Evaluation of the Unintended Consequences of Malawi's COVID-19 Urban Cash Intervention

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COVID-19 GLOBAL Evaluation Coalition

ACRONYMS

CUCI	COVID-19 Urban Cash Intervention
GRM	Grievance Redress Mechanism
ILO	International Labour Organisation
IPW	Inverse Probability Weight
KfW	Kreditanstalt für Wiederaufbau
LMIC	Low- and middle-income countries
MED	Monitoring and Evaluation Division of the Malawi Ministry of Finance and Economic Affairs
SCTP	Social Cash Transfer Program
UNICEF	United Nations Children Fund
VSL	Village Savings and Loans
WFP	World Food Programme

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EXECUTIVE SUMMARY

The Coronavirus disease (COVID-19) pandemic has had unprecedented negative impacts on the welfare of people across the globe. Malawi implemented its COVID-19 Urban Cash Intervention (CUCI), a social protection program, to reduce vulnerability induced by COVID-19 among urban poor residents in the country's four major cities (Blantyre, Lilongwe, Mzuzu, and Zomba). Previous evaluations focused on the implementation process and intended effects of the program. The former revealed some challenges in program implementation but found its overall performance to be satisfactory. The latter helped elucidate a number of positive effects, such as increased food security and improved dietary intake among beneficiaries.

However, social protection programs can have unintended consequences, and these have been understudied worldwide. The experience of Malawi's urban poor with the CUCI program revealed potential unintended consequences in regard to the incidence of intimate partner violence and the degree of labor market participation and financial inclusion. Research shows that cash transfers can indirectly mitigate intimate partner violence by improving economic security and intrahousehold dynamics. Moreover, cash transfer programs can increase labor market participation, particularly among women beneficiaries, and can increase use of financial services for saving and lending purposes. In addition, digital platforms—often used in cash transfer programs for delivery of program benefits—hold promise for advancing goals related to financial inclusion. However, challenges related to the digital divide remain a significant barrier in this regard, particularly for marginalized groups (such as women) and communities. The main purpose of the evaluation is to assess both the positive and negative unintended consequences of the CUCI program on its beneficiaries, with a specific focus on the three types listed above.

To accomplish this, the evaluation relied on a multimethod approach. Because there were no baseline data to support causal analysis, the evaluation used a qualitative, interview-based approach to examine possible causal linkages between the program and unintended outcomes. A quasi-experimental (matching) statistical design (based on cross-sectional survey data) complemented this approach to identify possible differences between program beneficiaries and nonbeneficiaries that could potentially be attributed to the program.

The evaluation revealed the following key findings:

- ***Intimate partner violence:*** Cash transfers from the CUCI program were found to slightly reduce intimate partner violence. Given the complex nature of intimate partner violence, one would not expect a short-term cash transfer intervention such as the CUCI program to change intrahousehold dynamics, and consequently intimate partner violence, in any fundamental way. This is especially true because pre-existing tensions within households are a major factor in the occurrence of intimate partner violence, and a short-term cash transfer program is unlikely to shift these dynamics in a meaningful way.
- ***Labor market participation:*** Cash transfers from the CUCI program increased investment in small businesses and reduced beneficiaries' engagement in casual labor (*ganyu*).
- ***Financial inclusion:*** Cash transfers from the CUCI program did not affect the use of mobile money services. However, they did increase use of other financial services (savings and loans) from village savings and loan (VSL) groups.
- ***Other effects:*** Although not the primary focus of the evaluation, several patterns emerged in a more inductive manner. In some cases, tensions developed within communities over the criteria for CUCI program eligibility and the registration process. On the other hand, the sharing of CUCI benefits sometimes helped strengthen community cohesion. Lastly, the program could have had a greater impact on women's empowerment if it had been part of a more integrated and sustained approach to supporting the urban poor, particularly poor women.

CHAPTER 1.

Introduction

1.1. Background

The Coronavirus disease (COVID-19) pandemic has had unprecedented negative impacts on the welfare of people across the globe. Notwithstanding the high infection and fatality rates in developed countries (Dowd et al. 2020; Gaye et al. 2020; Onder et al. 2020), people in developing countries have not been exempted from severe welfare losses as a result of the pandemic (Ferreira et al. 2021). These losses have had profound effects in developing countries, where weak livelihood systems and poverty intersect and increase people's vulnerability to unanticipated welfare shocks (Decerf et al. 2021). To mitigate these losses among their populations, developing countries have responded with various social protection interventions, among them cash transfers (Amundsen 2020; Gerard et al. 2020).

Malawi implemented its COVID-19 Urban Cash Intervention (CUCI), a social protection program, to reduce vulnerability induced by COVID-19 among urban poor residents in its four major cities (Blantyre, Lilongwe, Mzuzu, and Zomba). The program was anchored in Pillar 3 of the Malawi National Social Support Programme II, which ran from 2018 to 2023 and aimed to create, in collaboration with the humanitarian sector, a shock-sensitive social protection system that anticipated seasonal needs and responded to unpredictable shocks. Unlike Malawi's Social Cash Transfer Program, which targets labor-constrained rural households, the CUCI program focused on providing small (unconditional) cash transfers to low-income urban households relying mostly on petty commerce and informal labor (*ganyu*). The Government of Malawi led the design and implementation of the program, with the support of various development partners, including the World Bank, Kreditanstalt für Wiederaufbau (KfW) Development Bank, the European Union Delegation to Malawi, Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ), the United Nations Children's Fund (UNICEF), the World Food Programme (WFP), and the International Labour Organization (ILO).

The program was implemented in two phases. Its first phase, in 2021, targeted about 200,000 urban households with disbursements of MK 35,000 per month for three months. Its second phase, in 2023, focused on about 140,000 urban households with disbursements of MK 25,000 per month for two months. Beneficiaries were provided with phone numbers that aimed to assist in contact tracing and mobile money accounts through which cash benefits were delivered. Given the scale of the CUCI program, it could have led to widespread effects, some of which were not intended (Labonté-LeMoyne et al. 2020).

Previous evaluations of the program focused on its implementation process and intended effects. The former revealed some challenges in program implementation but found overall

program performance to have been satisfactory. In 2021, the World Bank conducted a process evaluation on the CUCI program that aimed to assess the quality of implementation at every stage of the delivery chain. The findings indicate that overall, the CUCI program was implemented in a largely satisfactory way across the delivery chain. Most beneficiaries regarded the program's identification of hot spots (that is, the verification process the government used to identify highly informal settlements of low-income households) and processes for registering households as transparent, inclusive, and accurately executed, with minimal political interference from community leaders. In addition, beneficiaries reported that the program provided cash transfers at a time when the pandemic most affected their livelihoods and that they received the full amounts for which they were eligible. Nevertheless, the implementation phase encountered several challenges. Issues with data quality during registration delayed payments substantially, a major program shortcoming that hindered the pace of program implementation and affected the scope of coverage. The challenges the program faced did not, however, undermine the overall satisfactory implementation of processes across the delivery chain.

The evaluation of intended consequences, conducted in 2022 by Malawi's Department of Economic Planning, helped elucidate a number of positive effects of the program, such as increased food security and improved dietary intake among beneficiaries. It assessed the impacts of the CUCI program on the welfare outcomes it was intended to influence, specifically, whether the program enhanced food security and prevention of opportunistic diseases and reduced reliance among recipient households on negative coping mechanisms. The evaluation established that the program had a positive impact on food security in beneficiary households: 70 percent spent part of the money they received from the program on food purchases. In addition, it found that the program insulated beneficiary households from the need to use negative coping mechanisms against food insecurity (that is, strategies used to manage poverty and food shortages, such as reducing food consumption, selling productive assets, or withdrawing children from school and putting them to work). The intervention also helped increase dietary diversity and the quantity of food consumed among beneficiaries.

The implementation experience of the CUCI program revealed potential unintended consequences—that is, effects other than those the intervention aimed to achieve, including additional benefits and direct and indirect harm to beneficiaries, as well as spillover effects on other community members (Randari 2024)—among Malawi's poor. Specifically, these unintended consequences had to do with the incidence of intimate partner violence and the degree of labor market participation and financial inclusion in beneficiary households. Although the previous evaluations provided insights into the efficiency of the program and its effectiveness in accomplishing the intended impacts, neither considered these (or any other) potential unintended consequences.

Unintended consequences of social protection programs (such as cash transfer programs) have been understudied worldwide, and analysis of these consequences constitutes an important area of interest. It is important to note that unintended effects do not always emerge as a result of issues with program design or implementation; indeed, development interventions are subsystems operating within larger political, economic, and social systems, which are dynamic and complex, and this nexus can produce unintended effects. Consequently, unintended effects are an inherent part of any effort to bring about change (Jabeen 2016).

The COVID-19 pandemic in Malawi was unprecedented. It had negative effects on livelihood opportunities in the country and increased unemployment among the country's urban poor, which in turn affected their food security and intrahousehold dynamics. The CUCI program aimed to mitigate these effects and provide temporary relief for this group of citizens. But as noted, in addition to influencing intended processes of change and resulting outcomes, it also had additional, unintended effects. Understanding these effects is instrumental to future program design and implementation, so that this type of program does not unintentionally worsen existing disparities or create new ones. Additionally, evaluation of unintended consequences reveals factors that may complement or offset a program's main benefits and help stakeholders develop a more balanced picture of its effects. Field observations from program implementation, insights from previous evaluations, and scholarly evidence showed that possible unintended effects of the CUCI program might include changes in the incidence of intimate partner violence and degree of labor market participation and financial inclusion (Anderson 2005; Miles-Doan 1998), and these considerations guided the current evaluation.

1.2. Purpose and Scope of the Evaluation

The evaluation's main purpose is to assess any unintended consequences, whether negative or positive, the CUCI program had on its beneficiaries. With its particular focus on unintended consequences, the evaluation aims to address existing knowledge gaps among three audiences in particular: national decision-makers, international development partners, and the international research community.

The evaluation's findings aim to provide government agencies and development partners with better insights into the effectiveness of cash transfer programs in urban areas of Malawi, especially in light of the ongoing review of the country's social protection policies. Before the COVID-19 pandemic, Malawi's social protection policies and strategies focused primarily on alleviating rural poverty, on the assumption that the country's urban areas were comparatively better off. However, the pandemic revealed significant vulnerabilities in urban communities. The evaluation complements existing evaluative work on the CUCI program and is intended to increase understanding of how cash transfer programs can support vulnerable urban citizens.

The evaluation's findings are also intended to inform various social protection initiatives supported (and in some cases directly managed) by international development partners. In particular, the recently established Malawi Social Protection Multi-Donor Trust Fund, led by the World Bank, will be a main source of funding and learning regarding cash transfer programs. The evaluation aims to generate insights to inform the design and implementation of initiatives under the Trust Fund.

Finally, the evaluation endeavors to contribute to a global repository of knowledge and debate on what works, and under what circumstances, in cash transfer programs.

The evaluation primarily focuses on three unintended consequences, as embodied in the following evaluation questions:

1. Did the CUCI program affect the incidence of *intimate partner violence* among beneficiaries?
2. Did it affect the degree of *labor market participation* among beneficiaries?
3. Did it affect the degree of *financial inclusion* among beneficiaries?

1.3. Unintended Consequences of Cash Transfer Programs

Cash transfer programs can indirectly mitigate intimate partner violence by increasing economic security and improving intrahousehold dynamics. In some settings, these programs can alleviate poverty-related stress and empower women, albeit with varying degrees of effectiveness that are influenced by program design and sociocultural contexts. Studies suggest that the reductions these programs can achieve in poverty-related stress, along with program-related improvements in emotional well-being, can decrease intimate partner violence (Buller et al. 2018; Peterman et al. 2022; Samuels and Stavropoulou 2018). The size, frequency, and duration of transfers, as well as the gender of the recipients, play critical roles in determining their effectiveness in reducing violence. The literature also reveals that increased access to financial resources can reduce existing marital conflicts over finances, thereby decreasing intimate partner violence (Molyneux and Thomson 2011). However, gender dynamics within households and the level of women's empowerment in household decision-making are important confounding factors (Lees et al. 2021). Finally, programs targeted at women can enhance their bargaining power, self-worth, and autonomy within households, all of which can affect the dynamics of their relationships with intimate partners and in some instances reduce violence within those relationships.

Cash transfer programs can also change labor market participation, particularly among women beneficiaries. Cash transfers have a complex relationship with labor market participation that household composition, socioeconomic factors, cultural norms, and community dynamics all influence (Schady et al. 2009; Ibarrarán et al. 2017; van Biljon et al. 2018). Cash transfer programs not only provide financial assistance but, as noted earlier, also influence intrahousehold power dynamics, potentially enhancing women's autonomy and thereby influencing labor market participation (van Biljon, von Fintel, and Pasha 2018). Women who gain greater control over household financial decision-making through cash transfers may feel more empowered to seek small-scale business opportunities (Dinkelman and Ngai 2021; van Biljon et al. 2018). In addition, perceived opportunities and costs associated with cash transfers in relation to obtaining more sustainable forms of income for household needs play a significant role in shaping labor market dynamics at both the household and community levels (Anderson and Eswaran 2009; Atkin 2009; Dinkelman and Ngai 2021; Luke and Munshi 2011).

