain (the District had actual M&E monthly reports for 10/16 months) • While M&E activities improved up to May 07, activities ceased in June 07 when the M&E officer left (documented in 6 months of M&E reports) (P4a) • All budgeted costs are for allowances and fuel; there is no budget for professional development, training, purchasing software, books, meetings between M&E experts, presenting and discussing findings and no budget for stationery or binders to help organize reports and make them accessible • Without the automated database and digitized paypoints, M&E data is from hand written files 	<ul style="list-style-type: none"> • Technical assistance and support from MoEP&D, MoWCD, NAC, UNICEF and other stakeholders is critical to improving M&E efforts; The District M&E Coordinating Committee could be mobilized to pool skills and resources to improve M&E efforts • Filling the M&E post is essential to successful implementation • As with administering changes, greater internal control throughout the DA is needed to ensure that M&E activities are performed • M&E guidelines should be revised in order to create a flexible system where information can be used for ongoing improvements in implementation and include the following: <ul style="list-style-type: none"> ○ Identification of processes, systems where monitoring is needed ○ Identify geographic region where monitoring activities should occur in next three months with justification ○ Activities to monitor CSPCs ○ Updates from trainers on the training process Description of monitoring of linkage activities ○ List of departments, groups involved in M&E activities

A. District Assembly: Overall observations	Strengths	Weaknesses	Opportunities and suggestions
<p>9. Write and disseminate reports</p> <ul style="list-style-type: none"> • SCTS reports are currently limited to monthly M&E reports • The district needs additional capacity building in order to complete high-quality reports that provide a feedback loop to improve implementation 	<ul style="list-style-type: none"> • The District worked with NAC to ensure that M&E reports met NAC's requirements 	<ul style="list-style-type: none"> • There is no quarterly or annual consolidation of reports • There are no reports to measure indicators beyond focusing on counting the number of beneficiaries, tallying costs, calculating costs per households and deviations from plans • M&E reports contain errors such as having the wrong month; tables are sometimes cut and pasted without updated information; and numbers do not always match accounting files (P4a) • Reports are generally completed late, are difficult to obtain and are rarely disseminated throughout the district 	<ul style="list-style-type: none"> • The automated database must be utilized, which will greatly reduce the time needed to complete rote reporting; The database should also contain additional fields to help generate the financial reports • Reports should be consolidated to show annual achievements • Reports require a higher level of review and scrutiny • M&E or other reports should be reflective and help with priority setting. They should include: <ul style="list-style-type: none"> ○ Identification of possible challenges over the next three months, one year (new targeting, new proposal writing, uptake of database) ○ Documentation of all challenges; problems; experiences to learn from
<p>10. Write proposals, prepare budgets, secure new funds</p> <ul style="list-style-type: none"> • The District (mainly the DPD and Desk Officer) worked with NAC and UNICEF to prepare two major budgets • Districts have limited capacity to write formal proposals; 	<ul style="list-style-type: none"> • NAC and UNICEF have provided technical assistance and the district's capacity is expanding • The DA submitted a proposal to NAC for January 2008 to June 2009 	<ul style="list-style-type: none"> • The proposal, scheduled to be submitted by Oct 07, was sent in Jan 08 • Copies of proposals are difficult to obtain because of computer viruses 	<ul style="list-style-type: none"> • Given that decentralization is a core theme in the MGDS, all districts require training on coordinating proposals, budgets and securing new funds; the SCTS Team should be prioritized for training on computer skills, project management, budgeting

B. Social Cash Transfer Scheme Secretariat

(consists of District Social Welfare Officer [DSWO], Social Welfare Assistants [SWA] and Training Assistant [TA])

B. Social Cash Transfer Scheme Secretariat	Strengths	Weaknesses	Opportunities and suggestions
<p>1. Plan, implement, record, monitor and report all activities</p> <ul style="list-style-type: none"> The tasks needed to implement the SCTS are highly intensive and outside the traditional roles of the social welfare department; The capacity of social welfare departments to implement and monitor is historically weak The current training of social welfare assistants does not include skills needed to implement the SCTS (management of civil servants outside of the department of social welfare and community committees, large scale project management, financial oversight, computer skills, analytical skills, data management, and comprehensive report writing) 	<ul style="list-style-type: none"> The SCTS is adhering to SCTS guidelines as closely as they can given their resources and skill level Members of the SCTS greatly increased their skill set through on-the-job training; and their ability to plan has developed throughout the implementation process Members of the SCTS can identify and communicate openly about areas of weakness The implementation of the SCTS improved over the course of the scheme; Problems have been identified and solved by the SCTS 	<ul style="list-style-type: none"> The SCTS operates without adequate support from National, District and community stakeholders; The heavy workload leaves little time for reflection or improving on processes; and the Desk Officer position is at a low level within government, lacking the clout to require participation Monitoring of activities is limited and not a priority given the large number of competing tasks Reporting is limited to furnishing the Accounts with numbers for the monthly M&E report While turnover has not been high among the SCTS, low wages and heavy demands make this a serious risk in the future 	<ul style="list-style-type: none"> The SCTS must utilize partners at MoWCD, MoEP&D, NAC, and within the District among the DA, DEC, NGOs, CBOs to overcome weaknesses; Areas of support needed include program planning, adhering to quality control mechanisms, data management, methods for monitoring and reporting SWAs, CDAs and others need skill building (during their qualification training and on-the-job) to enhance analytical capabilities and computer skills; SCTS members should be cross-trained in all activities in order that operations continue when the Desk Officer or others travel The SCTS requires immediate cross training on all essential SCTS tasks and data management skills to get the database operational (a data management officer is preferred)
<p>2. Training of the CSPC to implement scheme</p> <ul style="list-style-type: none"> As of April 2008, 35 CSPCs had been trained After community sensitization meetings, CSPC members are elected and then the training for CSPC members includes the following: <ul style="list-style-type: none"> Introduction to SCTS How to register a potential household Ranking households Community mobilization Administering changes in beneficiary households Skills in conducting interview 	<ul style="list-style-type: none"> The SCTS and trainers demonstrated professionalism in training; Delays tend to be due to a lack of transportation rather than the trainers The SCTS reported back to the UNICEF technical consultant about challenges faced during the training process, leading to programmatic improvements, such as a one to two day training of CSPC members The quality of training on the targeting procedures has greatly improved from the training of the first 35 VDCs to training conducted in April 2008 	<ul style="list-style-type: none"> During the election process for CSPC, the trainers do not adequately ensure that the SCTS guidelines are followed Sensitization meetings, ranking and other activities may be cut short by trainers who rush through and prevent community members from asking questions; In past trainings CSPCs thought that the scheme was primarily for elderly or orphans (Flk) Trainers do not adequately determine whether CSPC members understand the targeting criteria in a way that they can apply it to their communities (Flj) 	<ul style="list-style-type: none"> The selection of CSPC members must be monitored more closely by trainers, extension workers and local CBO or NGO representatives to ensure that local politics do not destroy SCTS quality Rather than selecting CSPC members at the first mobilizing meeting, trainers should put forward the idea that CSPC needs to be formed. Then communities can organize, CSPCs qualifications checked and extension workers could identify problems

B. Social Cash Transfer Scheme Secretariat	Strengths	Weaknesses	Opportunities and suggestions
<p>2. Training of the CSPC to implement scheme (continued)</p>		<ul style="list-style-type: none"> • The ranking process is not adequately explained and ranking procedures vary between and within VDCs 	<ul style="list-style-type: none"> • Trainers must check the qualifications of all CSPC members to ensure literacy and should ‘test’ members understanding of various concepts, such as the SCTS’s objectives, targeting criteria, and ranking procedures • The ranking process requires clarification (<i>See Targeting report</i>)
<p>3. Keep and manage all files (Link to all forms)</p> <ul style="list-style-type: none"> • Managing the SCTS files is a time-intensive task and requires a high level of organization • The number of mistakes found during the file review indicates that files are not checked to ensure accuracy • There is no process for keeping track of Form 1s for the applicants that were not accepted into the program, which indicates that new households are not put on the SCTS when beneficiary households dissolve or are removed from the scheme 	<ul style="list-style-type: none"> • Paper files or forms from the community targeting process are kept in binders in an orderly fashion and are obtainable 	<ul style="list-style-type: none"> • Electronic files are difficult to obtain because they have been corrupted or lost due to viruses • Form 1s are usually signed by the Desk Officer without indication of review by other officials; Some forms are missing the Secretariat’s signature; • Forms are not automated; calculations for SCTS payments are by hand by the Desk Officer (no one else stated that verifying payment amounts was his/her responsibility); • Beneficiary thumbprints are not initialed by the pay point official, and it is unclear which print corresponds to each person. The ID card number is not listed ; It is unclear what the absence of a signature or thumb print indicates; without bank statements to indicate that money was re-deposited 	<ul style="list-style-type: none"> • Uptake of the database is essential to reducing mistakes • District officials, the MoWCD, MoEP&D and NAC should spot check to verify that forms are complete and signed • Form 1s from all households must be kept; as households are removed from the scheme, new households should be added

