

**EVALUATION REPORT**  
**MALAWI CATCH-UP CLUBS & CVA:**  
**IMPACT OF CASH ON**  
**LEARNING OUTCOMES**



April 2024  
Lilongwe, Malawi  
Funded by the Swedish Postcode Lottery and Save the Children US



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**Cover photo:** Jimmy Gondwe, Malawi, 2023

**Acknowledgements:** The authors wish to thank the Swedish Postcode Lottery (SPL) and SC US for funding this study and the participants for agreeing to take part in the study.

## Published by

Save the Children, Federation Inc.

Website: [Resource Centre website once report is published]

**April 2024**

### Suggested citation

Khattak, Q. & Grounds, S. (2024), *Final Report for the Impact Evaluation of the Save the Children Cash for Education in Malawi*. Save the Children, Federation Inc.

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## Acronyms

adjFPC	Finite Population Correction adjustment
ASER	Annual Status of Education Report
CuC	Catch-up Club
CVA	Cash and Voucher Assistance
DiD	Difference-in-Difference
ERC	Ethics Review Committee
HH	Household
IGA	Income-generating Activity

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LCS-EN	Livelihood Coping Strategies for Essential Needs
LMICs	Low- and middle-income countries
PDM	Post-distribution Monitoring
MWK	Malawi Kwacha
SC	Save the Children
SCI	Save the Children International
SCUS	Save the Children US
SEL	Social and Emotional Learning
SPL	Swedish Postal Code Lottery
USD	United States Dollar

## Executive Summary

### Project Background

Save the Children implemented the Swedish Postcode Lottery (SPL) Catch-up Clubs (CuCs) project in 20 schools in Lilongwe, Malawi. CuCs are a short-term, data-driven intervention to build foundational skills in literacy, numeracy and Social and Emotional Learning (SEL), during learning disruptions, as seen with the COVID-19 pandemic, which disrupted education for over 1.6 billion children, including 8 million in Malawi. CuCs are also beneficial beyond the COVID-19 pandemic or context as they can be implemented wherever children are experiencing learning losses. The activities in CuCs focus on boosting learning and providing social support to children struggling with foundational literacy, particularly those from vulnerable families.

The goal for the SPL CuC project was to support 3,600 children most impacted by inequality and discrimination to progress with their learning, protection, and wellbeing in mainstream schools in the target area. The project provided remedial education, layered with child protection support for at-risk children, and cash and voucher assistance (CVA) to economically vulnerable families. Child protection and CVA are integrated with the education and SEL components of CuCs to address protection, social and economic barriers to learning that may affect children's participation in the clubs and school.

However, there are gaps in evidence both at the global and at country level on the impact of CVA on child learning outcomes. Hence this study is to build evidence on the effect of the cash on primary school learner attendance and learning outcomes, which will inform Save the Children's programming particularly in program design.

This report provides an evaluation of the implementation of CuCs and CVA in Malawi, assessing the effects of CVA in conjunction with CuC on the learning outcomes of boys and girls in grades 3-5.

### Evaluation Purpose and Key Questions

A quasi-experimental longitudinal panel study was conducted to evaluate the *impact of CVA in addition to education programming on improving learning outcomes (remedial reading)*. This study aimed to answer the following questions:

- ✓ To what extent is cash effective in enabling girls and boys enrolled in Catch-up Clubs (CuCs) to improve their literacy and achieve the highest literacy level?
- ✓ To what extent is CVA associated with the improvement of the household's ability to meet the students' education expenses?
- ✓ Did the students' reading skills progress, stay the same, or regress five-months post-assistance (end of CuC and CVA)? If improved or regressed, to what extent? And can CVA be attributed to the change?

One intervention (CuC+CVA) and one comparison group (CuC-only) were established. At baseline, there were 473 caregivers and students (one student/caregiver), of whom only 366 (219 intervention arm and 147 comparison arm) were retained and/or consented to partake in the endline in late-July 2023. During the ex-post evaluation in December 2023, however, another 30 caregivers and students were lost-to-follow-up, resulting in a final sample of 336 caregivers and students (209 Cash, 127 No cash).

Below are the key findings of the Malawi CuC+CVA study drawn from the results of quantitative data analysis of the baseline, endline, and ex-post surveys with caregivers and ASER assessments of students during the same time periods.