Cash transfers can increase the use of financial services for savings and lending purposes. In addition, digital platforms, when used for delivery of programs' cash transfer benefits, hold promise for advancing goals related to financial inclusion. However, challenges related to the digital divide remain a significant barrier, particularly for marginalized groups (such as women) and communities. The literature on financial inclusion suggests that financial services stimulate economic activity following a crisis (Chehade et al. 2020). When cash transfers are connected to the ownership of financial accounts, subsequent account usage and the availability of financial resources can increase the use of a range of financial services, including savings, insurance, and credit (Chehade et al. 2020). Efforts to increase financial inclusion also intersect with gender dynamics; studies reveal that women often experience heightened levels of autonomy and empowerment as a result of access to financial services. However, the persistence of a digital divide across different socioeconomic, age, location, and gender strata constrains the potential of digital platforms to advance financial inclusion. This calls for context-specific, well-targeted interventions to ensure that efforts at increasing financial inclusion benefit all segments of the population (Muralidhar et al. 2019). Challenges such as limited access to credit, limited digital and financial literacy, and restricted access to technology persist in poor communities in both urban and rural areas, potentially undermining the intended benefits of initiatives intended to increase financial inclusion (van Biljon et al. 2018).

Annex 1 presents the findings of the literature review conducted for this evaluation. Table 1.1 defines the three main outcome areas the evaluation covers.

Table 1.1. Definitions of the Evaluation's Three Outcome Areas

Outcome area	Definition
Intimate partner violence	"Intimate partner violence refers to behaviour within an intimate relationship that causes physical, sexual, or psychological harm, including acts of physical aggression, sexual coercion, psychological abuse and controlling behaviours. This definition covers violence by both current and former spouses and partners" (World Health Organization 2022).
Labor market participation	"A measure of the proportion of a country's working-age population that engages actively in the labor market, either by working or looking for work; it provides an indication of the size of the supply of labor available to engage in the production of goods and services, relative to the population at working age" (ILO 2015, 1). This evaluation assesses program outcomes in respect to both formal and informal labor market participation.
Financial inclusion	"Financial inclusion means that individuals and businesses have access to useful and affordable financial products and services that meet their needs—transactions, payments, savings, credit and insurance" (World Bank 2022). This evaluation assesses how the use of mobile financial services (employed to deliver the program's cash transfers) may have influenced and broadened the use of (mobile) financial services.

1.4. Methodology

There are no baseline data that can be used to support the evaluation of the program's unintended consequences. *Intended* consequences of policy interventions can often be assessed by comparing baseline data on outcome variables of interest with endline data. These baseline data can be collected before implementation, as evaluators know beforehand which outcome variables are of interest to them. The situation is different, however, with respect to *unintended* consequences, as evaluators generally do not know them beforehand and cannot collect baseline data for use in evaluating them. Existing literature may be helpful in identifying potential unintended consequences, but that does not necessarily mean that baseline data on those consequences will be collected.

In the case of the CUCI program, the urgency of responding to the pandemic's adverse effects left little time for collecting baseline data (even data on intended effects). In short, in contrast to assessments of the intended consequences of policy interventions, which can rely on multiple data points, assessments of unintended consequences must rely in most cases on endline data only. Quasi-experimental techniques can still be employed, but given the limitations relating to the lack of multiple data points over time, this will not satisfactorily resolve attribution challenges.

The present evaluation relied on a multimethod approach to assess the unintended consequences of the CUCI program. It employed a qualitative, interview-based methodology to explore possible causal links between the program and unintended outcomes. A quasi-experimental (matching) statistical design (based on cross-sectional survey data) for identifying possible differences between program beneficiaries and nonbeneficiaries that could potentially be attributed to the program complemented the interview-based approach. The methodological approach comprised three main components, which were implemented sequentially. First, the evaluation team extensively reviewed the literature on cash transfers and their intended and unintended effects. A review of program documents, including the two previously mentioned evaluations that were conducted on the CUCI program, complemented the review of external literature. Second, a large representative survey, covering both beneficiaries and nonbeneficiaries, was conducted across the four cities in which the program was implemented. The evaluation team applied a statistical matching approach to enhance the comparability of the two groups, increasing the likelihood that differences between groups could be attributed to the program. Finally, semistructured in-depth interviews were conducted with beneficiaries and nonbeneficiaries in two of the four cities. In addition, the evaluation team interviewed key informants: representatives from implementing organizations and other institutional stakeholders. The team employed a combination of causal explanatory evidence from interviews and statistical evidence (including comparisons of the beneficiary and nonbeneficiary groups, while other variables were controlled for) to ensure the findings of the evaluative analysis were valid. Annex 2 provides a more detailed discussion of the evaluation's methodological approach.

CHAPTER 2.

Findings and Conclusions

2.1. Cash Transfers and Intimate Partner Violence

Cash transfers provided by the CUCI program reduced intimate partner violence somewhat. Evidence from interviews with beneficiaries reveals that in several households (across communities), cash transfers from the program reduced disagreements over money. Analysis of survey data shows a statistically significant negative association between disagreements over money and CUCI program participation (Table 2.1), which, in combination with triangulated evidence from interviews, substantiates the causal nature of the relationship.

Furthermore, Table 2.2 shows a strong positive association between disagreements over income and the incidence of intimate partner violence. This association, combined with the evidence in the preceding paragraph, suggests that the negative association between CUCI program participation and the incidence of intimate partner violence (Table 2.3) actually points at a causal relationship: cash transfers led to a reduction in intimate partner violence. Figure 2.1 summarizes the causal evidence.

Table 2.1. The Relationship between CUCI Program Participation and Potential Pathways for Changes in Incidence of Intimate Partner Violence

	Expenditure decider	Income disagreements
CUCI program participation	0.022	−0.077***
	(0.036)	(0.016)
Constant	0.141	0.167***
	(0.131)	(0.049)
R-squared	0.081	0.039
Number of observations	4,152	4,152

Source: Original table for this report.

Note: The estimations controlled for gender; wealth; type of marriage; change in partners; level of education; tribe; mother tongue; religion; city of residence; number of biological children; being affected by cyclones, cholera, and COVID; listening to the radio; watching television; and having a disabled member in the household. CUCI = COVID-19 Urban Cash Intervention.

***p <.001.

Table 2.2. The Relationship between Intimate Partner Violence and Its Identified Potential Pathway

	Intimate partner violence
Income disagreements	0.169***
	(0.013)
Constant	0.760***
	(0.048)
R-squared	0.039
Number of observations	4,152

Source: Original table for this report.

Note: The estimations controlled for gender; wealth; type of marriage; change in partners; level of education; tribe; mother tongue; religion; city of residence; number of biological children; being affected by cyclones, cholera, and COVID; listening to the radio; watching television; and having a disabled member in the household.

***p <.001.

Table 2.3. The Relationship between CUCI Program Participation and Intimate Partner Violence

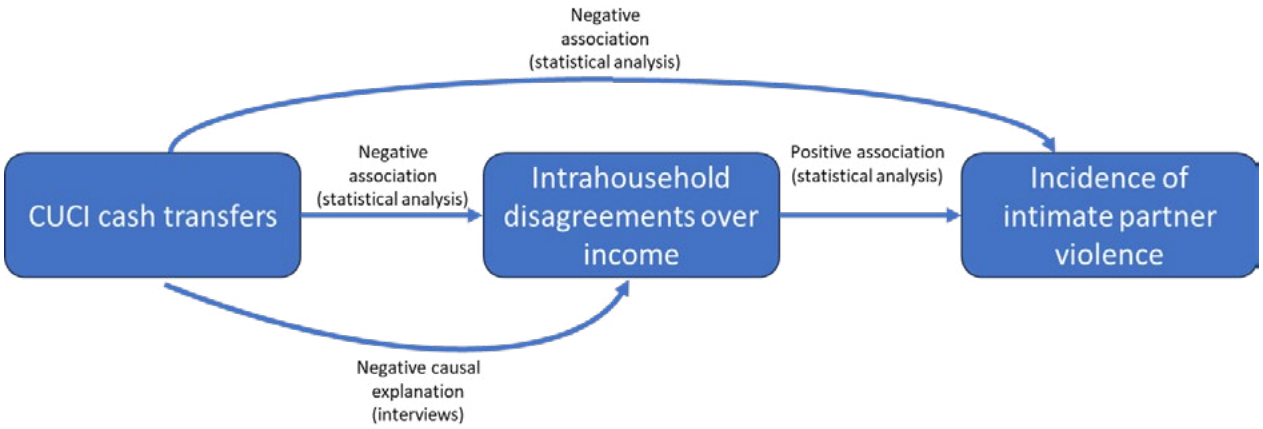
	Any IPV	Controlling IPV	Emotional IPV	Sexual IPV	Direct Physical IPV	Indirect Physical IPV
CUCI program participation	−0.043***	−0.037**	−0.067***	−0.010	−0.019	−0.044**
	(0.015)	(0.016)	(0.019)	(0.011)	(0.017)	(0.017)
Constant	0.800***	0.792***	0.345***	0.050	0.175***	0.268***
	(0.049)	(0.054)	(0.070)	(0.035)	(0.048)	(0.065)
R-squared	0.016	0.013	0.037	0.023	0.035	0.014
Number of observations	4,149	4,143	4,144	4,132	4,143	4,149

Source: Original table for this report.

Note: The estimations controlled for gender; wealth; type of marriage; change in partners; level of education; tribe; mother tongue; religion; city of residence; number of biological children; being affected by cyclones, cholera, and COVID; listening to the radio; watching television; and having a disabled member in the household. IPV = intimate partner violence.

**p < .01; ***p <.001.

Figure 2.1. Causal Evidence Regarding CUCI Program Transfers and Incidence of Intimate Partner Violence



Source: Original figure for this report.

Note: CUCI = COVID-19 Urban Cash Intervention.

Pre-existing intrahousehold tensions are an important determinant of intimate partner violence, however. Interview-based evidence consistently shows that interpartner conflicts (including intimate partner violence) over the use of CUCI program resources arose mostly in situations with pre-existing tensions over the allocation of household resources. At the same time, although CUCI program resources in several cases reduced intimate partner violence, fundamentally the cash transfers did not change intrahousehold power to make decisions regarding resources. In households in which the husband controlled the use of financial resources, this continued to be the case under the CUCI program (see Table 2.1). The complex nature of intimate partner violence would preclude any expectation that a short-term cash transfer intervention such as the CUCI program would fundamentally change intrahousehold dynamics and consequently the incidence of intimate partner violence.

2.2. Cash Transfers and Labor Market Participation

Cash transfers from the CUCI program increased investment in small businesses. Interview-based evidence shows that CUCI beneficiaries invested part of the resources they received in small businesses. Statistical evidence also finds a positive and statistically significant association between CUCI program participation and establishment of businesses across the period 2021–23 (Table 2.4). These two sources of evidence support a conclusion that participation in the CUCI program increased beneficiaries' investment in small businesses. However, as interviewees pointed out, the businesses were small in scale, as the CUCI program provided limited amounts of cash that were paid out over a limited period and therefore inadequate for starting up and sustaining larger enterprises.

Table 2.4 The Relationship between CUCI Program Participation and Business Participation

	Business in 2021	Business in 2022	Business in 2023
CUCI program participation	0.122***	0.088***	0.102***
	(0.015)	(0.017)	(0.017)
Constant	0.191***	0.232***	0.239***
	(0.034)	(0.038)	(0.039)
R-squared	0.025	0.018	0.019
Number of observations	5,316	5,316	5,316

Source: Original table for this report.

Note: The estimations controlled for gender; wealth; type of marriage; change in partners; level of education; tribe; mother tongue; religion; city of residence; number of biological children; being affected by cyclones, cholera, and COVID; listening to the radio; watching television; and having a disabled member in the household. CUCI = COVID-19 Urban Cash Intervention.

***p <.001.

Cash transfers from the program also increased investment in household agriculture. Interview-based evidence reveals that some CUCI program beneficiaries used their funds to purchase inputs needed for agriculture. When other relevant factors are controlled for, analysis shows that cash transfers enabled beneficiaries to invest in household agricultural activities. Additionally, statistical evidence shows that between 2021 and 2023, CUCI program beneficiaries had higher household agricultural activity than did nonbeneficiaries (Table 2.5).

Table 2.5. The Relationship between CUCI Program Participation Household Agriculture

	Household agriculture, 2021	Household agriculture, 2022	Household agriculture, 2023
CUCI program participation	0.013*	0.015**	0.018***
	(0.007)	(0.008)	(0.007)
Constant	0.097***	0.107***	0.109***
	(0.018)	(0.018)	(0.017)
R-squared	0.007	0.008	0.009
Number of observations	5,316	5,316	5,316

Source: Original table for this report.

Note: The estimations controlled for gender; wealth; type of marriage; change in partners; level of education; tribe; mother tongue; religion; city of residence; number of biological children; being affected by cyclones, cholera, and COVID; listening to the radio; watching television; and having a disabled member in the household. CUCI = COVID-19 Urban Cash Intervention.

*p < .05; **p < .01; ***p <.001.