B. Social Cash Transfer Scheme Secretariat	Strengths	Weaknesses	Opportunities and suggestions
<p>4. Lead targeting and retargeting</p> <ul style="list-style-type: none"> As of March 2008, the SCTS lead 35 districts through the targeting of 2889 beneficiary households 	<ul style="list-style-type: none"> SCTS actions around targeting are transparent; the SCTS team adhered to budget guidelines during targeting procedures 	<ul style="list-style-type: none"> Until recently, the SCTS worked independently rather than linking to other sectors; these linkages could improve the overall quality of the targeting process There are minimal mechanisms and little support provided to CSPC to keep the CSPCs free from politics; Trainers lack the skill, confidence or motivation to manage local politics in cases where VH have interfered with CSPC activities SCTS misunderstood key concepts, but there is no mechanism in place to identify insufficient understanding Non-eligible households are approved by the SCTS if approved by the DSPC, without documentation 	<ul style="list-style-type: none"> The work of the SCTS must be supported by the DA, DEC, DSPC and national level stakeholders at the MoWCD, MoEP&D and NAC The SCTS must become more accountable to the DA, DEC, DSPC and national level stakeholders at the MoWCD, MoEP&D and NAC; these bodies should require ongoing communication on issues related to targeting and retargeting
<p>5. Assist in national scale up (training etc.)</p> <ul style="list-style-type: none"> Training other Districts is a highly intensive process that compromises the quality of implementation in the home district given the lack of a system to ensure quality implementation while SCTS members are away 	<ul style="list-style-type: none"> SCTS learning across districts occurs and knowledge is shared; this can be a highly collaborative process between districts SCTS members are willing to participate in the scale up 	<ul style="list-style-type: none"> The training of other districts distracts from day-to-day management of the scheme Essential operations, including administering changes, monitoring and evaluation are 	<ul style="list-style-type: none"> The MoWCD, MoEP&D and NAC should be aware of the burden that assisting in the national scale-up places upon home districts. An open dialogue between the SCTS, the DA, the DEC and National stakeholders is needed to strategize around this issue

C. District Social Protection Sub-Committee

(Headed by DPD and comprised of DEM, M&E, DCD, DoF, DSWO, DHO, DAC, DADO, SWAs, CADECOM, Women's Voice)

C. District Social Protection Sub-Committee	Strengths	Weaknesses	Opportunities and suggestions
1. Monitor activities related to the scheme	<ul style="list-style-type: none"> The monitoring activities that occurred (visiting beneficiaries) were multi-sectoral; these collaborative visits were informative for all sectors involved 	<ul style="list-style-type: none"> Ongoing monitoring of the scheme by the DSPC is minimal Field visits ceased in mid-2007 The vast majority of DSPC members do not inspect files or read M&E reports Members report minimal communication about the SCTS as a committee 	<ul style="list-style-type: none"> An improved communication system within the DSPC and within various offices would help in monitoring activities Specific guidelines for each sector could mobilize and engage participation in the monitoring of activities
2. Approve/disprove applications	<ul style="list-style-type: none"> The core team of trainers maintained a high level of commitment to approval meetings Some sectors send deputies to approval meetings 	<ul style="list-style-type: none"> Sector heads do not regularly attend approval meetings which last from 2 – 8 hours; It does not seem feasible or useful for the DHO, DAC, DEC, DADO to dedicate 15% of time to attend approval meetings Allowances for meetings ceased in May Feb 07; loss of allowances intended to reduce operational costs but demoralized DSPC committee members; Also SCTS meetings competes with a range of other responsibilities The DSPC consistently approved households with people over the age of 19 (up to 28 years) when these 'adult children' are listed as in school 	<ul style="list-style-type: none"> Approval meetings do not require the highest officer within sectors, rather regular deputies from various sectors should be appointed to attend meetings Approval forms should list who attended meetings increase to transparency and accountability; Also incentives for participation may be required given that low attendance places too high a burden on committee members and CSPCs
3. Create linkages to other social sector programmes	<ul style="list-style-type: none"> The establishment of linkages began in November 2007 Linkage activities expand understanding of the SCTS (A3e); and bring transparency to the SCTS Sectors are highly collaborative in implementing linkages Linkages are increasing the positive impact that cash has on families, providing bednets, info on agriculture, engaging school teachers 	<ul style="list-style-type: none"> M&E reports contain the costs of linkage activities however there is no explanation of activities or which sectors were involved in linkages 	<ul style="list-style-type: none"> Linkages between SCTS recipients and agriculture, health services, educational services, other social services are all important to human development; Additional economic development linkages include trainings on small business operations, group investing While NGOs and CBOs may fear being displaced by the SCTS there are clear roles for all organizations to play in improving the lives of the most vulnerable

A. Community Social Protection Committee

Community Social Protection Committee (Overall Observations)	Strengths	Weaknesses	Opportunities and Suggestions
<p>1. Members are elected to the CSPC at a community meeting</p> <ul style="list-style-type: none"> In each zone, communities are asked to choose 12 CSPC members (6 men and 6 women) who are trustworthy, energetic, able to speak English, read and write, willing to volunteer and not village leaders 	<ul style="list-style-type: none"> Despite the heavy workload, VDCs can easily identify CSPC members CSPC members report pride in helping implement the SCTS scheme 	<ul style="list-style-type: none"> Committee members often self appoint given the advantages of serving on the CSPC (bike, t-shirt, monthly allowance), this has led to twice as many male members in 43% of the CSPCs (N3a) Village heads and their deputies have been on CSPCs (K5b), as well as “robots” of powerful local leaders 	<ul style="list-style-type: none"> The process for identifying and electing CSPC needs reform given village level politics We suggest sensitizing communities to the scheme, asking them to elect CSPC members and then linking with extension workers, NGOs and CBOs to verify the CSPC members’ qualifications and reputation
<p>2. Attend training</p> <ul style="list-style-type: none"> The 2-day training allows CSPCs to practice skills they will use in implementation. As is, the training consists of an introduction to SCTS, registering a potential household, ranking, community mobilization, administering changes, and conducting interviews 	<ul style="list-style-type: none"> CSPC members ask important questions (e.g. inquiring about confidentiality among PLWHA etc.) CSPCs assist the District in reporting when the number of households in each zone (as determined by the SCST) are incorrect 	<ul style="list-style-type: none"> CSPCs are not trained in counseling rejected applicants nor are they trained to communicate issues around the SCTS in their communities, both of which are expected (J1d) CSPC Chairs do not receive training in managing committees, the importance of transparency, or monitoring of beneficiaries 	<ul style="list-style-type: none"> CSPC should be ‘tested’ to ensure that they understand and can explain key issues Training must include a communication strategy for keeping communities, abreast of SCTS activities Training must also include counselling and procedures for administering changes among SCTS beneficiaries At minimum, chairs require training in managing committees, implementation with transparency and monitoring
<p>3. Identify and list ultra poor households</p> <ul style="list-style-type: none"> At the training, CSPC are asked to create a list of the households they believe may be eligible (before visiting households) CSPCs are instructed to list all possible beneficiaries although only 10% of households will be included Next they are given Form 1s and asked to head into the communities to interview applicants 	<ul style="list-style-type: none"> Some CSPCs work diligently to gather names of the most destitute households 	<ul style="list-style-type: none"> The quality of listing varies from committee to committee; CSPC are more likely to list households they know than those they do not; Without a comprehensive list of households, it is impossible to determine and monitor exclusion errors on an ongoing basis (B2b) CSPC listed or included non-eligible households due to nepotism or aiming to please local leaders (B2a) We found rare instances where CSPC created ‘ghost’ households in order to claim transfers; it is unclear if entire committees are aware of the ‘ghosts’ (M1a) 	<ul style="list-style-type: none"> The CSPC should be involved in creating a community listing of households, rather than only list households that they know, which invariably leaves out households that meet the criteria and are the most vulnerable With a comprehensive list, they could then identify the most vulnerable Greater linkages with extension workers, NGOs, and CBOs are needed to ensure that all eligible households are listed and no zones are overlooked or excluded Monitoring of the work of CSPCs is essential to transparent, quality implementation

Community Social Protection Committee (Overall Observations)	Strengths	Weaknesses	Opportunities and Suggestions
<p>4. Visit households and fill out application</p> <ul style="list-style-type: none"> • According to the SCTS manual, all listed households are visited by 2 CSPC members to verify eligibility criteria and fill out Form 1 • The household head can name a deputy to collect transfers if he/she is unable to (<i>despite the fact that they have not been approved yet</i>) (Form 5) • CSPCs travel long distances in order to identify eligible households; In May 07 UNICEF provided one bike to each CSPC, which increased to 3 bikes by Oct 07 (US\$5,075) and the new budget calls for 1 bike per CSPC • UNICEF provided 1 t-shirt per CSPC member in May 07 at US\$15,761 	<ul style="list-style-type: none"> • The majority of Form 1s are filled out adequately 	<ul style="list-style-type: none"> • There is no monitoring or quality control of this process by extension workers or the SCTS • The lack of an effective communication campaign and high levels of illiteracy in villages mean that community members lack adequate information on the SCTS (targeting criteria, process of identifying beneficiaries, etc) • Many community members wrongly believe that they will be included in the scheme at some point (irregardless of their eligibility); • CSPC have instructed beneficiary households to inflate the number of children in the household to increase the size of the transfer to the household 	<ul style="list-style-type: none"> • Greater linkages with extension workers are needed to ensure that all eligible households are interviewed • Monitoring of CSPC forms is needed, including some spot checking to verify that households exist as they have been listed • A radio campaign that explains the campaign should be launched throughout districts where the SCTS is operational
<p>5. CSPC meeting to rank households</p> <ul style="list-style-type: none"> • The ranking exercises require CSPCs to rank hundreds of households without a priority for selection • The Manual of Operations lists criteria, but not priorities: Ultra poor (defined as hunger, under nourishment, begging, in danger of starvation, no valuable assets like cattle, or a bicycle and no regular support from relatives) AND Labour constrained (bread winners are sick or have died, no able-bodied person of working age, just old, very young, disabled or sick persons in the household, dependency ratio over 3). • However, which household is more deserving? One with an 80 year old disabled elderly woman or one with a 35 year old sick PLWHA caring for 4 children? 	<ul style="list-style-type: none"> • Most CSPCs diligently devote hours to ranking households for inclusion into the SCTS • Collaboration between the trainers and among CSPCs is generally high 	<ul style="list-style-type: none"> • Contrary to the manual of operations, in some VDCs, ranking is done zone by zone rather than looking at the VDC as a whole; if poorer households are concentrated in one zone, they will not be included in the SCTS to allow all zones on the list • CSPCs identification of the neediest households are subjective (N6a, N6b) and it is unclear how CSPCs make these decisions; there is no documentation of the process so that decisions can be revisited • SPC lack a thorough understanding of the ranking process and optimal methods to use which increases the time it takes to rank households • Some members are biased or show favouritism regardless of need; other members are not always able to disagree with powerful members 	<ul style="list-style-type: none"> • A scoring system whereby households 'earn' points for their different vulnerabilities would remove some of the subjectivity from the ranking process and streamline the process; Stakeholders would have to agree on a point system but once developed, it would reduce inclusion and exclusion errors • Attendance at meetings may be improved if lunch is provided • CSPCs must be monitored to ensure that they follow the manual of operations and that powerful members do not control process