### Project Overview

**Project name:** Measuring the Impact of CVA on Child Learning Outcomes.

**Project locations:** Lilongwe, Malawi

**Study Timeline:** January – December 2023

**Donor:** Swedish Postcode Lottery (SPL) and Save the Children US

**Thematic areas:** CVA (3 monthly transfers of US\$10) and Education (catch-up clubs)



## Conclusions

### Summary of Key Findings

Overall, CuC has proven to be a promising short-term remedial learning intervention, particularly when combined with CVA, that can address learning gaps and learning loss as a result of school disruption due to various shocks (COVID-19, climate shocks, etc.). One of the key features of CuCs as a remedial education model is that it is play-based and holistic, as it addresses broader barriers to education through child protection and cash assistance.

- ✓ **A strong association between CVA and high literacy outcome:** Participants in both groups demonstrated significant improvements in reading. However, a higher proportion of children in intervention group ('cash') achieved a higher literacy level at endline and ex-post compared to the control group.
  - Similarly, female students in the 'cash' group also demonstrated better outcomes than their male counterparts.
- ✓ The positive effects of cash assistance could be due to the timing of the cash assistance (before and during implementation), as it was used to address barriers to attending the CuC sessions (or school), such as the costs of school fees and materials or the opportunity costs for households (i.e., CVA compensating the children's time that would otherwise be spent supporting the HH financially).

### Recommendations

Based on the findings of this study, the following recommendations are proposed when considering the provision of CVA in CuC programs to achieve sustainable learning outcomes that are relevant to the country of intervention (Malawi) and beyond:

- ✓ Add CVA to the standard 'package' of CuC interventions to address the economic barriers to education faced by households in LMICs.
- ✓ Add qualitative component to evaluations to better understand the mechanisms and sustainability of outcomes at ex-post. For example, in this study, students across both groups continue to sustain or improve their reading skills months after the end of both CuC and cash assistance; female students in the intervention group benefitted more than male students. However, household reliance on negative coping strategies in the absence of financial resources increased at ex-post in the intervention group. Incorporating focus group discussions and interviews would shed more light on the correlation between the intervention and medium-term effects of learning outcomes and the short-term effects of the socioeconomic outcomes.
- ✓ Ensure study participants are assigned randomly to intervention and comparison arms and have comparable demographic and socioeconomic statuses to determine causal link between observed changes and the intervention.
- ✓ Standardize CVA for education indicators to 1) accurately measure the desired outcomes, 2) ensure consistency of evidence generated, and 3) enable comparison of data across contexts.
- ✓ Strengthen stakeholders for partnerships including with national and local education officials and community leaders to scale-up the CuCs and integrate CVA, where possible (e.g., links to national social protection schemes).
- ✓ Future studies on the impact on the effectiveness of cash assistance on improving children's literacy outcomes can be done with further experimentations considering the transfer amount and timing.
  - Optimal transfer amount: test different amounts – per capita vs blanket amount.
  - Optimal timing: lumpsum prior to start of CuC or monthly transfers aligned with CuC schedule.

## Introduction & Project Background

The Catch-up Club (CuC) program is a community-based remedial program built on evidence-based approaches, which are developed by combining Pratham's Teaching at the Right Level (Pratham, n.d.; Pershad, Comba, and Bergmann, 2020) and Save the Children's Literacy Boost Common Approach (Save the Children, 2022) plus social and emotional learning (SEL), cash and voucher assistance (CVA) and child protection training and case management support. The program has great ambition to see children return safely back to school and learning after the disruption caused by the COVID-19 pandemic, with a particular focus on those most affected by inequality and discrimination, including girls, children with disabilities, migrant and displaced children, and children from the lowest-income households. The main priorities are to amplify the impact on improving children's foundational literacy skills, developing the capacity of facilitators to support children's learning, addressing barriers to equity with a focus on equitable participation, ensuring children are safe and protected from all forms of violence, and strengthening education systems through the collaboration and partnership with national government and educators in the country (Arlini et al., 2023, p. 26).

CuCs are one of Save the Children's (SC) proposed solutions to addressing the global learning crisis exacerbated by the COVID-19 school disruptions, which were initially piloted in Uganda and Colombia in 2021. Following that, nine countries implemented the CuCs in 2022-2023: the Democratic Republic of Congo, Nigeria, Malawi, Egypt, Afghanistan, India, Bangladesh, Myanmar, and the Philippines. It was scaled to reach over 16,000 children across the countries (Arlini et al., 2023, p. 27-28).