CUCI program cash transfers reduced beneficiaries' engagements in casual labor (*ganyu*). Interview-based evidence indicates that CUCI program beneficiaries were less willing to engage in casual labor when given the opportunity to employ their labor in other productive ways. Casual labor had a relatively low return for them, and they preferred to operate small-scale businesses that they could establish or resuscitate with support from the program. Statistical evidence supports these findings, showing a negative relationship between CUCI program participation and engaging in casual labor (Table 2.6) across the period 2021–23. However, these effects might not be sustainable, as program beneficiaries noted that the amounts of the cash transfer were not adequate for this. Indeed, many beneficiaries returned to *ganyu* when returns from their businesses disappointed them or other (emergency) liquidity constraints arose.

Table 2.6. The Relationship between CUCI Program Participation and *Ganyu*

	Engaged in ganyu, 2021	Engaged in ganyu, 2022	Engaged in ganyu, 2023
CUCI program participation	−0.050***	−0.048***	−0.041***
	(0.017)	(0.015)	(0.012)
Constant	0.369***	0.372***	0.299***
	(0.049)	(0.046)	(0.032)
R-squared	0.020	0.022	0.015
Number of observations	5,316	5,316	5,316

Source: Original table for this report.

Note: The estimations controlled for gender; wealth; type of marriage; change in partners; level of education; tribe; mother tongue; religion; city of residence; number of biological children; being affected by cyclones, cholera, and COVID; listening to the radio; watching television; and having a disabled member in the household. CUCI = COVID-19 Urban Cash Intervention.

***p <.001.

2.3 Cash Transfers and Financial Inclusion

Cash transfers provided by the CUCI program did not significantly affect the degree of use of mobile money services among program participants. CUCI program beneficiaries who already had mobile financial accounts before they participated in the program continued using mobile financial services during and after the program. However, the program did not lead to an increase in new users. Statistical evidence (Table 2.7) confirms this outcome. It finds no relationship between program participation and participants' ability to make mobile money payments, reverse mobile money transactions, or buy airtime using mobile money.

Interview-based analysis identifies several reasons for the limited changes in the use of mobile money services despite the program's use of mobile money accounts for transferring funds to beneficiaries.

For one thing, some beneficiaries, especially women, did not own cell phones. In addition, CUCI program implementation involved only a limited number of transfers; often participants withdrew the money from their accounts via mobile money agents, leaving no incentives or opportunities for beneficiaries' further engagement with mobile money services. Interview-based evidence also reveals that the program did not address knowledge gaps regarding how to use these services. These reasons likely explain the missing link between CUCI program participation and changes in the use of mobile money services. Furthermore, because the program provided beneficiaries with mobile money accounts, beneficiaries saw no need to open other personal mobile money accounts (Table 2.8).

Cash transfers from the program did increase participants' use of other financial services, however. Neither interviews nor statistical analysis reveal any evidence that program beneficiaries increased their use of financial services in the commercial banking system as a result of program participation. However, both statistical and interview-based evidence shows that beneficiaries saved money and accessed credit, mainly through village savings and loan (VSL) groups (Table 2.8). In comparison with commercial banks, VSLs represented an option with lower entry barriers for participants and lower administration costs. However, interview-based analysis also establishes that the program's duration and the amounts transferred were insufficient to boost participants' savings in VSLs in any sustainable way.

Table 2.7 The Relationship between CUCI Program Participation and Mobile Money Usage

	Ability to		
	Make mobile money payments	**Reverse mobile money transactions**	**Buy airtime using mobile money**
CUCI program participation	−0.005	−0.018	0.016
	(0.019)	(0.012)	(0.017)
Constant	0.490***	0.172***	0.825***
	(0.049)	(0.029)	(0.037)
R-squared	0.006	0.010	0.014
Number of observations	4,581	4,581	4,581

Source: Original table for this report.

Note: The estimations controlled for gender; wealth; type of marriage; change in partners; level of education; tribe; mother tongue; religion; city of residence; number of biological children; being affected by cyclones, cholera, and COVID; listening to the radio; watching television; and having a disabled member in the household. CUCI = COVID-19 Urban Cash Intervention.

***p <.001.

Table 2.8 The Relationship between CUCI Program Participation and New Accounts and Other Financial Services

	Opened mobile money account	Opened bank account	Saved Money	Accessed credit	Deposited savings with VSLs	Borrowed from VSLs
CUCI program participation	−0.070***	0.008	0.056***	0.051***	0.026***	0.054***
	(0.016)	(0.005)	(0.013)	(0.016)	(0.008)	(0.012)
Constant	0.399***	0.051***	0.204***	0.229***	-0.020	0.029
	(0.047)	(0.012)	(0.031)	(0.037)	(0.016)	(0.023)
R-squared	0.017	0.007	0.009	0.011	0.017	0.027
Number of observations	5,376	5,376	5,376	5,376	5,376	5,376

Source: Original table for this report.

Note: The estimations controlled for gender; wealth; type of marriage; change in partners; level of education; tribe; mother tongue; religion; city of residence; number of biological children; being affected by cyclones, cholera, and COVID; listening to the radio; watching television; and having a disabled member in the household. CUCI = COVID-19 Urban Cash Intervention.

***p <.001.

2.4. Cross-Cutting Findings

As noted previously, the current evaluation was designed to assess the unintended consequences of CUCI program participation in relation to the incidence of intimate partner violence and the degree of labor market participation, and financial inclusion. However, during the evaluation process, the evaluation team identified, through inductive inquiry, some additional effects of participation. These effects are not substantiated by the combination of statistical and (semistructured) interview-based evidence as in the previous section. However, they are based on patterns identified in the interview-based evidence and go beyond isolated instances. Consequently, the evaluation team is confident about the findings but is deliberately more cautious and tentative as to their external validity.

In some instances, tensions arose within communities over CUCI program eligibility criteria and registration processes. Interview-based analysis shows that the selection of CUCI program beneficiaries created tensions in some cases within participating communities. Some community members who did not receive cash transfers under the program in the first phase hoped to receive them in the second. When the second phase was implemented and some households still did not receive program funds, it sometimes raised tensions and anger in the communities involved. Community members perceived that the eligibility criteria had not been correctly followed and that the registration process for (potential) beneficiaries had been conducted erroneously. When nonbeneficiaries realized that fewer community members received cash transfers than were in

need, they considered this unfair. Community members also complained that people from other geographic locations came to register in the community's hot spots. When the CUCI cash transfers were being implemented, there were numerous complaints to community and local government leaders regarding perceived biases and favoritism in the selection of beneficiaries. Key informant interviews revealed that these perceptions resulted from a lack of communication with some nonbeneficiaries (and even some beneficiaries). This is in line with the findings from the process evaluation conducted in 2021.

At the same time, sharing of CUCI program benefits helped strengthen community cohesion in some cases. In some instances, CUCI program beneficiaries shared the resources they received with others (family, neighbors, friends), potentially strengthening intracommunity relationships. Interview-based data show that many of those who shared a portion of their CUCI program cash benefits gave them to more than one person. In some cases, beneficiaries shared the money with others in the community who were deemed ineligible for program participation.

In summary, evidence shows the CUCI program clearly had several unintended consequences for beneficiaries. The evaluation team's analysis shows that the influx of CUCI program resources in some instances reduced intrahousehold tensions and as a result reduced intimate partner violence (see section 2.1). In addition, the resources from cash transfers under the program reduced beneficiaries' need to engage in casual labor and increased investments in small businesses (section 2.2). Finally, participation in the CUCI program did not increase the use of mobile financial services but did increase the use of financial services provided by VSLs (see section 2.3). Interview-based analysis clearly shows that the program effects were limited by the duration of the program, the size of the amounts transferred to beneficiaries, and the lack of supporting training. Training related to financial literacy and to small business enterprises could have amplified the program's effects on, respectively, the use of mobile financial services and investments in (and success of) small businesses.

The program could have had a stronger impact on women's empowerment under different circumstances. Existing research indicates that the effects identified in this evaluation constitute important (yet limited) intermediate steps on the pathway toward women's empowerment (in terms of greater decision-making power over household resources, greater mobility in the labor market, and higher self-esteem). This evidence, in combination with evidence from interviews conducted for this evaluation, suggests that a more integrated and sustained approach to supporting the urban poor, and particularly poor women, would probably have a greater and more sustainable impact on women's empowerment.

ANNEX 1.
Literature Review

A1.1. Background on Social Protection and Cash Transfers

This section presents a review of the relevant literature that explores three dimensions of unintended consequences covered by this evaluation: intimate partner violence, labor market participation, and financial inclusion. It also contextualizes these unintended consequences in relation to the underlying determinants, risks, and vulnerabilities that must be considered when evaluating the CUCI program intervention. Additionally, it addresses the social, cultural, structural, and institutional factors that may enable, induce, or sustain incidences of intimate partner violence and degrees of labor participation and financial inclusion. The review also uncovers other interlinked unintended consequences that may arise during the implementation of cash transfer programs. Although the current evaluation focuses on cash-based transfers, the literature suggests that a more holistic understanding of unintended consequences within the broader sociopolitical and cultural context is important.

A1.1.1. Conceptualizing Social Protection in the Context of Poverty Reduction, Income Inequality, and Resilience Building

Social protection programs have two main objectives: alleviating poverty and inequality and breaking the intergenerational transmission of poverty (Mokomane 2013). However, it is important to explore how programs for the relief of poverty affect labor markets and to consider whether alternative strategies for combating poverty and inequality might be more efficient. To reduce poverty, address inequality, and build resilience, policy makers should reframe social protection programs to focus more strongly on longer-term trends, rather than solely on short-term risks and vulnerabilities. Such a shift will allow investments in shock-responsive social protection to be better directed (Ulrichs et al. 2019).

The current focus in social protection is primarily on programs that specifically aim to address risks and vulnerabilities by either scaling up in response to exposure to a short-term shock or incorporating more complex elements beyond transfers, such as asset building through public works or savings and loans to enable households to build assets and transform livelihoods (described as "social protection plus" or "productive safety net" programs) (Devereux, and Sabates-Wheeler 2004; Ulrichs et al. 2019). Those designing programs along the spectrum ranging from emergency response to long-term livelihood transformation pay far less attention to how social protection can contribute to resilience and inequality.

This creates a major gap in knowledge that undermines effective program design (Ulrichs et al. 2019), affecting not only the improvement of outcomes in programs for building resilience and combating poverty, but also progress in addressing income and gender inequality. Devereux's (2004) conceptual framework for multidimensionality argues that factors other than income determine welfare outcomes, because income is distributed differently among individuals, groups, and regions within a country. Instead, analyzing poverty requires a sustainable-livelihoods approach, one that he argues also applies a different lens to contemporary preoccupations of policy discourses and rather than examining the duration of poverty instead looks at the severity of poverty. By doing so, it uncovers the contextual realities of sociocultural, institutional, and structural systems that impede,

sustain, or generate pathways to change. The central argument is that the achievement of social protection objectives should rely on employing a sustainable-livelihoods and whole-systems lens that looks at multiple contributions, not only from intended, but also from unintended, consequences to provide a deeper understanding of how and to what extent cash transfer interventions achieve these objectives.

A1.1.2. Unconditional versus Conditional Cash Transfer Programs

Two policy alternatives, conditional and unconditional cash transfers, have grown in popularity as ways to alleviate poverty through direct transfers of cash and other benefits. Direct cash transfers include both unconditional cash transfers (universal benefits provided to all citizens in a country), sometimes referred to as "basic income," and conditional cash transfers (benefits provided exclusively to those who meet eligibility criteria). Conditional cash transfers provide benefits to disadvantaged households with strings attached, allowing these households to "stabilize their budgets, invest in productive assets, plan their futures, provide health care for their children, and send them to school," according to Fultz and Francis (2013, 1). They are intended to help a country's poorest families and are, as a result, not universal. Attention is placed on developing proper eligibility criteria in order to avoid both errors of exclusion, which result in omission of households who should receive benefits, and errors in inclusion, which result in provision of benefits to households who should not receive them (Fiszbein, and Schady 2009). Because the transfers are conditional, monitoring and enforcement are increased to ensure that the terms of the transfer are met (Fiszbein and Schady 2009). Restrictions are sometimes placed on recipients' use of the assistance provided. They may include the types of goods and services that can be purchased with the support, as well as the locations where it can be used.

Although cash transfer programs may intend specifically to reduce income inequality rather than gender inequality, studies argue that more information should be gathered to determine how well they do address inequality of the latter type (Levasseur et al. 2018; Ladhani and Sitter 2020; van Daalen et al. 2022). Whether either option can effectively alleviate social inequality and has the potential to reduce the gendered division of labor both within and outside of households is uncertain (Levasseur et al. 2018; Ladhani and Sitter 2020). Policy makers actively debate the roles of conditionality and of recipients' gender in achieving the objectives of cash transfer programs (van Daalen et al. 2022). Some studies argue that whichever option policy makers choose, the resulting program should be implemented in tandem with other programs targeted at eliminating socioeconomic inequality (Levasseur et al. 2018; Ladhani and Sitter 2020; van Daalen et al. 2022). This is a crucial aspect in any examination of the appropriateness and effectiveness of various policy alternatives that aim to address multiple causes and impacts.