Community Social Protection Committee (Overall Observations)	Strengths	Weaknesses	Opportunities and Suggestions
<p>6. Hold community meeting to discuss ranking</p> <ul style="list-style-type: none"> • According to the SCTS manual, the CSPC and VGH organize a community meeting, moderated by a CDA to provide information on the SCTS, describe how the CSPC ranked households, and achieve consensus on whether ranking should be accepted or adjusted • The information on all households is publicly shared, including illnesses, such as HIV/AIDS and other disabilities 		<ul style="list-style-type: none"> • Community meetings to discuss ranking are poorly attended; people that are not listed lack an incentive to participate (K2a) • CSPCs may mobilize relatives of the listed households to argue for their inclusion • The majority of households report that they report that they are okay with their information being made public, but some households report that the sharing of their information is very painful (J1a) 	<ul style="list-style-type: none"> • Better community mobilization is required in order to make this meeting a useful part of the process (extension workers, Chiefs and other leaders must be sensitized) • National, district and community stakeholders should discuss whether publicly disclosing sensitive information is appropriate • In all areas of the SCTS, it is important not to make false promises about inclusion in the SCTS in order to get people to participate
<p>7. Assist in approval process at District</p> <ul style="list-style-type: none"> • After the community meeting the CSPC submit charts, the List of Applications (Form 2) and all applications included in that list (Form 1) to the SCTS • The DSPC verifies each households' eligibility and assigns a payment level 	<ul style="list-style-type: none"> • CSPC travel to attend DSPC meetings despite the lengthy process and without lunch allowances • CSPC collaborate with District officials to approve eligible households 	<ul style="list-style-type: none"> • CSPC may misrepresent or argue for non-eligible households at DSPC approval meetings (C1) • Approval meetings are a significant burden and some CSPC members do not come; their time and commitment does not appear to be valued given the lack of incentive to participate (transport is paid but there is no allowance for lunch) 	<ul style="list-style-type: none"> • CSPC need greater incentives to participate professionally in the process • The burden placed upon CSPCs is further evidence that the DSPCs need to participate in approval meetings so that they go quicker and are less of a burden
<p>8. Inform applicants about their status</p> <ul style="list-style-type: none"> • According to the Manual of Operations, the CSPC informs applicants of their status in the scheme, giving a copy of the application form to approved households along with information on how to access the transfer, • The CSPC should counsel rejected applicants 	<ul style="list-style-type: none"> • CSPCs inform successful applicants that they will be receiving the transfer 	<ul style="list-style-type: none"> • There has been no accountability of CSPC or at the SCTS to ensure that households are informed of their beneficiary status (Form 1) (J1b) 	<ul style="list-style-type: none"> • CSPC must be more accountable to their communities, providing adequate information on the SCTS approvals and disapprovals • Extension workers should assist CSPCs as needed to ensure that everyone understands the SCTS and the rationale behind various decisions

APPENDIX 1: EVIDENCE FOR OPERATIONS REPORT

List of Data Sources

Quantitative Data

- A
 - 1. Round 1 March 2007
 - 2. Round 2 September 2007
 - 3. Round 3 March 2008
 - B
 - 1. Household listing
 - 2. Quantitative survey (Targeting Evaluation)
 - 3. Qualitative data within quantitative survey
 - C
 - 1. DEC Survey
 - D
 - 1. Schooling data
 - E
 - 1. IHS2
-

Qualitative Data

- F
 - 1. FGD Committee
 - G
 - 1. FGD Community
 - H
 - 1. FGD DEC
 - I
 - 1. FGD Children
 - J
 - 1. In-depth Interviews
 - K
 - Key Informant Interviews Operations
 - 1. National
 - 2. District
 - 3. NGO
 - 4. Community and Extension Workers
 - 5. TA/GVH/ VH
 - L
 - 1. Key Informant Interviews Impact / Community Members
 - M
 - Research Team Diaries
 - 1. Round 1 March 2007
 - 2. Targeting June 2007
 - 3. Round 2 September 2007
 - 4. Qualitative October 2007
 - 5. Round 3 March 2007
 - N
 - Observations
 - 1. District Office procedures
 - 2. Pay points
 - 3. Introducing SCTS to Community & Electing CSPC
 - 4. Training of committee members
 - 5. Committee procedures for targeting
 - 6. Ranking and approving beneficiaries
-

Reports, Files etc.

- O
 - Cash Transfer Scheme Forms
 - 1. Form 1
 - 2. Form 2
 - 3. Form 3
 - 4. Form 4
 - 5. Form 5
 - 6. Form 6
 - 7. Form 7
 - 8. Form 8
 - P
 - Files
 - 1. Cash Transfer Office (Forms)
 - 2. SCT minutes
 - 3. Accounts
 - 4. M&E reports
 - 5. Cash transfer meeting reports
 - Q
 - 1. ASCTDB Social Cash Transfer Database
-

A3. Round 3 March 2008 Impact Data

Information on Cash Transfer (n= 371 beneficiary households)

A3a	25% (93/371) of beneficiaries had unanswered questions after receiving the transfer for one year	<p>Unanswered questions from beneficiaries</p> <ul style="list-style-type: none"> • When does the program come to an end?/ How long will the SCTS run? • When will the government increase the transfer?/ Can the government increase the transfer? • Will we still receive if the scheme continues? If there is retargeting? • Why when beneficiaries are removed or pass away are others not replaced? • Can the amount of money change if number of HH members change? • Who should I report to if CSPC members demand money? • Why do I receive different amounts of money each month? • Who is funding the scheme? • Can we also receive preference when distributing inputs (coupons, loans, fertilizer)? • If I die, will my HH members continue to receive? The same amount of money? • Will the scheme continue until my children complete their education? • Why do only some parts of the district receive the transfer? • What will happen to me if this scheme stops? • How do you feel about HH that are as poor as us who are not on the transfer? • Is it true that we will be taken from the list if we don't give CSPC some money? • Are we allowed to get married? • I did not receive the transfer for November, why? • Is doing business with the money prohibited?/ Is it wrong to start a business? • Should my household not participate in development? • What should we use the money on? On what things? • What will happen to members who have moved out? • Why is it that sometimes my name does not appear on the list?
A3b	25% of SCTS recipients, receiving transfer for one year, reported that they did not know who to report problems about the SCTS	<p>When asked who they would report problems to:</p> <ul style="list-style-type: none"> • 63% of recipients said that they would report problems to CSPCs • 3% to traditional leader • 4% to District officer • 3% to Paypoint official • 2% to a family member
A3c	Payments are transparent in that identification cards are presented (however not all beneficiaries have ID cards) and signatures or thumbprints are required	<ul style="list-style-type: none"> • 75% of SCTS recipients have identification cards • 91% of SCTS recipients that have identification cards say it has helped them understand the SCTS
A3d.1	There are concerns about the respect for recipients by District officials	98% and 97% of SCTS recipients say that CSPCs and District officials treat beneficiaries with respect (respectively)
A3d.2	Respect [by CSPC members] for beneficiaries is not always adequate	
A3e	Linkage activities have expanded understanding of the SCTS	94% of SCTS say they have learned about other government services through SCTS

A3. Round 3 March 2008 Impact Data

Satisfaction with Cash Transfer (N=371 beneficiary households)

Questions asked of beneficiaries who have received the transfer for one year (March 2007 – March 2008)

	Completely Satisfied (%)	Somewhat Satisfied (%)	Neutral (%)	Somewhat Unsatisfied (%)	Completely Unsatisfied (%)
Amount of notice given about day and place to pick up cash	79	11	5	2	3
Length of wait to get money	43	24	8	13	11
Level of respect at paypoint	91	4	4	1	0
Officials ability to answer questions	75	7	13	1	2
Level of security at paypoint	96	1	2	0	0
Communication between district and you about cash transfers	78	10	7	3	2
Satisfaction with amount of money you receive	48	24	9	12	6

Have CSPC and District Officials provided you with enough information on the following:	Yes, enough (%)	Yes, but not enough (%)	No (%)
Savings	56	19	25
Buying livestock	80	14	6
Agriculture	71	19	10
Schooling	75	13	12
Healthcare	80	12	8
Is there enough advice on how to use the money wisely?	78	17	5

B2. Quantitative Survey - Targeting Evaluation June 2007 (n= 639 households)

<u>B2a</u>	CSPC have listed family members that are not eligible or otherwise included non-eligible households, due to nepotism or aiming to please local leaders	<ul style="list-style-type: none"> • Among the 84 beneficiaries in the targeting data collected in June 2007, 67% are related to the Village headman. (Further disaggregated, 64% of correctly targeted and 71% of those that do not meet the SCTS criteria are related.) • 64% of households that do not meet the edibility criteria are related to the Group Village Headman
<u>B2b</u>	The quality of listing varies from committee to committee; CSPC are more likely to list households they know than those they do not; Without a comprehensive list of households, it is impossible to determine and monitor exclusion errors on an ongoing basis	<p>When 639 households were asked their perception of the scheme;</p> <ul style="list-style-type: none"> • In your opinion, has selection of cash transfer recipients been fair so that the poorest households receive the transfer? <ul style="list-style-type: none"> ○ 58% said yes, 32% no and 9% did not know