Child protection and CVA are integrated with the literacy and numeracy education and Social and Emotional Learning (SEL) components of CuCs to address protection, social and economic barriers to learning that may affect children's participation in the CuCs and school. However, gaps in evidence remain both at the global and at country level on the impact of CVA on child learning outcomes. Hence, the purpose of this study is to build evidence on the effect of cash on primary school learner attendance and learning outcomes, which will inform Save the Children's programming, particularly in program design.

### CuC Implementation

In Malawi, SC implemented CuCs, funded by the Swedish Postcode Lottery (SPL), in 20 schools in Lilongwe, Malawi. CuCs are a short-term, data-driven intervention to build foundational skills in literacy, numeracy and SEL after a crisis, during which learning is disrupted as seen with the COVID-19 pandemic, which disrupted education for over 8 million children in Malawi. The goal for the SPL CuC project was to support 3,600 children in grades 3-5 most impacted by inequality and discrimination to progress with their learning, protection, and wellbeing in mainstream schools in the target area. The project provided remedial education, layered with child protection support and case management for at-risk children, and cash or voucher assistance (CVA) – approximately USD 10 per month for three (3) months – to economically vulnerable families to address the economic barriers to learning and discourage absence from the CuCs due to children's engagement in income-generating activities (IGAs) to support the household (by the CVA contributing to offsetting the opportunity cost of children's participation in education).

To assess children's literacy, a reading test was adapted from the global ASER (Annual Status of Education Report) tool. For children who enrolled in the CuCs, the Assessment was completed at least four times, including once before the start of their CuC cycle. The CuCs in Malawi were conducted in 3-month cycles, with each cycle comprising three rounds, following SCI's CuCs guidance. Each round of CuC sessions ran for 2-3 weeks, followed by a one-week break to allow time for review and reflection, processing of data from learning assessments, conducting follow-up trainings for facilitators, and planning for the next round of sessions. In each round, there were 4-5 sessions per week, with each session lasting for 90-120 minutes. A total of 28-35 sessions were conducted per cycle, resulting in 50-60 hours of remedial learning activities for the children. Most CuC sessions were conducted after normal school hours (i.e., at the end of the school day).





In this study, each student was assessed on their literacy level at least five times – (1) at the baseline or before the start of the CuC cycle, (2) after round 1, (3) after round 2; (4) at endline or upon completion of CuC; and (5) at ex-post (5 months after completion of CuC). There are seven (7) basic reading levels in CuCs at which learners are placed after assessment, based on which level the learner struggled to read.

### Reading Level

1 – Letter	Children who were able to identify less than half of the letters given during the assessment
1.5 – Syllable	Children who have managed to identify letters of the alphabet but can only recognize less than half of the syllables given during the assessment
2 – Word	Children who have learned most or all the alphabet letters and syllables, but cannot yet read words
3 – Sentence	Children who can read common words, but cannot read complete sentences
4 – Story	Children who can read sentences but continue to struggle with reading a complete story
5 – Story with Comprehension	Children who can read a complete story but struggle to answer comprehension questions
6 – Full Comprehension	Children who have achieved full comprehension



## Evaluation Background & Scope

### Evaluation Purpose & Questions

A quasi-experimental longitudinal panel study was conducted to assess the effects of cash on student participation in Catch-up Clubs (CuCs) and learning outcomes, namely remedial reading. This study aimed to *contribute to evidence of the effect of CVA in addition to education programming on improving learning outcomes*. This research measured the following questions:

- ✓ To what extent is cash effective in enabling girls and boys enrolled in Catch-up Clubs (CuCs) to improve their literacy and achieve the highest literacy level?
- ✓ To what extent is CVA associated with the improvement of the household's ability to meet the students' education expenses?
- ✓ Did the students' reading skills progress, stay the same, or regress five-months post-assistance (end of CuC and CVA)? If improved or regressed, to what extent? And can CVA be attributed to the change?

The study covers the following domains:

- Children's education or learning, namely literacy skills.
- Household economic status, including household's ability to meet the education or school-related needs of their children.

One intervention (CuC+CVA or 'cash') and one comparison group (CuC-only or 'no cash') was established. At baseline, 366 caregivers and students (one student/caregiver), with 219 in the 'cash' arm and 147 in the 'no cash' arm. All participants were retained at endline; however, 30 caregivers were lost-to-follow-up at the 5-month ex-post (follow-up) survey, resulting in a final sample size of 336 caregivers and students (209 'cash', 127 'no cash').