A1.2. Three Dimensions of Unintended Consequences of Cash Transfer Programs

A1.2.1. The Link between Intimate Partner Violence and Cash Transfers

The issue of intimate partner violence represents an important health and human rights violation. In households globally, the prevalence of physical or sexual violence or both inflicted by an intimate partner or spouse ranges from 15 to 75 percent globally, with the highest rates in Global South countries (Hidrobo and Fernald 2013; Hidrobo et al. 2016; Palermo et al. 2022). In Malawi, 38 percent of women ages 15–49 years who are partnered at any point in their lives and 42 percent of women who are married at any point in their lives experience physical or sexual violence or both at the hands of an intimate partner at least once in their lifetimes (Chikhungu and Amos 2019; Simon 2019). It is therefore important to understand factors that can potentially mitigate the prevalence of intimate partner violence. Although cash transfer programs are primarily aimed at alleviating poverty, food insecurity and associated vulnerability, recent studies have found that these transfers have in some cases indirectly reduced intimate partner violence in recipient households (Buller et al. 2018; Bastagli et al. 2019; Simon 2019).

Social protection programs have become an important mechanism through which governments and development agencies can reach millions of vulnerable individuals and households across the globe. Their demonstrated positive impacts show that they are critical to achieving national development goals and integral to achieving the UN Sustainable Development Goals. The following subsections discuss the impact of cash transfer programs on two of these goals in particular, Sustainable Development Goals 1 (ending poverty) and 5 (gender equality and women's empowerment). Although an explicit focus on gender within antipoverty programming is not new, only recently has gender equality been given importance within social protection policy. The recent increase in importance of the latter is partly due to the growing body of literature demonstrating that cash transfers have the potential to improve diverse outcomes for women, through three pathways in particular: improving economic welfare and emotional well-being, changing intrahousehold dynamics, and increasing women's empowerment (Peterman, Valli, and Palermo 2022). The next three subsections consider each of these pathways in turn.

(i) The Economic Security and Emotional Well-Being Pathway

Buller et al. (2018) hypothesize a causal pathway in which cash transfers influence intimate partner violence through their impact on household economic security, as transfers may reduce poverty-related stress and increase the emotional well-being of household members. Some research shows that poverty puts individuals at major risk for mental illness through increased stress, substance abuse, and social exclusion and as such is a key driver of intimate partner violence, particularly in contexts of economic uncertainty, civil unrest, and disaster (Gibbs et al. 2018; Hjelm et al. 2017; Peterman et al. 2020). Cash transfers have been associated with positive effects on a wide range of outcomes related to economic security at the household level, including "poverty rates,

food security, household expenditure and consumption, household durable and productive assets, income-generation and labor force participation, and savings and investments" (Buller et al. 2018, 241). Evidence from a systematic review by Buller et al. (2018) shows that improvements along these lines in household-level economic security can in turn improve the mental health and increase the well-being of children, youth, and adults in recipient households, showing positive impacts on aspects of their lives such as happiness, life satisfaction, (reduced) stress, and (reduced) depression. Furthermore, the literature also shows that cash transfers can contribute to reducing levels of intimate partner violence (Vyas and Watts 2009), particularly through positive psychosocial effects on both male and female partners due to the regularity and predictability of the cash transfers (Samuels and Stavropoulou 2018).

The literature also shows the effects of economic security and emotional well-being on gender dynamics and inequalities within recipient households (Molyneux and Thomson 2011). What is important to note from the work by Buller et al. (2018) is that the design and contextual features of cash transfer programs likely determine the specific pathway through which they affect intimate partner violence. These features include whether a program's target recipients are men or women, how a woman's partner reacts to the transfers provided by the program, and underlying factors such as patriarchy and social norms, as well as local laws and policies. Studies show that increases in emotional well-being brought about by reductions in poverty-related stressors as a result of the transfers reduce the triggers for violence (Buller et al. 2018). Lees et al. (2021) show that when men are the targeted recipients of cash transfer programs, the reductions in household poverty accomplished by the programs lead to increased well-being, particularly among men, which in turn reduces intimate partner violence, primarily physical violence. The inverse is also true: in some cases in which women are the recipients of cash transfers, studies have found increases in intimate partner violence, albeit only in the short term, as men feel threatened by women's economic freedom, especially when they are unable to fulfilll their socially prescribed gender roles of "breadwinner" or "provider" (Bonilla et al. 2016; Owusu-Addo et al. 2018). However, studies find that in the long term, men begin to recognize the increased financial contribution women who are receiving cash transfers make to the household, which lead to an unintended reduction in intimate partner violence (Simon 2019). Other studies show a short-term decrease in intimate partner violence, during programs' implementation periods, but these effects disappear after the program has been implemented (Hidrobo and Fernald 2013).

Perova (2010) argues that for this specific causal pathway to be effective, certain program design and implementation features are critical in shaping the impact of the cash transfer, including the size of the transfer and the frequency and duration of the benefits. Studies have discovered that larger sums of transferred money are associated with increased women's empowerment but can also lead to higher rates of intimate partner violence if the amounts transferred are larger than the income contributed by men (Simon 2019). Simon (2019) hypothesizes that conflicts arising from this source may potentially be heightened in humanitarian or emergency settings in which men have lost their livelihoods.

(ii) The Intrahousehold Conflict Pathway

A second pathway through which cash transfer programs may improve outcomes for women relates to their effect on marital dynamics and conflict. In this causal pathway, increased access to money, particularly in extremely poor households, has the potential to lessen marital conflict by reducing arguments over issues such as limited budgets for household expenses and decision-making regarding those limited budgets (Buller et al. 2018). This relates to marital-dependency theory in sociology, which suggests that women who are economically dependent on their partners are at greater risk of intimate partner violence. Thus, financial independence brought about by cash transfers can reduce intimate partner violence against women. Similarly, feminist theory suggests that programs promoting masculinity and gender inequality often trigger intimate partner violence. Economic models of intimate partner violence, which build on household bargaining models, highlight women's control over resources as important, because threat points such as divorce influence bargaining outcomes (Hidrobo and Fernald 2013).

Various studies in poverty contexts have identified conflicts over money as a trigger for violent episodes within couples (Buller et al. 2018; Dervisevic et al. 2022). These studies provide evidence that cash transfers reduce arguments over how limited finances are spent and are therefore associated with decreased intimate partner violence, as the additional cash provided by the transfers eliminates the need for women to negotiate or ask for money for daily provisions. Evidence showing that cash transfers assist with the affordability of items such as school fees and medical bills or with meeting immediate basic needs such as food, effectively reducing arguments over money, supports this pathway (Buller et al. 2018). Buller et al. (2016) find that in contexts of extreme poverty, women generally have to ask men for money to buy food-related items on a daily basis. Conflicts often arise when men indicate that they do not have enough money or refuse to give the money they have, and these conflicts often escalate into violence.

Evidence also shows that in low- and middle-income countries, the gender of recipients also influences the effects of cash transfers on marital disputes. Lees et al. (2021) examine a cash transfer intervention in Mali in which the recipients were male heads of households and find that before the program, men had decision-making authority with limited involvement by women in decisions about the use of money and asserted their control by preventing their wives from working outside the home. Marital tensions and disputes around these issues often triggered physical violence. Although the cash transfers in the study reduced physical violence, women continued to lack agency to challenge their husbands' authority on financial and other interpersonal issues, such as sex. Owusu-Addo et al. (2018) assert that household-level factors such as gender norms, household size and composition, and intrahousehold dynamics influence the impact of cash transfers. Similarly, their review of studies of conditional and unconditional cash transfers finds a reduction in intimate partner violence among recipient households. One example they provide is a conditional cash transfer program that required children to be enrolled in and attend school. Their study shows that the additional cash provided by the program eliminated disputes regarding whether children should attend school or go to work and that couples agreed that the available money could be spent on food and other basic needs (Owusu-Addo et al. 2018).

The causal theory by Buller et al. (2018) also shows that a possible unintended consequence of cash transfers could be an increase in spending on temptation goods and services, such as alcohol, tobacco, and prostitution, but evidence supporting this theory is so far lacking. The theory argues that alcohol consumption can increase the risk of intimate partner violence through multiple avenues, including triggering arguments, diminishing conflict resolution, generating alcohol-induced aggression, lowering inhibitions, inhibiting verbal and nonverbal cues, and reinforcing culturally defined scripts about how alcohol affects behavior. However, Evans and Popova (2014) systematically review 19 studies offering quantitative evidence on the impact of cash transfers on consumption of temptation goods and services, as well as 11 studies that surveyed respondents on whether they used transfers to purchase temptation goods and services. Their review finds that, almost without exception, transfers had either no statistically significant impact or a statistically significant negative impact on the purchase of temptation goods and services. The review shows that although there is a common belief that adults, and in particular men, will use cash transfers to purchase temptation goods and services, there is no systematic evidence that beneficiaries increase spending on alcohol and tobacco. Similarly, evidence from Handa et al. (2018) shows that recipients of cash transfers are not more likely to spend money on alcohol and tobacco than nonrecipients. Ohrnberger et al. (2020), in a study conducted in South Africa, find a positive and statistically significant direct effect of cash transfers on mental health; the study shows a reduction in the need for negative coping mechanisms such as alcohol or tobacco. Similarly, Peterman et al. (2017) find, despite the belief that giving people direct access to cash transfers can increase purchase of temptation goods and services, no evidence of increased spending on these goods and services in Sub-Saharan Africa.

(iii) The Women's Empowerment Pathway

Bonilla et al. (2016) indicate that when cash transfer programs target poor women, they potentially contribute to the dual development objectives of poverty reduction and women's empowerment. Buller at al (2018) argue that empowered women are less likely to experience or tolerate intimate partner violence. In their causal framework, Buller et al. (2018) theorize that through the women's empowerment pathway, if cash transfers are appropriately targeted to women, they have the potential to increase a woman's bargaining power, strengthen her self-worth and sense of dignity, and increase her perceived value and status within her household. According to Hidrobo et al. (2016), this pathway is related to economic household bargaining models, which suggest that cash transfers improve a woman's reservation utility, or her options outside her marriage, with the result that she has more bargaining power in her household. Buller et al.'s (2018) theory argues that to prevent a woman from leaving the relationship, her male partner generally responds by reducing the amount of violence he inflicts on her. The expectation in this theory is that if this pathway decreases in intimate partner violence through increases in women's bargaining power, then there should also be a noticeable improvement in other domains of bargaining, such as decision-making within the household. A contrasting theory, from Haushofer et al. (2019), argues that when women are the recipients of cash transfers, men may use physical violence to obtain the money from them. Despite the apparent contradiction, this supports the theory of Buller et al. (2018), which also suggests that

the empowerment pathway may have mixed effects on intimate partner violence, depending on how men react to potential shifts in power within the household. Buller et al. (2018) theorize that some men may feel threatened in situations in which their wives are empowered economically, leading to a backlash and increased intimate partner violence, as these men attempt to reassert control and maintain their identity as household providers and dominant decision-makers.

Cash transfers have been found to have transformational impacts on women's empowerment through improving their ability to make decisions over how money is spent within their households and by giving them a sense of independence from their partners. This is theorized to be possible through pathways that involve cash transfer programs increasing women's direct access to cash, providing them with information through having them participate in training, or building their social networks through group activities for beneficiaries, all of which can enhance women's empowerment (Dervisevic et al. 2022). This theory suggests that when resources are placed in the hands of a woman, her relative control over resources within her household increases, thus boosting her bargaining power and ability to negotiate her preferences. Direct receipt of cash transfers will also increase her financial autonomy, self-efficacy, and confidence, potentially shifting the balance of power between the woman and her male partner (Buller et al. 2018). This can also be attributed to the fact that direct access to cash transfers can enable women to generate their own incomes outside the home, participate in formal labor markets, and thus give them greater control over resources and enhance their economic decision-making power within their households (Villagómez 2022).

Although some studies, including some conducted in Africa, find that cash transfers have empowering effects when received by women in male-headed households, others have contrary findings. These studies show that cash transfers received directly by women can reinforce traditional gender norms, thus further reinforcing gender inequalities and inequities within households (Buller et al. 2017). One example is a study conducted by Bonilla et al. (2017), who found that although quantitative data showed that women in households who were beneficiaries of cash transfers were able to make decisions more independently and were more involved in joint decision-making, the increase in decision-making was relatively modest across the various domains the study covered. The qualitative data revealed that entrenched gender norms limited changes in intrahousehold dynamics, because men are typically the heads of households and primary decision-makers in patriarchal societies. However, narratives provided by women in the study indicated that the cash transfers increased overall household well-being because they increased financial empowerment, with women being able to retain some control over the transfers and use the funds for investments and savings for emergencies.

Buller et al. (2018) also discuss other strands of literature that have associated effects on women's empowerment with shifts in power dynamics, thus influencing the prevalence of intimate partner violence. The relationship between intimate partner violence and a woman's financial independence and self-confidence is complex, context specific, and influenced by various factors, including sociocultural contexts, household characteristics, individual traits, and the specifics of empowerment processes. Researchers have found that in patriarchal contexts, women's empowerment is more likely to result in increased conflict and intimate partner violence, particularly in the short term, especially in situations in which men are unable to fulfill their gender-ascribed roles as breadwinners

or providers, because women are contributing relatively more to households' resources. In such cases, men may resort to violence to reassert their control and dominance.