C1. District Executive Committee Survey Results October 2007 (n=16)

Question	Average Response	Scale
How much has your organization/department been involved in the implementation of the Mchinji Cash Transfer?	2.6	0 – not involved 4 – heavily involved
What is your assessment of how well the Mchinji Cash Transfer is managed?	2.9	0 – poorly managed 4 – well managed
The Cash Transfer is of course cash-based. Do you think there are enough controls in place with the Cash Transfer to prevent corruption?	2.8	0 – No, not enough controls 4 – very good controls
How would you rate the transparency of each of the following issues:		
▪ Selecting Districts to participate	2.8	0 – no transparency
▪ Selecting TAs where SCTS is implemented	3.2	4 – very good transparency
▪ Selecting Community Committees	3.4	
▪ Selecting Beneficiaries	3.4	
▪ System for removing households that do not meet criteria (ie. Not ultra poor or labour constrained)	3.4	
▪ Accounting (managing project funds at district level)	3.4	
Are District offices cooperating to help implement the Cash Transfer?	2.4	0 – uncooperative 4 – highly cooperative
Is the level of communication within the DEC adequate for implementing the CTS?	3	0 – not enough communication 4 – great communication
Is the level of communication with the National Government adequate for implementing the SCTS?	2.9	0 – not enough communication 4 – great communication
Do you think the Mchinji Cash Transfer can be successfully scaled up through all of Malawi?	3.4	0 – No, cannot be scaled up 4 – yes, can be scaled up
Members of the DEC were asked what their biggest concern was with the SCTS		<ul style="list-style-type: none"> • External auditors are needed to audit the books • The Accounts personnel should manage the scheme after scaling up • Increase number of accounts staff • There is need for measures to be put in place to be truly sure that the cash goes to the right people • Influences from traditional leaders to CSPC members to include their relatives • Some households are not included • Village committee not very prudent • Inclusion errors and lacking transparency (in targeting) • I wish the scheme would cover a wider area • The staff need more capacity building

F1. Focus Group Discussions with Community Social Protection Committees (CSPC) (n=31 FGDs)

	Observation/ Strength/ Weakness Identified	Summary/ Sample quotes
F1a	A motivated group of social welfare officers and trainers have mobilized communities to actively participate in the scheme	<p>CSPC members (6 out of 31 focus groups, 19%) felt district officials informed all community members about the scheme and properly empowered the community to identify CSPC members.</p> <ul style="list-style-type: none"> <i>First of all, let me explain how the committee came into existence. There was a community meeting organized by the District Commission (DC) officials, people who were present were chiefs, group village heads and community members. Each village was supposed to present names of people to be in a committee. These were people of good character, who love people, understand problems of their village and having a desire to help the needy. When names were proposed and presented, they set a date for training. [Ntopola]</i>
F1b	SCTS implementers that are actively involved in implementation are very positive about the scheme because of the impact they see in communities	<p>All 31 interviews with CSPC members were positive about the SCTS and confirmed the beneficial impact the SCTS is having in their communities.</p> <ul style="list-style-type: none"> <i>The scheme has helped in a lot of ways. To start with people receiving look happier, the changes are showing that way. A bond has developed between them and the committee members as in the beneficiaries come to committee members for advice. Relationships in general have improved - people now know each other and if this continues this way then hunger will come down because the ones most in need will be helped. We also know the chiefs now. Children who did not want to go to school out of embarrassment because they did not have clothes and had to work now go. And they do not have to take jobs to help support the family. I fact some of these children are at the top of the class helping to teach others. [Mkunda]</i>
F1c	Until the census or other household listings are completed, districts must use outdated information and estimates to determine the number of households to select	<p>CSPC members reported several reasons for the number of households in the VDC listed by the district as not accurate:</p> <ul style="list-style-type: none"> Ten CSPCs said the chief did not give the district accurate numbers Eight CSPCs reported the district did not go house to house to do the listing Seven CSPC reported that the district officials did not go to all of the villages
F1d	There is no monitoring of the activities of CSPC members (CSPC have required contributions from beneficiaries; instructed beneficiaries to inflate the number of children, etc)	<p>16% (5 out of 31) of CSPC focus group discussions reported beneficiary households increasing the number of the household members to increase the amount of the cash transfer .</p> <ul style="list-style-type: none"> <i>Some committee members increased the number of children and level of poverty so that they should be going to beneficiaries and collect K200 from each (household); and this should be overcome by firing the committee member as well as those beneficiaries who act this way. [Mphanda]</i>
F1e	Additional bicycles for CSPC members may improve communication within villages about pay point days	<p>48% (15 out of 31) of the CSPCs reported the need for more bicycles in order to do their job effectively. Many of the CSPC requested one bicycle per committee member or one for every two members.</p> <ul style="list-style-type: none"> <i>Transport to the 3 zones is a problem; Katuwa zone has no bicycle while Ndooka and Mayola have one each and this makes our job difficult because of lack of transport to Katuwa zone. [Mndooka]</i>

F1f	Account officers must visit 5 VDCs per day, but short notice of pay days mean that beneficiaries may be at funerals etc. and arrive late; Payment delays at one VDC ripple throughout the day; Inadequate communication (lack of cell phones among CSPC members) means that waiting VDCs can not be informed of delays; thus recipients must often wait for many hours to receive payments	<p>2 CSPC discussions reported that beneficiaries were not getting their monthly payment because the beneficiaries were not aware that it was the payment day. In Mtunga CSPC members expressed frustration that the district does not come to the pay point on the same day and time every month.</p> <ul style="list-style-type: none"> <i>In June, four beneficiaries also never got the message to go to the pay point, thus they did not get their money. We went again to inquire and were advised that the recipients should go to enquire on their own. Again the recipients thought it was us. It amounted to K9,000. The officials said they had already taken the money to the bank and it could not be retrieved. So that month they also did not receive their money. [Chimwala]</i> <i>Another problem we face is that when the District people send a message that they are coming the next day at eight am, they usually do not keep time. They keep us and the beneficiaries waiting for long periods of time. [Mtunga]</i>
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F1. Focus Group Discussions with Community Social Protection Committees (CSPC) (n=31 FGDs)

	Observation/ Strength/ Weakness Identified	Summary/ Sample quotes
F1g	When households are removed from the scheme, there is inadequate communication and thus a lack of transparency in understanding why people are removed from the scheme	<p>23% (7 of 31) of the CSPCs were either not notified or did not understand why the district had removed households during the District Approval Meetings.</p> <ul style="list-style-type: none"> <i>People that were left out during ranking are very poor and they always trouble us to know when they will be considered, and we do not know what to tell them because the is communication breakdown between us and the district. [Chapakama]</i>
F1h	CSPC members, Community Development Assistants and extension workers report passing scheme information to the SCTS but reports received no follow up so these reports ceased (and reduce transparency within the SCTS)	<p>3 of the 31 (10%) CSPC interviewed confirmed they sent reports to the district office and they have not yet received a response.</p> <ul style="list-style-type: none"> <i>Government gives us a cold shoulder when we presented a problem to them. For example one beneficiary wanted to change the name of he deputy who get money at the pay point we wrote the forms and deliver them to the DC's officers but they lost the forms and did nothing. [Khwere]</i> <i>When we forward our recommendations, they do nothing about it, and when the beneficiaries know about it, they think we are trying to be hard on them and do things on our own hence creating enmity between community and committees. [Ntopola]</i>
F1i	There is no monitoring of the CSPC training or other activities (listing applicants, ranking, reporting back to recipients); CSPC members are trained and set free	<p>30% of the CSPCs identified a need for monitoring and retraining by the district officials.</p> <ul style="list-style-type: none"> <i>People from the district office should come to visit us more. Since the beginning nobody has come. We are different people in that out natures are different: some people are more honest than others the people from the district office should move with the committee members at all stages of the scheme process they should monitor the committees and give refresher courses on the criteria, rules and regulations. [Kambuwe]</i>

Flj	Trainers do not adequately determine whether CSPC members understand the targeting criteria in a way that they can apply it to their communities	<p>48% of CSPC had misunderstandings about or were not aware of all of the SCTS inclusion and exclusion criteria.</p> <ul style="list-style-type: none"> • <i>They told us that we should include the elderly (65 years and above), those that had no livestock and radios.[Mndooka]</i> • <i>We were told to ask chiefs to give us those households which they think are the poorest, especially those households with orphans and the chronically ill persons. The aged and the disabled were also to be included.[Mkangala]</i>
Flk	Sensitization meetings, ranking and other activities may be cut short by trainers who rush through and prevent community members from asking questions; In past trainings CSPCs thought that the scheme was primarily for the elderly or orphans	<p>When CSPCs were asked to describe the inclusion criteria used;</p> <ul style="list-style-type: none"> • 77% said the beneficiaries should be elderly and caring for orphans • 32% mentioned the labour constrained issue • Only 16% mentioned the dependency ratio of 3 or more dependents

J. In-depth Interviews (n=100 Interviews)

	Observation/ Strength/ Weakness Identified	Summary/ Sample quotes
J1a	The majority of households report that they do mind that their information is made public, but some households report that the sharing of their information community-wide is very painful (child headed households)	<p>Disclosure of personal information to the community for child headed households: 2 out of 9 interviewees (22%) believed that there was nothing they could do about it and were uncomfortable and 11% were unaware of the disclosure.</p> <ul style="list-style-type: none"> <i>We thought that that was their plan and there was nothing we could have done to stop that. It was really painful and there was nothing we could have done to stop that.</i>
J1b	CSPCs have not consistently informed applicants who have been denied inclusion into the scheme of their approval status; thus households have shown up at pay points expecting transfers; this leads to distrust of CSPCs	<p>Non-recipient households: 11 of the 18 interviewees (61%) did not know why they were not selected and had not received any explanation from the CSPC.</p> <ul style="list-style-type: none"> <i>I do not know[why not selected] because I was just told on the pay day that my name was excluded at the DC's office...Nobody in the committee explained to me, I heard it from officials who came on the pay day.</i>
J1c	CSPC have required beneficiaries to contribute to the cost of purchasing cell phones in order that Chairpersons can be contacted by the District for pay days by cell phone	<p>Female headed household:</p> <ul style="list-style-type: none"> <i>No, only that at first we used to have problems in communicating with the people at the district office . We could stay at pay point for a very long time because we could not know what exact time they would come. Sometimes we could contribute a little money to be used to pay for phone call to the district office. Then the committee said that it was good that there be a cell phone to ease the communication problems. We saw that it was a good idea and we all contributed seventy five kwacha each. The phone was bought and that was all, there has never been any other case where the committee members have asked for money from the beneficiaries.</i>
J1d	CSPC may try to remove beneficiaries who they feel are not using the cash thoughtfully (e.g. only purchasing food, such as meat with the money)	<p>Female headed household:</p> <ul style="list-style-type: none"> <i>Yes we are using the money wisely but I don't think the committee members see it that way, for they say that we should buy things like livestock and other sustainable things. Before the cash transfer we had a lot of problems in the household but now some are being solved. We are using the money to pay school fees and buy food and clothes. We would have liked to buy livestock but we can't because the money is not that much to do all those things.</i>

K. Key Informant Interviews Operations

K1. National Level Officials (n=12)

	Observation/ Strength/ Weakness Identified	Summary/ Sample quotes
K1a	The District has not communicated directly with MoWCD and MoEP&D for technical assistance and capacity building in an ongoing manner, even though these are needed	<i>The communication between District Assemblies and the Central Level management is weak. Its only monthly monitoring reports which most of the times comes after more than a month that serves as mode of communication between the national and district level management systems.</i> [May 2008]
K1b	Additional bicycles for CSPC members may improve communication within villages about pay point days	<i>NAC is proposing that the CSPC get 12 bicycles – NAC thought it was a solution because it came from the CSPC that the bikes are not enough because they get the communication[from the district about pay days] in the afternoon.</i> [March 2008]

K2. District Level Officials (n=7)

	Observation/ Strength/ Weakness Identified	Summary/ Sample quotes
K2a	Community meetings to discuss ranking are poorly attended because people that are not listed lack an incentive to participate	<i>Well, at the 2nd community meeting, turn up is very low because people went to other households to do listing and they know if their name is not on the list. Others who are indirectly related to the people who have been listed come to advocate for them but then other communities who could provide additional information do not come forward. This exercise is a flop. 100 households show up for first meeting but very few for second. There is no incentive to show up for meeting 2. We try to woe them by saying “this may be your chance” We call for problems with the list, but if the chief stands up and says this, then no one else can speak at all. We try to ask the Chiefs to speak last so that everyone can speak. We had this group of teenagers once though. They could say anything. See if we involve everyone from all walks of life we’ll get better information. Those teenagers really provided guidance (examples of situations where those listed had a nice house, husband worked. This second meeting is a problem. People think ‘why should I come” but it is part of the process [District Official]</i>
K2b	The DCs office coordinated throughout the DEC to include accounts officers and vehicles to assist with pay points	<i>We have 1 vehicle for the cash transfer – as an assemble we use other cars – 4 per day and pay in 2 days. Have each vehicle go to 5 VDC. In one day we can pay 20 VDC. Involves everyone in accounts, in April it might take 4 days. UNICEF has bought another vehicle but it hasn’t come yet, it is still in Lilongwe. [Accounts Officer]</i>

K5. Key Informant Interviews with Extension Workers (n=27)

	Observation/ Strength/ Weakness Identified	Summary/ Sample quotes
K5a	Inadequate communication between the Social Welfare and Community Development offices, and the loss of the Community Development Officer led to the exclusion of many Community Development Assistants (CDAs) and extension workers from operations (e.g. assisting with M&E in communities)	<p>Extension workers reported (in 8 out of 27 interviews, 30%) not being involved in the operations or the M&E of the SCTS.</p> <ul style="list-style-type: none"> • <i>As extension workers, we know a lot of short falls in this scheme, but we can not come in the open, because they [the district] side line us. They only involve us in mobilizing recipients when pay days are due.</i> [Community Development Assistant Kapondo - Dambe]
K5b	Identification of the CSPCs is not transparent; there is little internal monitoring of their eligibility (GVH have been CSPC members)	<p>One CDA reported a relative of the chief was a member of the CSPC, and this has lead to inclusion and exclusion errors.</p> <ul style="list-style-type: none"> • <i>A lot of ultra poor were left out, instead able people, who have livestock, businesses, iron sheet houses were registered just because they are relatives to the T/A. The chairman of the CSPC is a son to the T/A, and that contributed to biased selection. Children who are 18-20 something years were registered as if they are 60-70 something years, in order to be receiving the transfer money. Right now there is a very big hatred between T/A Kapondo and Group village head man (GVH) Chipumi, because when the GVH discovered the anomaly, he listed names of those who were not ultra poor, which most of them were T/A's relatives and handed them over to the DC's office, and after being scrutinized, almost half of the total that were registered were evicted from the scheme. The most pain full part is that, replacement has not been made yet, while the most poor are still suffering.</i> [Community Development Assistant Kapondo - Dambe]
K5c	There is no monitoring of the activities of CSPC members (CSPC have required contributions from beneficiaries; instructed beneficiaries to inflate the number of children, etc)	<p>3 of the 27 (11%) extension workers were aware of CSPC members instructing beneficiaries to change the number or age of the household members.</p> <ul style="list-style-type: none"> • <i>Because of lack of sensitization, there are some households that registered that they have their children who are in standard four when they are in standard seven. They did this so that they should be receiving the transfers for some time. There are also some that registered that their children are in standard seven whilst they are in standard four. This will mean that the child will reach secondary level, but the money that they will be receiving will be for a primary school pupil. In the days to come the scheme will lose trust in the people.</i> [School Teacher Chioko]
K5d.1	Account officers must visit 5 VDCs per day, but short notice of pay days mean that beneficiaries may be at funerals etc. and arrive late; Payment delays at one VDC ripple throughout the day; Inadequate communication (lack of cell phones among CSPC members) means that waiting VDCs can not be informed of delays; thus recipients must often wait for many hours to receive payments	<p>A Health Extension worker observed a pay point where beneficiaries were kept waiting for long periods of time.</p> <ul style="list-style-type: none"> • <i>I have noted that there is no agreed time for payments. The beneficiaries wait for a long time before district officials come to pay them. I have received several phone calls asking as to whether the payer will indeed come or not. We should bear in mind that we are dealing with poor people; the poor people think that they are being treated as such because they are poor.</i> [Health Worker - Mkinda]

K5d.2	Beneficiaries have reported that district officials are disrespectful on spot-checking visits	
K5e	Linkage activities have expanded understanding of the SCTS; mobilized extension workers; and are bringing greater transparency to the scheme	43% of extension workers report being involved in the SCTS by discussing problems with beneficiaries, visiting households, and an increase involvement in the development activities by the beneficiaries. <ul style="list-style-type: none"> • <i>Some of the recipients approach me indicating that they have bought some vegetable seeds and would like advice on how they can grow them. Some come to ask what seeds they need to buy. Some just need advice on how they can grow some crops.</i>[Agriculture Extension Officer – Mkunda]

K6. Key Informant Interviews with TA/GVH/VH (n=20)

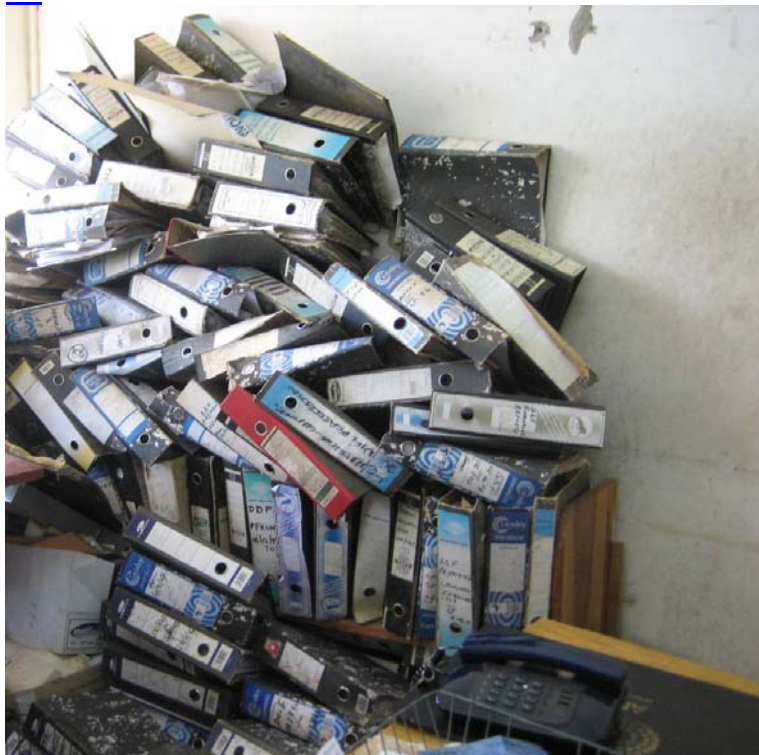
	Observation/ Strength/ Weakness Identified	Summary/ Sample quotes
K6a	Coordination and explanation of the SCTS to village leaders (TAs, Group Village Heads[GVH], VH) was inadequate and leaders do not fully understand the SCTS	2 GVHs reported needing more sensitization and more information about the SCTS. <ul style="list-style-type: none"> • <i>The VH said that the main problem is that there is limited scope for traditional leaders to help improve the system because they know little. The VH said that if the traditional leaders were involved they would have known how the scheme works and would by now have a good idea whether the scheme is operating as expected. Until traditional leaders know the scheme's procedures and operations in general, it is difficult to provide the necessary advice.</i>[VH Chimbalu]
K6b	There is no monitoring of the activities of CSPC members (CSPC have required contributions from beneficiaries; instructed beneficiaries to inflate the number of children, etc)	GVH were not empowered to notify the district or to confront the CSPC when they found errors or wrong doing by the CSPC. Twelve GVHs (60%) reported targeting criteria was not followed by the CSPC. 5 GVHs (25%) were aware of inclusion errors and deceit by CPSC, and there were 5 instances (25%) of CSPC members asking beneficiaries for money. <ul style="list-style-type: none"> • <i>For example, one recipient Letina Kambala from Panye VDC was de-registered because she refused to give a cut [of the cash transfer] to committee members. Another one (Kamanula) in Tsekwe was de-registered because she also did not want to give part of the transfer to one of the committee members. Both of these reported the matter to the TA. Being sidelined in the operations of the scheme there was very little the TA could do to save the deserving beneficiaries from being de-registered.</i> [TA Dambe]
K6c	Understanding of Inclusion/Exclusion Criteria	TAs, GVH and VH all reported that the elderly and households caring for orphans should be included in the scheme, but they were not familiar with the labour constrained criteria, nor could they explain the dependency ratio criteria.