The risk of increased intimate partner violence may decline in the long term, however, particularly in programs that include gender-related training, as men's attitudes and broader social attitudes become more accepting of women's increased economic activity and financial autonomy (Buller et al. 2018).

A1.2.2. The Link between Labor Participation and Cash Transfers

Although evidence suggests that cash transfer programs can reduce poverty, contribute to gender equality, decrease income inequality, and promote accumulation of human capital in low-income households (Schady et al. 2009; Ibarrarán et al. 2017), there are concerns about potential unexpected consequences from some of these programs in regard to increasing labor market participation. Specifically, they may create a labor supply disincentive, lead to unregistered labor arrangements (Levy and Schady 2013; Garganta and Gasparini 2015), and reduce employment rates (van Biljon et al. 2018). Worryingly, studies indicate that disincentives to labor force participation may be gendered.

Labor participation is generally defined and assessed as the proportion of a population ages 15 and older who are economically active, including all people who supply labor for the production of goods and services over a particular period (ILO 2021). This definition includes unemployed individuals who are actively seeking employment and are able to work. Therefore, it is particularly important to understand the link between labor participation and cash transfer programs in Malawi, where the female labor participation rate is 63.2 percent, compared with 77 percent among males (World Bank 2021).

(i) The Redistribution of Intrahousehold Bargaining Power Pathway

Several studies indicate that internal bargaining power is another key factor influencing labor market participation. Studies suggest a strong relationship between labor market participation and improved access to non-labor income, such as cash transfers, in relation to women's intrahousehold bargaining power (van Biljon et al. 2018). The main assumption is that women with greater autonomy in one dimension (non-labor income) also gain autonomy in managing their own potential labor incomes, and their incentives for job search therefore improve. As a result, their newly acquired internal autonomy is complemented with external autonomy through job searches, employment, or both. However, it is often demonstrated that earned income can be more important than unearned income in empowering women (Anderson and Eswaran 2009).

Although female labor supply is an important outcome for measuring and achieving the goal of gender equality and is regarded as one of the key indicators for women's empowerment, the literature on female labor market participation consistently highlights the critical role that men play in shaping the trajectories of women's empowerment and gender equality. Studies reveal a strong causal link between women's ability to gain household bargaining power and female labor market participation outcomes (Anderson and Eswaran 2009; Atkin 2009; Luke and Munshi 2011; de

Brauw et al. 2014; Doepke and Tertilt 2016). This increases women's internal autonomy particularly in contexts in which traditional, religious, or cultural norms otherwise limit female bargaining power (Heath and Tan 2014). Additional studies suggest that future research and program design aimed at increasing women's empowerment in the context of livelihoods and labor market concerns should focus explicitly on both men and women. It is important to consider that the relationship between female labor market participation and women's empowerment is endogenous, dependent on intrahousehold gender dynamics and relationships that enable the redistribution of bargaining power in male-headed households, regardless of which partner in the household is the recipient of cash transfers.

A study by van Biljon, von Fintel, and Pasha (2018) on female recipients of cash transfers from the South African Social Security Agency notes that the exogenous financial autonomy provided to women after the rollout of bank cards for transfers increased women's overall autonomy. However, previous studies illustrate the strong relationships among norms, culture, and other institutions that condition female agency (Dinkelman and Ngai 2022). A woman's decision to participate in the labor market is itself a function of her autonomy in her household within the constraints of its internal household bargaining model. These findings suggest that when women have bargaining power or are the primary decision-makers, the probability of their participation in the labor market increases (van Biljon et al. 2018). Most studies support the idea that women who gain autonomy within their households leverage it to improve the socioeconomic outcomes of other members, including changing the priorities in patterns of expenditure and acting in the interests of children, leading to better health and education outcomes (Doss 2013).

Studies on social and cultural determinants of labor market participation confirm that variations in the latter reflect gender roles, at the intrahousehold level as well as elsewhere (Devereux et al. 2013; Garganta et al. 2017; Dinkelman and Ngai 2022). Women often have lower levels of labor market participation as a result of unequal time spent on childbearing and caring responsibilities, time spent on home production and maintenance, and other factors (Dinkelman and Ngai 2022). Studies reveal that gendered differences in labor market participation are also influenced by relational aspects within households and driven by religious (Korotayev et al. 2015) and cultural beliefs and norms. Findings of other studies also indicate decreased levels of labor participation among married women, particularly those with young children, because of, among other things, limited access to subsidized childcare and preschool facilities. Overall, studies suggest that the pathways determining the contribution of cash transfers to labor market participation outcomes are multidimensional, complex, and unpredictable (Garganta et al. 2017; Devereux et al. 2013).

(ii) The Perceived Opportunity and Cost of Cash Transfers as an Additional Income Source Pathway

Similarly, studies indicate that the opportunities and costs associated with labor market participation are significant determinants of female labor market participation among households receiving cash transfers (Skoufias and Di Maro 2008; Dinkelman and Ngai 2022). There are differences, however, between rural and urban contexts. In the former context especially, women often spend

fewer hours in the labor market while dedicating significant time to home production for family or household consumption (Dinkelman and Ngai 2022). In addition, studies suggest that cash transfers may increase informal or self-employment rather than formal labor participation among women (Skoufias and Di Maro 2008; Covarrubias et al. 2012; Kabeer et al. 2012; Dinkelman and Ngai 2022). At the same time, cash transfers may reduce participation in low-skilled labor activities, limit child labor outside the home, and increase child involvement in household farm activities (Covarrubias et al. 2012).

In the case of South Africa, van Biljon, von Fintel, and Pasha (2018) find that cash transfers have a positive impact on labor market participation. Women are more likely to work on family farms and in family businesses that allow them to combine home and market activities in the same location or in proximity to the home. In some cases, cash transfers affect labor allocation decisions, in the sense that the additional financial resources relieve women of the need to seek employment or work longer hours (Garganta et al. 2017). Prifti et al. (2019) reveal that increased liquidity or reduced risk aversion from cash transfers may lead farmers to invest in farm inputs, ultimately increasing farm production. These conclusions are consistent with empirical findings indicating that women are more likely to use financial transfers to engage and invest in their own market activities that balance the opportunity and expense of labor involvement (Dinkelman and Ngai 2022).

Similarly, studies suggest that the additional non-labor income from cash transfers may increase household income and, in turn, reduce the need for employment typically provided by female spouses or partners (Garganta et al. 2017). Various studies suggest that this effect is stronger for mothers with children, as a result of several factors. First, the income elasticity of labor supply is higher for females than for males, and especially for married women with children (Michalopoulos et al. 2004; Kimmel 1998; Naz 2004). This can be explained by the fact that women in male-headed households often make their labor market decisions in response to the decisions of their husbands or partners. As argued by Kimmel (1998), women have more flexibility in regard to labor market decisions when they are not the sole breadwinners or primary workers in their families. This is especially evident in contexts of strong conventional family structures, traditional gender roles, and low levels of women's skills and educational achievement. When cash transfers are regarded as an additional income channel, female labor supply may be discouraged, as women are often the recipients of these transfers (Garganta, Gasparini, and Marchionni 2017).

Furthermore, a study by Cavalcanti and Correa (2010) on the relationship between cash transfers and the labor market shows that the design of cash transfer interventions also has implications: the size of cash transfers has a negative effect on employment rates but an ambiguous effect on unemployment rates, while the coverage of cash transfer programs has a positive effect on employment rates but an ambiguous effect on unemployment rates. Their numerical simulations also show that if a government's target is to reduce inequality and poverty, increasing the level of program benefits is a more efficient policy than expanding program eligibility, and that compared with a welfare program that conditions eligibility on labor market participation, an unconditional cash transfer program has a stronger impact on inequality and poverty but reduces labor market participation (Cavalcanti and Correa 2010).

(iii) The Demand for Female Labor Pathway

Other studies find that when women in male-headed households receive cash transfers, they may be "forced" into the labor market mainly as a result of the loss of male financial support (Casale and Posel 2002, 18). Although there is evidence that male financial support to women can decrease over the same period that female labor supply increases, studies have failed to isolate this as a causal channel by neglecting other possible reasons. However, several other channels are mentioned and treated within the related literature, such as decreasing fertility (Goldin and Katz 2002), changing social norms (Fernandez and Su 2004), and increased female autonomy (Heath and Tan 2014).

Even though these studies attempt to explain the causal pathways that affect labor market participation outcomes, it is clear that one of the challenges in uncovering the complexities of the determinants and elasticities of labor participation—necessary for formulating appropriate and effective economic development strategies for poverty reduction and resilience building—is the endogenous risks and vulnerabilities women face, particularly in male-headed households in varying sociocultural, family, intrahousehold, and community contexts. Although there are reasons to believe that cash transfers may reduce women's incentives to participate in the labor market, in practice, the disincentives could be quantitatively irrelevant or offset by other factors (van Biljon et al. 2018).

A1.2.3. The Link between Financial Inclusion and Cash Transfers

Financial development and financial inclusion are hypothesized to be important facilitators of national economic growth and development (Christopoulos and Tsionas 2004) and are considered a necessary condition for ensuring inclusive and sustainable development in Africa (Triki and Faye 2013). Financial inclusion has been defined as access to useful and affordable financial products, contributing to wider financial health and resilience (World Bank 2022). It has also been described as having universal access to reasonably priced financial services provided by sound and sustainable institutions (Patwardhan 2018). The various definitions of financial inclusion converge around three dimensions: access, usage, and quality. Digital financial inclusion is recognized as an important subset of financial inclusion, referring to digital financial products and services, in an increasingly digitalized financial ecosystem (Sarwar et al 2023).

Given the scale and volume of transfers in cash transfer programs, interest in making cash payments more efficient and financially inclusive has been growing. Recently, several cash transfer programs have begun transitioning toward the delivery of cash benefits through electronic payments into savings accounts or through prepaid cards. However, Sawar et al (2023) reports that evaluations of cash transfer programs rarely explicitly measure their impact on financial inclusion. As a result, evidence on both the intended and unintended effects of initiatives to increase digital financial inclusion is limited. The literature on financial inclusion through digital finance in Africa is still emerging and growing. Increasing evidence regarding the role of financial services in humanitarian crises shows that households with access to financial services, whether formal or informal, are more resilient to negative shocks than those without. Further evidence suggests that financial services help stimulate economic activity following a crisis (Chehade et al. 2020). Cash transfer programs can

help foster financial account ownership and subsequent account usage as well as access to a range of financial services, including savings, insurance, and credit. Evidence indicates that these services can support resilience and create pathways to financial inclusion (Chehade et al. 2020).

However, Muralidhar et al. (2019) assert that financial inclusion, including digital financial inclusion, should not simply be equated with ownership of financial accounts (such as bank accounts or mobile money accounts). Instead, access to financial accounts should be considered a first step toward financial inclusion, which they define as access to useful and affordable financial products that contribute to wider financial health and resilience. They note that there are three dominant pathways through which cash transfers affect financial inclusion: autonomous access to income and assets, women's empowerment and decision-making, and knowledge and social acceptance of digital banking services.

Muralidhar et al. (2019) argue that defining and measuring financial inclusion primarily in terms of access reduces the concept to a binary of inclusion versus exclusion. A multicountry study on the impact of cash transfer interventions on financial inclusion suggests that the increased financial inclusion resulting from these interventions is particularly noticeable among women who were unbanked before the financial inclusion shock (that is, the cash transfers). This emphasizes that the cash transfer channel operates through their inclusion (van Biljon et al. 2018). Women who live in male-headed households often do not get bank accounts as rapidly as women who live in households headed by women. However, gains in autonomy as a result of cash transfer interventions are largest among women in male-headed households (van Biljon et al. 2018). Furthermore, the causal effect of improved financial inclusion is also strongest among women who live in male-dominated homes, in which modest gains in autonomy provide incentives for financial inclusion as well as increased labor market participation.

(iv) The Autonomous Access and Use of Financial Services Pathway

In the context of traditional social and cultural norms, financial inclusion has broader benefits beyond improving women's financial decision-making ability. A South African study suggests that women leverage this autonomy to overcome social obstacles that prevent them from accessing the labor market (van Biljon et al. 2018). Women who live in male-headed households experience a larger increase in autonomy, even though their financial inclusion increases more slowly than that among women who live in female-headed households, which strengthens the study's results. Additionally, the measured impact on labor market participation is largest for women who live in male-dominated households. However, it is unlikely that financial inclusion would have a strong effect on intrahousehold dynamics (van Biljon et al. 2018). Instead, underlying cultural and social factors play a more significant causal role.

Although some studies suggest a strong relationship between incentives for and improvements in access and use of financial services among recipients of cash transfers (van Biljon et al. 2018), other studies question this. There is limited evidence regarding when and how cash transfers and voucher assistance programs can lead to greater financial inclusion (Muralidhar et al. 2019).