M. Research Team Diaries (n=10: 2 from March 07, 2 June 07, 2 September 07, 2 November 07, 2 March 08)

Observation/ Strength/ Weakness Identified	Summary/ Sample quotes
<p><u>M1a</u> We found rare instances where CSPC created ‘ghost’ households in order to claim transfers; it is unclear if entire committees are aware of the ‘ghosts’</p>	<p>Round 3 March 2007: <i>An 86 year old man who lives alone was difficult to find in Round 1 and in Round 2 he reported receiving K3000, because a member of the CSPC had registered some of her children as the man’s dependents. In Round 3 the CSPC chair tried every tactic to not reveal the location of the man. He revealed that he was removed from the list because he refused to share the money with CSPC members. He said he did not have children but the CSPC registered her children and other children so that he should be getting more money and they should share afterwards. On one particular pay day, he bought a bottle of Fanta at a certain shop. The CSPC member saw him drinking Fanta and told him that he had been collecting the money for a long time so it was now her [the CSPC member] time to be collecting the money. It was difficult for him to complain to the CSPC as they were the ones getting his money. He was then told his name has been removed from the list because he moved from Jowelo zone to Chagwilira zone. He was not convinced and just returned home thinking that may be its God’s plan. It must be noted that the committee members are receiving the man’s money, and that he was never removed from the list.</i></p>

N. Observations

N1.Accounts Office March 2008



N2. Observations of Pay Points November 2007 (n=2)

Observation/ Strength/ Weakness Identified	Summary/ Sample quotes
N2a.1 There are concerns about the respect for recipients by District officials	Quote from an SCTS trainer to Beneficiaries: <i>We are sitting here in the sun and it's very hot; hope when I finish talking we should move to the shade so that we wait for our money. You will only come here after your name has been called. As said already we are here to receive the money and we already know the aim of the government in giving you the money, not so? For how long have you been receiving the money? This is the tenth pay, have we improved our lives ten times. I can't see any change among you. This money should be used for daily needs such as food, clothes, soap. We should notice an improvement in cleanliness, and the type of clothes you wear. You should also keep some money to buy livestock and fertilizer. If you are found using the money on beer or if you are found drunk you will be removed from the scheme. You know this scheme is not lifelong so you have to be careful with your money and expenditure. This is as the same as the bus seat, you sit on it and when you reach your destination you leave it for the others. When you are not using the money properly, we will catch you because we will always visit you in your homes to see for ourselves what is going on and what you have bought. Lastly if you have any problems concerning the scheme, you are free to come so that we should discuss and see how we can solve them. One by one you should come to me with any type of problems that you might have so that we should help solving them. On CSPC member, from now onwards no CSPC member is going to be allowed to receive money on behalf of beneficiaries.</i>
N2a.2 Beneficiaries have reported that district officials are disrespectful on spot-checking visits	<i>Observations from Evaluation research staff: The police officers were the ones shout at the beneficiaries telling them that they shouldn't marry because they will be removed from the list. The police officer was the one calling names of beneficiaries. They were even shouting at them [the beneficiaries] that they did not give them [the police] enough seats.</i>
N2b Beneficiaries have reported that district officials are disrespectful on spot-checking visits	<i>Observations from Evaluation research staff: Before the accountant started paying out the money, he asked for the IDs but it was found that none of the beneficiaries possessed one. When the chairperson of the VDC was asked, he said that the IDs for that VDC were not yet out. But the beneficiaries continued to receive the money with the help of the VDC chairperson. Chairperson was a witness of everybody since they had no IDs. For those who were not present, the chairperson could receive on their behalf. But the district official advised the chairperson to arrange for the IDs other wise that was their last time to receive money without the IDs.</i>

N3. Observations of Introducing SCTS to Community and Electing CSPC Members



N3a. Choosing CSPC members at Zone level

Only those people in the shade (under the big tree) participated. A self-appointed leader leads the session while two District officials (standing) observe the process. Other two District officials sat within the group. To elect CSPC members, only 4 names were mentioned, with no competition or other to second the proposed CSPC member. Most of the women attending the meeting did not participate. People were elected as CSPC members without being present at the meeting, deputies stood in their place.

N3b. CSPC members

Members of CSPC being shown to the gathering, CSPC members who were elected in absentia had their deputy stand in their place.



N6. Observations of Ranking and Approving Beneficiaries at the Community Level

Observation/ Strength/ Weakness Identified	Summary/ Sample quotes
N6a. CSPCs identification of the neediest households are subjective and it is unclear how CSPCs make these decisions; there is no documentation of the process so that decisions can be revisited or processes examined	By examining the information provided in Form 2 we found, in VDC Chimteka, zone Mndakwa out of the 26 households chosen for the SCTS, 21 of them were elderly, most of them with no dependents. But in VDC Chioko, zone Chioko the elderly with no dependents households were ranked lower than households with dependents.

N6b. Ranking Households Example

Serial number	Name of household head	Age	Household size	Number fit to work	Social economic status	Rank
1	Luwiza Kang'ombe	48	5	0	The head is a TB patient and is caring for orphans	2
2	Mzamose Vaisoni	78	2	0	No decent house and no fit member to work	5
3	Talasizio Liberito	46	9	2	They are caring for many members	4
4	Maliyase Simioni	90	1	0	No fit member to work	6
5	Liviness Chavela	27	10	1	School children lack help; caring for orphans	1
6	Sabina Filipo	33	5	1	Caring for an elderly person and orphans	3



N6c. Members of CSPC, Kainsa Zone, listing potential beneficiary households while district officials look on

The charts had 'already prepared' seven columns and numerous rows, to list all potential beneficiaries. The seven columns carried the following headings: number, name of head of household, age of the head of household, size of household, number of fit to work members, (social economic) status of household, and rank. Members were advised to leave the 'rank' column blank. This listing exercise took two and a half hours.

O: Cash Transfer Scheme Forms

Form 1: Application / Approval Form to Register a Household for the Social Cash Transfer Scheme

District : _____ TA: _____ VDC: _____ Zone: _____

Name of household head: _____ Village: _____ Rank: _____

Name of Representative: _____

Names of Household Members	Relation to Household Head	Age and Date of birth (Date/Month/Yr)	Gender M/F	Fit for work Yes/No +	If unfit for work, give reason/s why	Paternal (P) Maternal (M) or Double (D) orphan? *	Enrolled in School? Yes/No If YES, write Grade	Name of School + Class
1. (Head of Household)								
2.								
3.								
4.								
5.								
6.								
7.								
8.								
9.								
10.								

Wide range of reasons not fit for work: for example some reasons given are sick – but do not specify type of sickness or if the sickness was verified with medical documents.

Reason for exclusion have been: “Did not have medical document to prove illness”

Suggestion: Add another column where CSPC or extension worker can verify school attendance for children.

Currently this is beyond the capacity of the scheme because of lack of inclusion or effort by the extension workers. However manual specifies the Secretariat should verify school information with the help of extension workers.

Form 1 (Backside)

Please describe the situation of the household:

Why does the household require social welfare interventions? *Give all the reasons*

.....

.....

- What are the sources of livelihood of this household?
- What kind of assets does the household have?
- Which other programmes does the household benefit from?
- Has the household been affected by a chronic disease (AIDS)? YES / NO. If YES, in what way?

According to the manual if household is not approved for the transfer by the district, the household is suppose to be counseled by the CSPC and if possible referred to other programs. This is not within the capacity of the CSPC, they have not received this training.

Suggestion:

- Need a field to document that households who were not approved were notified
- Field to indicate reasons for not being approved?

The manual does not indicate the process for what to do with the Form 1s for the households that were not approved. Currently, the rejected Form 1s are not in the binders with the approved Form 1s at the District office.

To be signed by the household head, CSPC interviewers & Headman certifying that all information on the form is true.

Signature of Household head, Date _____	Signature of CSPC interviewers, Date _____	Signature of Headman, Date _____
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To be filled in by the Head of the SCTS Secretariat

Amount due to the household: _____	Application assessed by SCTS Secretariat and recommended for approval / disapproval*	Approved / disapproved* by SPSC on (date):	Payments will commence (State Month & Year)
	Name & Signature of Head of Secretariat: _____	Name & Signature of SPSC Chairperson: _____	
	Date: _____	Date: _____	

According to manual: suppose to indicate location of pay

* Delete which does not apply

The original has to be filed at the SCTS Secretariat. Copies have to given to the CSPC and to the approved Head of Household.