The failure to achieve financial inclusion in humanitarian contexts has been found to be related to the fact that often transfers are not disbursed into accounts held in recipients' own names (Chehade et al. 2020). Even when transfers encourage women's broader access to financial products and services, women are more frequently excluded from financial systems and may be considered riskier applicants as first-time borrowers, particularly on account of their lack of credit history, which can lead to their being charged higher interest rates on loans (Alesina et al. 2013). The poverty level of recipients of cash transfers has been identified as an important moderating variable affecting the potential effect of such transfers on financial inclusion. In particular, recipients from ultra-poor households, whether headed by females or males, often use the full amounts transferred without accessing mobile account financial services. Studies suggest that for cash transfers to have an impact on financial inclusion, recipient households must have the financial capacity to meet their most immediate consumption needs and have money left over for savings or other investments (Montgomery 1996). A lack of financial literacy in the context of digital delivery of cash transfers means that beneficiaries are often unaware of the adverse implications of using and accessing different financial services and products (Karlan et al. 2014).

(v) The Availability, Accessibility, and Use of Technology Pathway

Although there is growing evidence showing the welfare advantages of digital financial inclusion (Holloway et al. 2017), some studies argue that cash transfer beneficiaries, who are targeted for their high vulnerability, may not be the most suitable clients for accomplishing objectives in this area. The main concern is that inappropriate products and services are being offered to the poor. The literature highlights several areas of concern: safety and accessibility, knowledge regarding mobile financial services, and accessibility and acceptability of technology use (Hendricks and Chidiac 2011).

Evidence shows that mobile accounts can increase women's control over their personal financial decisions, enhance their prospects for economic recovery and empowerment, and improve their resilience in the long run. Using mobile accounts as delivery systems also has potential mitigating effects on intimate partner violence in programs in which women are the target beneficiaries (Zimmerman et al. 2020). The literature on financial inclusion reveals that VSLs and other microfinance providers can constitute important coping mechanisms for ultra-poor individuals and households (Kesanta and Andre 2015).

ANNEX 2.
Methodological Approach

A2.1. Overall Evaluation Design

There are no baseline data that can be used to support the evaluation of the program's unintended consequences. Intended consequences of policy interventions can often be assessed by comparing baseline data on outcome variables of interest with endline data. These baseline data can be collected before implementation, as evaluators know beforehand which outcome variables are of interest to them. The situation is different, however, with respect to unintended consequences, as evaluators generally do not know them beforehand and cannot collect baseline data for use in evaluating them. Existing literature may be helpful in identifying potential unintended consequences, but that does not necessarily mean that baseline data on those consequences will be collected.

In the case of the CUCI program, the urgency of responding to the pandemic's adverse effects left little time for collecting baseline data (even data on intended effects). In short, in contrast to assessments of the intended consequences of policy interventions, which can rely on multiple data points, assessments of unintended consequences must rely in most cases on endline data only. Quasi-experimental techniques can still be employed, but given the limitations relating to the lack of multiple data points over time, this will not satisfactorily resolve attribution challenges.

The present evaluation relied on a multimethod approach to assess the unintended consequences of the CUCI program. It employed a qualitative, interview-based methodology to explore possible causal links between the program and unintended outcomes. A quasi-experimental (matching) statistical design (based on cross-sectional survey data) for identifying possible differences between program beneficiaries and nonbeneficiaries that could potentially be attributed to the program complemented the interview-based approach. The methodological approach comprised three main components, which were implemented sequentially. First, the evaluation team reviewed the literature on cash transfers and their intended and unintended effects extensively. A review of program documents, including the two previously mentioned evaluations that were conducted on the CUCI program, complemented the review of external literature. Second, a large survey, covering both beneficiaries and nonbeneficiaries, was conducted across the four cities in which the program was implemented. The evaluation team applied a statistical matching approach to enhance the comparability of the two groups, increasing the likelihood that differences between groups could be attributed to the program. Finally, semistructured in-depth interviews were conducted with beneficiaries and nonbeneficiaries in two of the four cities. In addition, the evaluation team interviewed key informants: representatives from implementing organizations and other institutional stakeholders. The team employed a combination of causal explanatory evidence from interviews and statistical evidence (including comparisons of the beneficiary and nonbeneficiary groups, while other variables were controlled for) to ensure the findings of the evaluative analysis were valid.

A2.2. Household Survey and Statistical Analysis

A2.2.1. Sampling Approach

The CUCI program was implemented in four Malawian cities: Blantyre, Lilongwe, Mzuzu, and Zomba. Areas within the cities were classified as hot spots, which were then ranked based on their levels of welfare vulnerability, and poor hot spots were targeted. Inside each hot spot, the program aimed to reach all households. However, because some households failed to meet the technical requirements for access to payments, not all households benefited from the program.

The population of interest for this evaluation were program beneficiaries and nonbeneficiaries in program hot spots. Households who benefited from the program were considered the treatment group, and those who did not receive benefits were the control group. Probability sampling techniques were employed to ensure representativeness of the samples of both CUCI program beneficiaries and nonbeneficiaries.

A two-stage sampling approach was applied, with the four cities as strata. In the first stage, hot spots within a city were randomly selected for sample inclusion. In the second stage, the evaluation team randomly selected a sample of households to be interviewed within each hot spot (this was done for both beneficiary and nonbeneficiary households).[1] In total, 106 hot spots were sampled from a possible pool of 129 (40 in Blantyre, 35 in Lilongwe, 10 in Mzuzu, and 6 in Zomba).

To determine the size of the sample of households to be interviewed, the team applied the following parameters: a *z*-score for beta of size 0.01 (power of the study equal to 99 percent), a *z*-score for alpha of size 0.05 (5 percent significance level), an oversampling factor of 10 percent, a 13 percent minimum detectable effect size, and a projected survey response rate of 85 percent.[2] The required sample size was calculated at 2,750 households for the treated group, which would comprise 60 percent of the sample, with the control group comprising the remaining 40 percent. Consequently, the total sample size required was determined to be 4,583.

The required sample size was calculated in the following manner:

$$n = ((Z_{\beta} + Z_{\alpha})2)/(E2 \bullet RR)(1 + adj), \quad \text{(A2.1)}$$

in which

n is the required sample size;

$Z_{\beta} = 2.326$ is the Z-score for beta of 0.01;

$Z_{\alpha} = 1.96$ is the Z-score for alpha of 0.05;

adj = 0.1 is the oversampling adjuster;

E = 0.13 is the minimum detectable effect size of the CUCI program treatment on the attributes or outcomes of interest; and

RR = 85 percent is the expected response rate.

1 Registry data were available for beneficiary households. Lists of nonbeneficiary households were compiled with the help of local organizations.

2 The midline study for the Malawi Social Cash Transfer Project, which was implemented in rural Malawi, achieved a response rate of approximately 95 percent. Lower response rates would be expected, however, in urban areas (where the CUCI program was implemented).

A2.2.2. Data Collection and Analysis

Data were collected using a household-level questionnaire (including questions at the individual and household levels). For beneficiary households, the questionnaire was administered to the (female) CUCI beneficiary and the head of the household (if different). For nonbeneficiary households the team administered the questionnaire to at least the female spouse of the household.[3] As shown in Table A2.2 the team was fairly successful in following these principles. Given the sensitivity of one of the three dimensions of interest (intimate partner violence), the evaluation team followed the United Nations Department of Economic and Social Affairs (2014) guidelines on developing questions on topics pertaining to violence against women. Interviewers received three days of training before piloting the questionnaire in the field and subsequently (after necessary revisions to the questionnaire) conducting interviews with selected respondents.

The realized sample exceeded the minimum required sample size (as described previously). In total 5,430 individuals from 4,685 households were interviewed. Out of the total number of people interviewed, 3,395 were from households who benefited directly from the CUCI program, and the remaining 2,035 were from households who did not. The data were analyzed using exploratory multivariate regression analysis and multivariate regression analysis employing propensity score matching.

Analyzing the survey data in line with the evaluation questions entailed modeling the potential unintended outcomes of interest (changes in labor market participation, financial inclusion, and incidence of domestic violence) as a function of participation in the CUCI program and other control variables. Because the outcomes were measured at the individual level, the unit of analysis was individuals. At the same time, participation in the CUCI program was captured at the household level. The causal relationships of interest were evaluated in the following manner:

$$Y_{ijc} = {}_{\alpha}1\text{CUCIijc} + {}_{\alpha}2\ \text{xijc} + {}_{\varepsilon}\text{ijc}. \qquad \text{(A2.2)}$$

In equation (A2.2), Y_{ijc} represents an outcome for individual *i* from household *j* and hot spot *c*. The relationship between any of the outcomes and CUCI program participation is captured by parameter α_1. CUCI captures whether the household in which an individual resides benefited directly from the CUCI initiative, and *x* represents a series of control variables that include individual-level attributes (age, gender, education level, marital status, employment status, and employment sector), household level characteristics (age of the head, education level of the head, gender of the head, household size, a list of household assets, household landholdings, whether the household benefited directly from Malawi's Farm Input Subsidy Program, and whether any household member benefited from public works programs), and a set of community attributes.

Following equation (A2.2), the relationship between each outcome of interest and CUCI program participation was modeled as a separate equation. To reduce bias in estimation, inverse probability weights for program participation were employed. Inverse probability weighting (IPW) is a matching method that estimates the probability of participation in a program by generating a propensity score for participation. The equation for the estimated outcome equation is then reweighted by the inverse of the propensity score. As with all matching methods, the idea is to ensure that treated

3 IPV-related questions were targeted to female respondents.

households are compared with control households who are similar. The key advantage of IPW over other matching methods is that IPW allows all observations to remain in the model, whereas other matching techniques lead to observations having to be dropped.

2.2.3. Descriptive Results

IPW Results

To arrive at the inverse probability weights, the team first estimated the factors that affected participation in the program to predict propensity scores for CUCI program participation. These scores were an input for the IPW, which assigned a weight of 1 to the treatment group and the inverse of the treatment score to the control group.

Table A2.1. Factors that Affected Participation in the CUCI Program

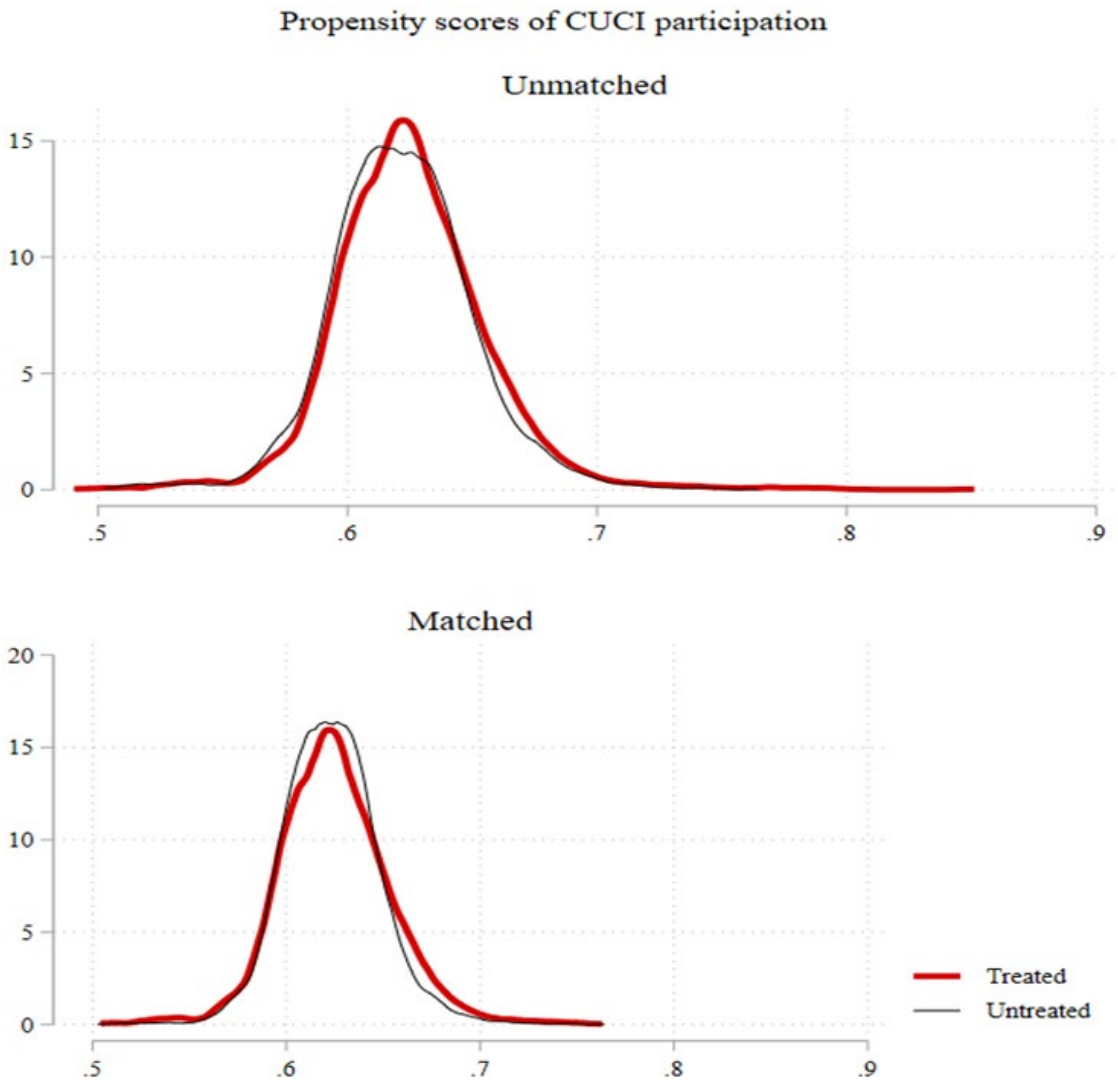
	Estimate	Standard error
Household wealth score	0.033	(0.071)
Household head has postprimary education	0.009	(0.017)
Household affected by cyclone	0.013	(0.023)
Household affected by cholera	−0.009	(0.026)
Household affected by COVID	−0.006	(0.031)
Household has a disabled member	0.016	(0.021)
Household is Chewa tribe	−0.003	(0.025)
Household speaks Chewa	−0.007	(0.020)
Household is Christian	0.004	(0.022)
Household is Lilongwe based	0.025	(0.027)
Household is Mzuzu based	0.054*	(0.033)
Household is Zomba based	0.051*	(0.027)
Number of Observations	5,386	

Source: Original table for this report.
Note: CUCI = COVID-19 Urban Cash Intervention.
*$p < .05$.