Total of 2 copies

Form 2: Village Group/Zone Level List of Applications

Suggestion: Add a field for number of applications received (Most VDCs are manually writing this in)

Chichewa translation of the form is missing this field

Most VDCs have omitted population in zone field

Zone: _____

Total population in zone: _____ Total No. of HHs in zone: _____ Date of SPSC Meeting: _____

Total No. of Approved Households in zone: _____ Pay Point: _____

Households selected for Cash Transfers

Pay Point field is often omitted

Rank	Name of Head of Household	Age of household head	Gender of household head	No. of Household members	No. of HH members fit for work	No. of children under 19	No. in primary school	No. in secondary school	Approved by SPSC YES / NO and level of

Some households have number of children under 19 less than number of children in school. **Suggestion:** It would be helpful to have a column for children 19 and over who are in school.

Does the transfer want to give the school bonus amount for all people in school regardless of their age? Or only give the school bonus to those children under 19?

According to the manual the * is suppose to be used for the HH that fall under the 10% ceiling. This is not clear on the forms.

For approval of household some VDCs have written:

- Yes K2,800 or No (for not approved)
- An (*) next to the rank number column – and then ‘* excluded’ at the bottom of the sheet
- Left the approved by SPSC column blank for what we assume are households that have not been approved.
- A specific kwacha amount, for what we assume is an approved household and the approved amount.

Suggestion:

- Have one column for Approved Yes/No

* Excluded

Form 3: Application Forms Rejected by SPSC and Reasons for Rejection

District: _____	TA: _____	Village Group: _____
Total number of applications received: _____		_____
Number of applications rejected: _____		

<i>Rank Given by CSPC</i>	<i>Name of head of Household</i>	Specific reasons for rejecting application and recommendations for follow up

CSPC does not have the capacity or the training to provide follow-up with the households that have not been approved. The manual recommends the CSPC counsel not approved households and if possible to refer them to other programs – this training has not taken place for CSPC.

Suggestion: Add a column to this form to indicate that the household has been informed that they have not been approved to receive the transfer. Some beneficiaries arrived at the pay point expecting the cash transfer only to find that their name was not on the list.

Head of SCTS Secretariat, Date _____	Chairperson SPSC, Date _____
--	--

The original has to be filed at the SCTS Secretariat, with copy supplied to the CSPC. Total of 1 copy.

Form 4: Payment Order for Beneficiaries of the Mchinji Pilot Social Cash Transfer Scheme
 The Social Protection Sub-Committee (SPSC) requests the Director of Finance to pay to the following _____beneficiaries of the Social Cash Transfer Scheme of TA _____, VG _____, Zone _____ the amounts given below each month starting in (month / year) _____ until further notice. The money has to be transferred from the NAC Funds provided to the District Secretariat for the Pilot Social Cash Transfer Scheme and should be paid in small denominations to the beneficiaries at _____ on the first weekday of the respective month.

No.	Name of Beneficiary	Beneficiary Card Number	Name of Village	Transfer Amount (MK)
	Name of Deputy			
1		Beneficiary Card number field has been left blank		
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
Subtotal				

Beneficiary Card number field has been left blank

Suggestion:
 Create this table in an Excel template so that the transfer amount for the VDCs can be added automatically rather than manually.

Subtotal

Form 5

Form 5: Payment Form to be signed by Beneficiaries.

TA : MDUWA VDC MDUWA PAY POINT _____

List of Beneficiaries field in the copied form 4 by DSWO.

Pay point Manager should tick off whether the beneficiary or the deputy collected the transfer.

Suggestion: Write one data for Form 5 to indicate date of payment, rather than a date field for each beneficiary which was not completed.

No.	Name of Beneficiary Name of Deputy	Identity Card No.	Received MK	Signature	Date
1	TIONENJI SAYENELA FULEDI SAYENELA		1,600.00	[Signature]	
2	MULEME CHRISTIANO MSANIDE NJALA		1,000.00	[Signature]	
3	MUVANE KOYE CHIKAP		2,200.00	MUYCINE KOYE	
4	[Signature]		800.00	CHIKAP	chikape
5	[Signature]		00.00	[Signature]	
6	GABRIEL		2,200.00	GABRIEL	
7	SESELIA MARKO		1,800.00	[Signature]	
8	ELINA NSOMBA		600.00	[Signature]	
9	MALINGOSE NYONGANI		600.00	Andee Edward	
10	MOLANA KHULAMUTU		600.00	[Signature]	
11	LEMEKANI CHITHODWE CHIKUSE LEMEKANI		600.00	[Signature]	
12	TIYANKHENJI GEZA		1,200.00	[Signature]	
13	CHIKAPA CHIPHE		1,800.00	[Signature]	
14	LUMACHE MOZI		1,200.00	[Signature]	
15	MAKULATA BANDA		800.00	Ephrim	
16	BINIELO SANDALAMU		1,200.00	[Signature]	
17	CHINTHOCHI NASITANZIO		2,600.00	[Signature]	
18	MANESI ZAKEYO		2,200.00	[Signature]	
19	[Signature]		2,400.00	[Signature]	
			00	[Signature]	
			00.00	[Signature]	

Identity card number not written. No confirmation that correct card presented for beneficiary or deputy.

Signature name does not match beneficiary name. No deputy listed on Form 4 or Form 5.

Unclear which thumb print belongs to each name. **Suggestion:** pay point officer write the initials of beneficiary or deputy next to their thumb print.

Form 5: Page 2

No.	Name of Beneficiary Name of Deputy	Identity Card No.	Received MK	Signature	Date
47	FAGINESI MODAYI		1,800.00	A. Kalele	
48	NANKHOMA YOLAMU		600.00		
49	WINFRED KACHITENJI		1,800.00	x W. Kalele	
50	MALIGELITA CHIDZUNGU		1,200.00		
51	DONALIYA KADIMBA		2,200.00	x Chikundi	
52	MSONKHERA BOX		2,400.00	MP Bank	
53	ENELESI MAVUTO PENINA KAVALASANZA		2,000.00	Beqrice	
54	NTHENDA LANGISON		1,800.00		
55	DILAISON MAKAIKO		2,200.00		
56	ELINATI MATEYO		1,800.00		
57	ALEXANDER BANDA		1,200.00		
58	NAZIMBA PHIRI		2,200.00		
59	TISIYENI PENIASI		2,200.00	x Tisiyeni (Dominic)	
60	YEPULANI MAOLE		2,200.00		
61	SIPEYALA ZILIPU		1,800.00		
62	FAINDANI LEKINALI		1,800.00		
63	NANGONDO NDELEYA		2,400.00	x Sohilai Benigazi	
64	EDINA CHILUZI		800.00	x Chikundi	
	NAPHUMISA MANYONI		1,600.00	AAAF	
66	SAUNDANI FUNSILANI		2,400.00		
67	ANDALASONI CHIZENGELE		600.00	x ANDALASONI	
			105,400.00		

Signature name does not match beneficiary name. No deputy listed on Form 4 or Form 5.

Signature of pay point manager and date missing on all Form 5s.

SIGNATURE OF PAY POINT MANAGER _____ DATE _____

COMMENTS BY CSPC *Chikundi & yaver*

SIGNATURE *[Signature]* DATE *19-11-2007*

This original of this form has to be filed at the Director of Finance sends one copy to the DSWO.

O6a.

Form 6: Confidential Form

TA: _____ VG: _____ Zone: _____
Name of household head: _____

Recommendation for exclusion of the following beneficiary from the scheme:

Reason for exclusion:
.....
.....
.....

Recommended by:

Name: _____ Position: _____
Signature: _____ Date: _____

Verification of information by Extension Officer:

Information provided above is Correct Not correct
and household should be Excluded Not excluded

Further comments:
.....
.....
.....

Signature: _____ Date: _____

Decision taken by SPSC meeting on _____ 200__

Household will be Excluded Not excluded.

Signature of SPSC Chairperson: _____ Date: _____

Suggestion:
Include a field or an attached form where the CSPEC can indicate the household to be excluded has been informed, and have excluded household sign the form to indicate they understand why they have been excluded.

To be filled-in by the DSPO and signed by the person recommending

Form 6: Reasons Beneficiaries were Removed from the Scheme

<u>O6b</u>	Form 6s lack detailed information, in some cases it is not clear whether information is true. The lack of documentation around claims against beneficiaries give the appearance that there is minimal investigation	Examples from the District of why beneficiaries were removed from the scheme. VDC 7	
		1 Person missing	10 Married to an active man
		2 Used cash for beer and is in order (TA)	11 Young and has working brother
		3 Has husband	12 Young and strong
		4 Strong boy (75 + 7 dependents)	13 Has young, rich daughter
		5 Looks sickly	14 Does not have letters from hospital
		6 Lies	15 Gone to Mozambique
		7 Chief's wife	16 Receives msawahala (monthly payments) from District Assembly
		8 Is young and strong	17 Children registered not his
		9 Drinks heavily Strong and has working daughter in town	18 Rich person (woman got married)

Form 7: Information from a CSPC on Changes in the Structure of a Beneficiary Household

TA: _____	VG: _____	Zone: _____
Name of household head: _____		Rank: _____

Information from CSPC: The structure of the beneficiary household has changed in the following way:

To be filled-in by the CSPC

Head of household passed away? YES / NO, if YES, give date:
 If NO, what other change has taken place with regard to the structure of the household?

The household 1 has
Tick what is correct 2 will dissolve within
 3 will remain under a new head.

This does not include other possibilities for change in the household structure. For example, if children start/stop attending school, or a member has moved out/in to the household.

In case of 3, please fill in Form 1 giving the new household structure and submit together with Form 7 to SCTS Secretariat.