Table A2.1 shows the results for estimating factors that could affect participation in the CUCI

program. Because the program was administered at the household level, the independent variables listed in the table are also at the household level.

Figure A2.1 Propensity Scores for CUCI Program Participation



Source: Original figure for this report.

Note: CUCI = COVID-19 Urban Cash Intervention.

Figure A2.1 compares the distribution of propensity scores for program participation among beneficiaries and nonbeneficiaries. The upper part shows how the probability of participation in the program differs between these two groups before IPW of each group's covariates. The two distributions have slightly different modes. The lower part shows the distributions after IPW, which makes the modes more similar, providing evidence that IPW reduces observable bias. The evaluation

team then used the computed inverse probability weights in estimating the relationships between the program and potential outcomes (in the three dimensions: changes in incidence of intimate partner violence and in degree of labor participation and financial inclusion).

Table A2.2. Summaries of Unweighted and Inverse-Probability-Weighted Control Variables by CUCI Program Beneficiary Status

	Unweighted			Inverse-probability-weighted		
Variable	CUCI	Non-CUCI	Difference	CUCI	Non-CUCI	Difference
Female respondent	0.84	0.83	0.013	0.84	0.82	0.019
Listens to radio	0.69	0.66	0.028**	0.68	0.67	0.013
Watches television	0.37	0.37	−0.002	0.37	0.37	−0.009
Polygamous	0.05	0.06	−0.002	0.06	0.06	0.000
Same partner since 2020	0.96	0.95	0.010	0.96	0.95	0.009
Number of biological children	3.68	3.48	0.199***	3.66	3.45	0.210***
Household wealth score	0.01	0.01	−0.001	0.01	0.01	0.003
Postprimary-educated head	0.49	0.49	0.004	0.50	0.49	0.003
Household affected by cyclone	0.29	0.30	−0.010	0.32	0.31	0.010
Household member got Cholera	0.08	0.08	−0.006	0.08	0.08	0.002
Household member got COVID	0.06	0.06	0.000	0.05	0.05	0.000
At least one household member disabled	0.13	0.12	0.009	0.13	0.13	0.000
Tribe of household head	0.25	0.25	−0.004	0.25	0.25	0.000
Language of household head	0.55	0.58	−0.023*	0.58	0.58	0.003
Christian household head	0.88	0.88	0.005	0.88	0.88	-0.002
Lilongwe resident	0.35	0.35	−0.005	0.35	0.35	0.002
Mzuzu resident	0.18	0.17	0.010	0.13	0.12	0.011
Zomba resident	0.11	0.09	0.013	0.08	0.08	0.002
Number of observations	3,396	2,034	5,430	3,396	2,034	5,430

Source: Original table for this report. Note: CUCI = COVID-19 Urban Cash Intervention.

*$p < .05$; **$p < .01$; ***$p < .001$.

Table A2.2 summarizes control variables used in the analysis for individual respondents, categorized by CUCI program beneficiary status. The two groups differ on only two of these variables with statistical significance. Specifically, more individuals from beneficiary households listened to the radio than those from nonbeneficiary households. Furthermore, beneficiaries had more biological children compared with nonbeneficiaries. For the rest of the variables, the two groups did not show statistically significant differences.

Overall, the table reveals that disparities between the two groups in the individual-level covariates

are minimal. On only 2 out of a possible 18 individual attributes did program recipients and nonrecipients differ with statistical significance. This suggests that when only observable characteristics are considered, beneficiaries and nonbeneficiaries were very similar.

The key reason for exclusion from benefits from the CUCI program in hot spots where the program was active was not having a national identity card. At the group level, households lacking a national identity card (and therefore not being part of the program) were very similar to program beneficiary households on observable characteristics such as those presented in Table A2.2.

Table A2.3. Unweighted and Inverse-Probability-Weighted Means of Outcomes by CUCI Beneficiary Status

	Unweighted			Weighted		
Outcomes	CUCI	Non-CUCI	Difference	CUCI	Non-CUCI	Difference
General IPV	0.76	0.79	−0.031**	0.76	0.81	−0.046***
Controlling-behavior IPV	0.70	0.73	−0.026*	0.70	0.74	−0.040**
Emotional-abuse IPV	0.25	0.29	−0.046***	0.24	0.32	−0.071***
Sexual-abuse IPV	0.11	0.12	−0.010	0.11	0.12	−0.010
Indirect-physical-abuse IPV	0.19	0.21	−0.022*	0.19	0.22	−0.030
Direct-physical-abuse IPV	0.15	0.17	−0.023**	0.14	0.19	−0.047**
Worked in 2021	0.73	0.66	0.075***	0.74	0.66	0.077***
Worked in 2022	0.72	0.66	0.056***	0.72	0.66	0.058***
Worked in 2023	0.72	0.67	0.054***	0.73	0.65	0.077***
Ganyu work type in 2021	0.19	0.21	−0.025**	0.18	0.23	−0.050***
Ganyu work type in 2022	0.18	0.21	−0.034***	0.17	0.22	−0.050***
Ganyu work type in 2023	0.19	0.23	−0.044***	0.18	0.23	−0.042***
Business work type in 2021	0.41	0.31	0.096***	0.41	0.30	0.119***
Business work type in 2022	0.39	0.32	0.078***	0.40	0.31	0.089***
Business work type in 2023	0.41	0.33	0.085***	0.42	0.32	0.103***
Wage employment in 2021	0.05	0.06	−0.01	0.05	0.05	−0.01
Wage employment in 2022	0.05	0.05	0.00	0.05	0.05	0.00
Wage employment in 2023	0.04	0.05	−0.01	0.04	0.05	0.00
Household agriculture in 2021	0.08	0.06	0.012*	0.08	0.06	0.015**
Household agriculture in 2022	0.08	0.07	0.015**	0.08	0.06	0.017**
Household agriculture in 2023	0.07	0.05	0.018***	0.07	0.05	0.020***
Opened mobile money account	0.23	0.29	−0.051***	0.23	0.30	−0.070***
Opened commercial bank account	0.04	0.03	0.009*	0.04	0.03	0.01

Saved money between 2020 and 2022	0.28	0.22	0.054***	0.27	0.21	0.057***
Accessed credit between 2020 and 2022	0.29	0.24	0.052***	0.30	0.24	0.054***
VSL savings	0.11	0.08	0.028***	0.11	0.08	0.029***
VSL borrowing	0.17	0.13	0.045***	0.18	0.12	0.057***
Income decider	0.74	0.66	0.079***	0.74	0.65	0.097***
Household expenditure on health (MK)	154,253.54	118,171.84	36,081.704***	151,019.15	111,952.94	39,066.217***
Household expenditure on education (MK)	78,075.54	89,578.54	−11,500.00	79,359.27	92,428.46	−13,100.00
Income use disagreements	0.16	0.23	−0.070***	0.16	0.23	−0.079***
Agreed to transfers through spouse	0.83	0.82	0.00	0.84	0.83	0.00
Expenditure decider	0.74	0.66	0.079***	0.74	0.65	0.097***
Average daily wage in 2020 (MK)	7,705.21	8,696.50	−991.29	7,536.51	8,628.70	−1,092.19
Preferred daily wage in 2020 (MK)	21,256.06	22,657.66	−1,401.60	2,1082.71	22,479.97	−1,397.26
Average daily wage in 2021 (MK)	7,939.30	7,133.21	806.09	7,718.29	7,076.09	642.20
Preferred daily wage in 2021 (MK)	26,444.54	21,799.14	4,645.40	26,638.13	21,288.26	5349.87
Average daily wage in 2022 (MK)	9,090.29	6,890.36	2,199.929*	8,780.74	7,085.19	1,695.55
Preferred daily wage in 2022 (MK)	42,021.94	19,854.91	22,167.02	36,638.25	19,916.21	16,722.03
Average daily wage in 2023 (MK)	8,239.27	6,714.30	1,524.97	7,965.21	6,764.72	1,200.49
Preferred daily wage in 2023 (MK)	29,045.94	30,931.36	−1,885.42	27,846.20	31,295.23	−3449.03
Knowledge of how to make mobile money payments	0.40	0.42	−0.01	0.40	0.41	0.00
Knowledge of how to reverse mobile money transactions	0.12	0.14	−0.028***	0.12	0.14	−0.02
Knowledge of how to buy airtime using mobile money	0.71	0.71	0.00	0.72	0.70	0.01
Number of observations	3,015	1,610	4,625	3,015	1,610	4,625

Source: Original table for this report.
Note: CUCI = COVID-19 Urban Cash Intervention; IPV = intimate partner violence; MK = Malawian kwacha; VSL = village savings and loans.

*$p < .05$; **$p < .01$; ***$p < .001$.

Table A2.3 compares outcome variables between the two groups. Overall, CUCI program beneficiaries experienced less intimate partner violence than nonbeneficiaries.

In regard to labor participation, beneficiaries participated more in income-generating activities from 2021 to 2023 than nonbeneficiaries, and also more in small-scale businesses and household agriculture. By contrast, beneficiaries participated less in *ganyu* than nonbeneficiaries. Fewer beneficiaries opened new mobile money accounts compared with nonbeneficiaries. Beneficiaries saved and borrowed money between 2020 and 2022 more than nonbeneficiaries. Additionally, beneficiaries saved in and borrowed from VSLs more than nonbeneficiaries.

On average, beneficiary households experienced more changes in the person responsible for determining how income is spent compared with nonbeneficiary households. Additionally, beneficiaries allocated a larger portion of their expenditure toward education than nonbeneficiaries. Furthermore, beneficiaries experienced fewer disagreements regarding income use compared with nonbeneficiaries. The table also shows that beneficiaries had less knowledge regarding reversal of mobile money transactions compared with nonbeneficiaries.

Although covariates for beneficiary and nonbeneficiary groups show minimal differences at the individual level, there are many differences in outcome variables between the two groups. These differences, in the presence of high similarities in potential confounding factors (the control variables) at the individual level, support the assertion that differences in the observed outcomes point to changes the program (in part) caused.

The final three columns of the table show comparisons of inverse-probability-weighted means of outcomes. The results largely remain qualitatively the same, but weighting increases the magnitudes of some of the differences. This means that not applying IPW underestimates the association between CUCI program participation and the outcomes. This finding supports the use of IPW in the regression analyses presented in the body of the report.

Other Statistical Evidence

Tables A2.4 through A2.9 provide additional information about the results of the statistical analysis of evaluation results.

Table A2.4. The Relationship between CUCI Program Participation and Intimate Partner Violence Pathways

	Spouse transfer	Expenditure decider	Education expenditure	Health expend.
CUCI prog. participation	0.006	0.022	−0.112	−0.210
	(0.013)	(0.036)	(0.129)	(0.131)
Constant	0.907***	0.141	8.899***	10.330***
	(0.044)	(0.131)	(0.484)	(0.410)
R-squared	0.034	0.081	0.103	0.019
Num. of observations	4,152	756	4,152	4,152

Source: Original table for this report. *Note*: The estimations controlled for gender; wealth; type of marriage; change in partners; level of education; tribe; mother tongue; religion; city of residence; number of biological children; being affected by cyclones, cholera, and COVID; listening to the radio; watching television; and having a disabled member in the household. CUCI = COVID-19 Urban Cash Intervention.

***p <.001.

Table A2.5 The Relationship between CUCI Program Participation and All Forms of Labor Participation

	Work in 2021	Work in 2022	Work in 2023
CUCI program participation	0.076***	0.056***	0.075***
	(0.015)	(0.014)	(0.017)
Constant	0.827***	0.858***	0.757***
	(0.033)	(0.032)	(0.050)
R-squared	0.027	0.024	0.019
Number of observations	5,316	5,316	5,316

Source: Original table for this report. *Note*: The estimations controlled for gender; wealth; type of marriage; change in partners; level of education; tribe; mother tongue; religion; city of residence; number of biological children; being affected by cyclones, cholera, and COVID; listening to the radio; watching television; and having a disabled member in the household. CUCI = COVID-19 Urban Cash Intervention.