<p>Signature of CSPC Chairperson/Vice , Date</p> <p>_____</p>	<p>Signature of Headman, Date</p> <p>_____</p>
--	---

Decision by Head of SCTS Secretariat:

To be filled-in by the Secretariat

Discontinue the transfers
 Continue paying transfers to new head of household as identified in attached Form 1

Reason/s for decision: _____

Signature of Head of SCTS Secretariat and Date: _____

Suggestions:

- Include a field where the CSPC can indicate the household has been informed that the transfer will be discontinued or continued.
- If the transfer is going to continue; include a field to confirm the new household head had been identified, a Form 1 has been completed with updated information about the household, and the new household head and deputy have ID cards.

59

Form 8: Information from a CSPC on the Change of a Representative

TA: _____	VG: _____	Zone: _____
Name of HH head: _____	Name of Representative: _____	Rank: _____

Information from CSPC: There is a need to take the current deputy off the list because

The deputy 1 has passed away/ is unavailable 2 is not wanted anymore.

Tick what is correct

The household wishes no 1 further deputy to 2 appoint another deputy:

Tick what is correct

Name of new deputy:

To be filled-in by the CSPC

Signature of Head of Household, Date _____	Signature of CSPC Chairperson, Date _____	Signature of Headman, Date _____
--	---	--

Action taken by SCTS Secretariat:

- The recipient's representative has been taken off the lists (Forms 4 and 5) without a replacement. His/her beneficiary card has been destroyed. From now on, only the beneficiary him/herself will be able to collect the transfer.
- The new representative has
 - been listed on Forms 4 and 5
 - has received a beneficiary card

Signature of Head of SCTS Secretariat and Date: _____

To be filled-in by the Secretariat

P. Files

P2. SCT Minutes

P2a	When households are removed from SCTS, there is inadequate communication and thus a lack of transparency in understanding why people are removed	A review of district approval meeting minutes indicate that during the district meeting some of the households are not approved; however there are no notes regarding who will notify the household that was rejected.
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P3. Accounts

P3a. Disparate results between accounting files and records later provided by the district: While we found irregularities in the accounting system, the scale was such the irregularity was 0.3% of total program expenditures. This contrasts with Social Protection programs in India, where irregularities (fraud, error, corruption) in the housing program account for 32% of program budgets. In the US, overpayments (fraud) accounts for 4% of program costs.

NAME OF VDC	Accounts SCTS Financial	File provided by SCTS	Difference MK	Difference US\$
	File obtained through District Accounts Office	when advised of discrepancies		
	Mar-08	Mar-08		
Kachamba	91,000	89,800	(1,200)	(8.57)
Chiti	116,000	113,800	(2,200)	(15.71)
Mduwa	180,000	176,200	(3,800)	(27.14)
Chalunda	200,200	199,400	(800)	(5.71)
Chimwala	140,600	140,600	-	-
Kangwere	78,600	77,600	(1,000)	(7.14)
Kambuwe	42,000	40,200	(1,800)	(12.86)
Mtunga	79,000	76,200	(2,800)	(20.00)
Chapakama	78,600	75,800	(2,800)	(20.00)
Khwere	33,000	33,000	-	-
Chilowa	64,600	64,000	(600)	(4.29)
Mzama	128,600	128,600	-	-
Mtopola	126,400	111,200	(15,200)	(108.57)
Chiwoko	70,400	68,400	(2,000)	(14.29)
Chimongo	147,400	140,600	(6,800)	(48.57)
Kakunga	247,600	233,800	(13,800)	(98.57)
Chankhanga	264,200	243,200	(21,000)	(150.00)
Ndooka	202,800	199,000	(3,800)	(27.14)
Mphanda	201,800	201,800	-	-
Mkangala	151,200	154,000	2,800	20.00
Nduwa	211,400	210,400	1,000	(7.14)
Dambe/Nthema	413,000	418,800	5,800	41.43
Nthema/Dambe	82,600	67,600	(15,000)	(107.14)
SIVIMA	184,000	184,800	800	5.71
Nyoka	145,200	141,800	(3,400)	(24.29)
Kalulu	279,600	269,800	(9,800)	(70.00)
Sundwe	242,000	247,000	5,000	35.71
Mkunda	144,800	147,400	2,600	18.57
Panye	178,800	170,400	(8,400)	(60.00)
Chikoza	218,400	197,800	(20,600)	(147.14)
Masegwe	204,600	204,600	-	-
Mponda A	226,200	212,800	13,400	(95.71)

Makaka	246,200	209,200	(37,000)	264.29
Mponda B	238,200	239,200	1,000	7.14
Kanamwiri	217,400	205,600	(11,800)	(84.29)
Sum			(182,000)	(1,300.00)

P4. M&E Reports

P4a. Challenges Identified by Mchinji District Assembly

Monitoring and Evaluation Reports and Meeting Minutes

Month/ Year	Challenge was identified: M&E Report/ District Meeting Minutes	Ongoing challenges
August 2006	District Meeting	Photocopier: The district office does not have a photocopier and had to pay high prices to photocopy documents distributed to the district officials and other partners; <i>The district received a photocopier for UNICEF but can not obtain the correct toner in Malawi</i>
November 2006	M & E Report	Location of Beneficiary Households: There is inadequate information about the location of beneficiary households. The scheme needs GPS handheld devices to have geographic positions of beneficiaries. The report identified the GPS as “ <i>crucial to developing other interventions for poverty reductions and eradication of extreme hunger.</i> ”
	M & E Report	Rainy Season: The rainy season will make rural roads impassable and increase fuel costs due to the vehicles taking longer routes to get to the pay points.
	District Meeting	Increase Workload: As the scheme scales up the workload for the district secretariat will increase. The district assembly needs staff whose sole responsibility is management of the cash transfer scheme.
	District Meeting	Computerized Database: The management of all the information for the beneficiary households and corresponding forms is extremely difficult if not impossible without a computerized data processing system.
December 2006	M & E Report	Field Monitoring Visits: The budget had allocated for 3 district officers to conduct monitoring visits of the beneficiary households in 4 VDCs. However, to visit every beneficiary household in a VDC requires 10 district officials. Thus the entire budget was used to conduct monitoring in only one VDC.
January 2007	M & E Report	District Vehicle: The vehicle used for delivering the monthly payments to beneficiaries is not reliable and if it breaks down is not secure.
	District Meeting	Proposal Writing: The proposal did not contain all of the elements typically required of NAC recipients. Including information about the project’s past achievements, descriptions of how the project would become sustainable, itemized budgets and how the project addresses HIV/AIDS, a specific goal of NAC. NAC recommended the district staff have training on how to develop a proper NAC proposal.
March 2007	M & E Report	Monitoring Results: The district needs clarification or a checklist of exactly what impacts need to be monitored.
May 2007	M & E Report	M&E Reports not reviewed: The M&E reports completed by the district have not been reviewed by the DEC.
June 2007	M & E Report	Absence of the Monitoring and Evaluation Officer: The absence of the M&E officer at the district level was reported from October 2007 through January 2008 and this led to a delay in producing monthly M&E reports.
October 2007	M & E Report	Inadequate fuel allocation: The budget did not account for the increase

		fuel needed to make payments to all of the VDCs.
	M & E Report	Stationery: No budget allocation for stationery at the district.
January 2008	M & E Report	Scale Up of the Scheme: The budget did not have funding for the preparations of scaling up the scheme to other VDCs, including training of additional trainers.

Q1. ASCTDB Social Cash Transfer Database

Example of data entry screen

House_ID	Member_ID	Ben. name	Depu. Ben. name	Ben. card number	Dep. card number
2-01-01-137	2733	patricia ojilwe	alick kadzakalowa		
2-01-01-137	2734	mabonzo masoanj	yosefe mabonzo		
2-01-01-137	2735	kerita langisi	maxwell gasten		
2-01-01-138	2736	kambwera million	kauntara eneson		
2-01-01-138	2737	mateo kaligo	lumakuyo mateo		
2-01-01-138	2738	vaiet chimangeni	belenado chilembw		
2-01-01-138	2739	lyford jackson	fedson mbewe		
2-01-01-138	2740	sekutina zakalia	patson kadale		
2-01-01-138	2741	kulion yosefe	abel maluwa		
2-01-01-138	2743	raphael january	innocent mkumba		
2-01-01-138	2742	genesisi yeneya	raphael genesis		
2-01-01-138	2744	yona kalenga	lawrence yona		
2-01-01-138	2745	wadson sauti	eneless wadson		
2-01-01-139	2746	lekesina andrea			
2-01-01-139	2747	kwenerida chilund			
2-01-01-139	2748	rose yamikani			
2-01-01-147	2750	tikonzenji lameck			
2-01-01-147	2751	miriam chitedze	gidion ching'oma		
2-01-01-147	2752	fyson maindala	maness amini		
2-01-01-147	2753	namaluwa langisi	janeti nyalubwe		
2-01-01-147	2754	tiferenji jonas	masautso foster		
2-01-01-147	2755	lebetina kachoka	chembekezo		
2-01-01-147	2756	efelinia damaseke	hardson mesa		
2-01-01-148	2757	dickson chisema	chenia style		
2-01-01-148	2758	mackness mbewe	matimati mbwe		
2-01-01-148	2759	loveness mikuwa	isaac mikuwa		
2-01-01-149	2760	mania phaundi	tobias phaundi		
2-01-01-149	2761	yosofina butao	butawo masoanjole		
2-01-01-149	2762	idson zakalia	sitifano idson		
2-01-01-149	2763	namakela nyamula	jabesi nyamulani		
2-01-01-149	2764	ptro makero	kalinde makero		
2-01-01-149	2765	nasikiti sandres	alitiya vumbwe		
2-01-01-149	2766	gelefala sauti	davie sauti		

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