***p <.001.

Table A2.6. The Relationship between CUCI Program Participation and Wage Employment

	Wage employment in 2021	Wage employment in 2022	Wage employment in 2023
CUCI program participation	−0.007	0.002	−0.005
	(0.007)	(0.006)	(0.006)
Constant	0.128***	0.104***	0.088***
	(0.020)	(0.018)	(0.017)
R-squared	0.019	0.015	0.011
Number of observations	5,316	5,316	5,316

Source: Original table for this report. *Note*: The estimations controlled for gender; wealth; type of marriage; change in partners; level of education; tribe; mother tongue; religion; city of residence; number of biological children; being affected by cyclones, cholera, and COVID; listening to the radio; watching television; and having a disabled member in the household. CUCI = COVID-19 Urban Cash Intervention.

***p <.001.

Table A2.7. The Relationship between CUCI Program Participation and Real Wage Rates (RWR)

	RWR 2021	RWR 2022	RWR 2023
CUCI program participation	0.105**	0.079*	0.089*
	(0.044)	(0.046)	(0.047)
Constant	8.882***	9.013***	8.978***
	(0.107)	(0.105)	(0.107)
R-squared	0.016	0.015	0.016
Number of observations	3,339	3,280	3,404

Source: Original table for this report.

Note: The estimations controlled for gender; wealth; type of marriage; change in partners; level of education; tribe; mother tongue; religion; city of residence; number of biological children; being affected by cyclones, cholera, and COVID;

listening to the radio; watching television; and having a disabled member in the household. CUCI = COVID-19 Urban Cash Intervention.

*p < .05; **p < .01; ***p <.001.

Table A2.8. The Relationship between CUCI Program Participation and Preferred Daily Wage

	Preferred daily wage in 2021	Preferred daily wage in 2022	Preferred daily wage in 2023
CUCI program participation	0.083*	0.093*	0.025
	(0.047)	(0.050)	(0.044)
Constant	9.886***	9.918***	10.123***
	(0.106)	(0.110)	(0.101)
R-squared	0.013	0.013	0.013
Number of observations	3,339	3,280	3,404

Source: Original table for this report. *Note*: The estimations controlled for gender; wealth; type of marriage; change in partners; level of education; tribe; mother tongue; religion; city of residence; number of biological children; being affected by cyclones, cholera, and COVID; listening to the radio; watching television; and having a disabled member in the household. CUCI = COVID-19 Urban Cash Intervention.

*p < .05; ***p <.001.

Table A2.9. The Relationship between CUCI Program Participation and Other Outcomes

	Decision maker on income	Satisfied with health	Satisfied with life
CUCI program participation	0.014	0.003	0.034*
	(0.017)	(0.019)	(0.019)
Constant	0.237***	0.572***	0.490***
	(0.054)	(0.065)	(0.064)
R-squared	0.010	0.003	0.008
Number of observations	4,152	4,152	4,152

Source: Original table for this report. *Note*: The estimations controlled for gender; wealth; type of marriage; change in partners; level of education; tribe; mother tongue; religion; city of residence; number of biological children; being affected by cyclones, cholera, and COVID; listening to the radio; watching television; and having a disabled member in the household. CUCI = COVID-19 Urban Cash Intervention.

*p < .05; ***p <.001.

A2.3. Semistructured Interviews

A2.3.1. Overview

A qualitative research component was included in the design of the evaluation and implemented with the purpose of enabling researchers to develop a more in-depth understanding of the potential effects of CUCI program participation on the incidence of intimate partner violence and degree of labor market participation and financial inclusion. In addition, the interview-based evidence was intended to complement the statistical evidence in the development of a (potential) causal explanation of how the CUCI program affected selected unintended outcomes.

The qualitative component comprised semistructured interviews with beneficiaries, nonbeneficiaries, and key informants from relevant institutions in the country, specifically, selected representatives from various Malawian government ministries and departments involved in the design and implementation of the program; representatives from international development partners active in the social protection sector; district-level officials, including city council members; community-level stakeholders, community leaders; personnel from Malawi's Grievance Redress Mechanism; representatives from nongovernmental organizations operating in the sampled hot spots; representatives from commercial and microfinance institutions; and representatives of the mobile money agencies used by the CUCI program. Interview guides were developed for each stakeholder group and translated into local languages. Interviewers from the Monitoring and Evaluation Division received training before starting the data collection work.

A2.3.2. Sampling

Purposive sampling ensured that the most relevant persons who could help answer the key evaluation questions were selected. Key informants were selected purposively on the basis of their roles and responsibilities (for national-level stakeholders). Within the areas selected for beneficiary and nonbeneficiary interviews, the same purposeful selection was undertaken for representatives of local institutions.

The evaluation team conducted semistructured interviews with members of 108 households (beneficiaries and nonbeneficiaries); in most cases, one household member was interviewed, but in a few instances, two members were. Interviews were conducted in two of the four cities in which the CUCI program was implemented: Blantyre and Mzuzu. The team purposively selected the following urban informal settlements for interviews: Bwanahaji, Gomanjira, Khama, and Misesa (Blantyre) and Green City and King's Kids (Mzuzu). The focus in purposive selection was on identifying specific beneficiary and nonbeneficiary households from urban poor hot spots: those relying on casual labor, petty trade, and other sources of livelihood in urban areas. The households were identified with the assistance of community-based stakeholders (Grievance Redress Mechanism members) who were part of the implementation of the CUCI program, as these stakeholders knew which households were CUCI program beneficiaries and which were not.

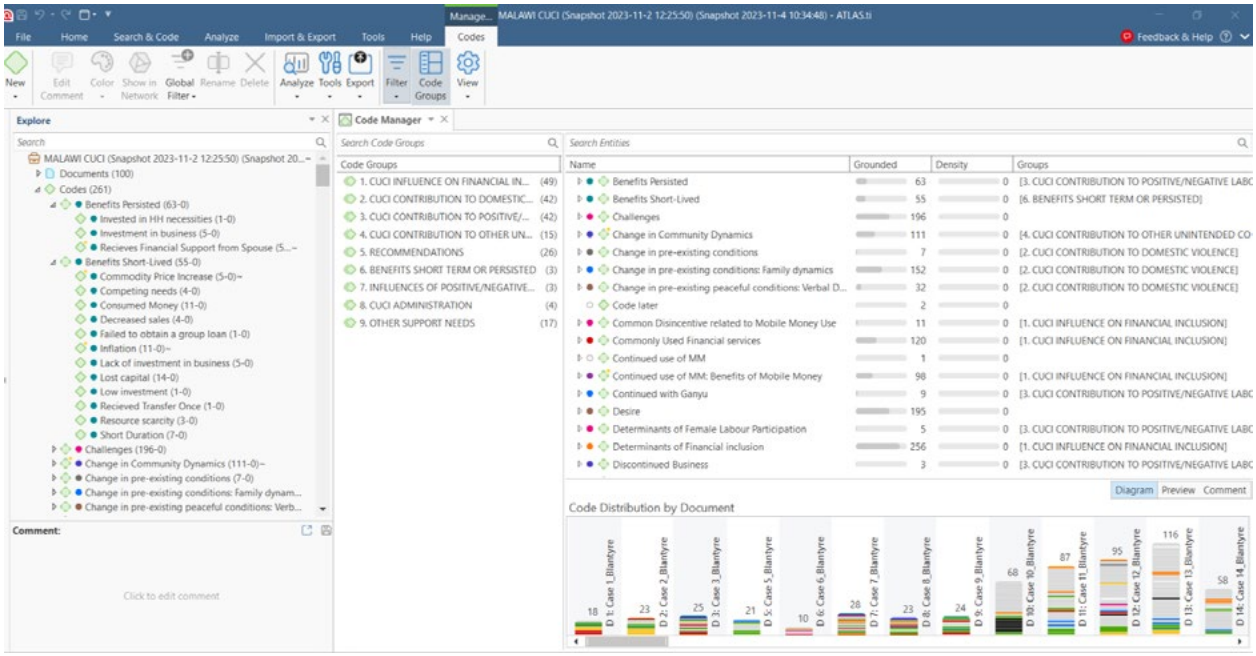
A2.3.3. Data Collection and Analysis

Interviewers were trained on how to apply the interview templates as well as on how to build rapport with respondents. After the interview guides were piloted, the evaluated team made the necessary revisions identified during piloting, paying particular attention to the sensitivity and context specificity of particular topics. Next, interviews with beneficiary and nonbeneficiary household members were conducted and constituted the lion's share of the work. Interviews were transcribed and translated into English as soon as possible after completion. Discussions among interviewers, including sense-making sessions, were important in enhancing the collective learning process (within the team) to help further improve the interview process and identify areas for further inquiry.

After the interviews were transcribed and translated, there was an initial process of data cleaning, and then the interview data were subjected to thematic analysis, which involved six phases (Braun and Clarke 2006):

1. Data familiarization. The first phase of the thematic analysis involved reading the interview transcripts and making initial notes on anything relevant to the three evaluation questions. Evaluation team members read the transcripts iteratively, more than once. The process was active, analytical, and critical, because it involved thinking about the meaning of the data.
2. Generating initial codes. The second phase of thematic analysis employed a software package for computer-assisted qualitative data analysis known as ATLAS.ti. Initial codes were defined to organize and make sense of the qualitative data. In ATLAS.ti (see Figure A2.2), sections of each transcript were highlighted, and each was assigned a word, phrase, or category to ascribe meaning to it. This process allowed the evaluators to identify patterns across the transcripts by finding data that referred to the same ideas. The transcripts were coded iteratively.
3. Searching for themes. The third phase of thematic analysis entailed finding broad topics or issues to which a number of different codes referred, which involved combining numerous codes into themes. These themes helped the evaluation team create a meaningful picture of the coded data in relation to the three evaluation questions (see Table A2.10).
4. Reviewing themes. The fourth phase of thematic analysis involved a process in which multiple evaluation team members reviewed the developed themes against the codes that underpinned them.
5. Defining and naming the themes. The fifth phase of thematic analysis took place after the preliminary findings had been drafted and presented to the broader evaluation team and comprised two parts. The first, descriptive analysis, the most basic kind of analysis, involved identifying which data could support the main arguments, whereas the second, interpretive analysis, a more in-depth type of analysis, looked for implicit meanings in data excerpts. In this phase, the evaluators moved from merely describing the data to interpreting them and organizing them into an overarching framework.
6. Producing the report. The sixth and final phase of thematic analysis occurred in tandem with writing a concise report that captured the main insights from the interview-based work.

Figure A2.2. Screenshot from ATLAS.ti



Source: Original figure for this report, generated using ATLAS.ti.

Table A2.10. Themes from ATLAS.ti

Access needs
Benefits persisted
Benefits short-lived
Change in community dynamics
Change in pre-existing conditions
Common disincentive related to mobile money use
Commonly used financial services
Continued with *ganyu*
Determinants of female labor participation
Determinants of financial inclusion
Discontinued business
Discontinued formal labor
Discontinued *ganyu*
Family relationships
Female empowerment
Financial inclusion challenges
Forms of domestic violence
Impact on businesses

Increased engagement in VSLs
Influence on female labor market participation
Influence on household adversity
Influence on negative changes
Influence on positive changes
Investment in business
Labor market participation trends
Livelihood challenges
Male labor participation
Mode of distribution
Most preferred financial institution
No change in relationship
Perception of mobile money
Positive change in relationship
Positive effects of CUCI program on financial inclusion
Pre-existing disagreements
Pre-existing peace
Prefer commercial banks
Prefer mobile money
Prefer VSL
Reduced labor participation
Sensitization training
Small business support needs
Social dynamics
Types of investment decisions
Types of livelihood options
Use of mobile money account

Source: Original table for this report. *Note*: CUCI = COVID-19 Urban Cash Intervention; VSL = village savings and loan.

There were three different qualitative data sets: transcripts from beneficiary interviews, nonbeneficiary interviews, and key informant interviews. Within-method triangulation was conducted on two different levels. The first compared the experiences of beneficiary and nonbeneficiary households during the COVID-19 pandemic and CUCI program implementation period relating to the incidence of intimate partner violence and degree of labor market participation and financial inclusion. This level of analysis allowed evaluators to validate findings on the effect of the CUCI program on the three outcomes of interest. The second compared the data from the transcripts of beneficiary interviews with data from the transcripts of key informant interviews.

A2.3.4 Limitations

The evaluated team identified two main limitations of the analysis. The first concerned the absence of a baseline; as noted earlier, baseline data are rarely, if ever, available for studies of unexpected outcomes, as the variables of interest are difficult to know beforehand. Moreover, while some unintended consequences might have been anticipated (given the available literature), the incentives for collecting data on them are much lower than for intended ones. As a result, the team developed a mixed-methods design for the evaluation in which the convergence of statistical evidence and interview-based evidence could point to causal links between the program and outcome areas (see the discussion in section 1.4, "Methodology"). A second limitation concerned the fact that the program was implemented in two phases. The second phase was completed just before the start of the data collection for this evaluation, whereas the first phase was implemented during the COVID-19 pandemic. Although the planning for the evaluation was completed before the second phase, some communities were hostile to the idea of participating in a study, on account of a prolonged wait for the disbursement of resources in the program's second phase. Implementers advised the evaluation team that data collection should start after the disbursement of the funds for the second phase. However, the evaluation covered beneficiaries that were recipients of cash transfers in each phase, and it was not possible to distinguish between the effects of the first phase (implemented during COVID-19) and the second phase of the cash transfers.

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