All participants in the intervention group received monthly cash transfers (averaging \$10) for three (3) consecutive months as well as child participation in CuCs, while the comparison group only benefited from participation in CuC. This was a blanket cash transfer to all CuC participants in the intervention group. Randomization<sup>1</sup> was not possible, as students for CuC and CVA were selected following stringent criteria, the latter dictated by local education officials in the selected districts.

### Previous Studies

Although the early years of learning are key to establishing a foundation for future educational success, the general curricula commonly designed by a school or country's education authority places emphasis on grade progression without consideration for individual differences. This can result in low literacy levels even at higher grade levels. To address this gap in the education systems, researchers have tested interventions that seek to boost the literacy level of children who have not reached their expected level for their grade or have regressed compared to their peers. While these interventions have been successful in enabling children to 'catch-up' to their peers in regard to reading competency, they have proven to be demanding given the time, financial, and capacity requirements (Arlini et al., 2023, p. 26-28).

Another consideration for researchers and implementers to account for is the gender gap in the education sector. Providing equal access to girls and boys requires changes both on a personal and systemic level. Through individualized attention and support in the form of cash assistance, providing learning materials, and giving food, such programs could improve the chances of girls to seek and excel in their studies. A study by Friedlander et al. (2012) found more boys than girls to be better at letter identification before the intervention; however, after a year of literacy boost programs, girls were able to acquire this skill on par with boys.

Additionally, studies also show that the cost of education is a major barrier to school participation for households in low- and middle-income countries (LMICs), where households contribute at least one-third of the total education costs in one-third of

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<sup>1</sup> District education officials selected the schools where CuCs would be implemented. The learners were then selected for CuCs based on teacher recommendation and assessment of their reading level.

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the countries (UNESCO, 2016). Children in Sub-Saharan Africa face the highest risk of exclusion. Even without considering the impact of the COVID-19 pandemic, one in five children of primary school age remains out of school, one in three children does not complete primary school on time, and one in four never completes it (UNESCO, 2022). Cash transfers have proven highly effective in improving school participation and attendance; however, the evidence on effects of cash on learning is very limited (Bastagli et al., 2016).

The current literature serves as a starting point for assessing the impact of children’s literacy interventions, specifically the CuCs, on children’s literacy outcomes, while considering other factors influencing children’s literacy progression, such as household economic status. Evidence<sup>2</sup> from SC’s CuC programs in Afghanistan, Bangladesh, Colombia, Egypt, Malawi, Myanmar, the Philippines, and Uganda demonstrate the positive effects of CuC literacy intervention, such as 70% of children reading at sentence-level after participating in the CuCs for 50-60 hours. Along with improved literacy, the researchers found from small scale qualitative research within evaluations of the CuCs a reported rise in school attendance, improved behavior management, increased interest in learning, recognition of differences and diversity, and promotion of equity in learning (Save the Children, 2023). Building on existing evidence, the present study explored the effects of cash assistance in conjunction with CuCs on the literacy outcomes of children in Malawi to contribute further to the existing base of evidence while addressing the gap in evidence on cash and children’s learning. Findings from this research will be used to inform design of SC’s projects using CVA for education and associated education and protection outcomes, thereby improving the global humanitarian response for children.

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<sup>2</sup> <https://resourcecentre.savethechildren.net/keywords/catch-up-clubs-cucs/>

## Methodology & Limitations

### Data Collection

#### Sampling Methodology & Sample Size

A total of 1742 students were enrolled in Catch-up Clubs (CUCs) in Cycle 2<sup>3</sup> (894) and Cycle 3<sup>4</sup> (848) in East and West Rural Lilongwe, Malawi.

A two-stage cluster sampling methodology was employed, where the target population was first divided into 10 clusters (schools) and in the second stage, individuals (330 caregivers/parents of students) were randomly<sup>5</sup> selected from the sampled clusters.

#### Sample Size Calculation for Comparative Analysis

Indicator	% of students performing one level higher than current reading level
P1	0.50
P2	0.60
CL (usually use 95%; but can lower 90% if your sample size is too big)	95
Power	0.8
DE (use 1 for one-stage sampling, use 2 for two-stage sampling)	2
Ind. or HH	Individual
Avg HH Size	4.5
Prop. of the Population in Age Group	0.5
<b>Initial sample size</b>	<b>458</b>
Non-resp. rate	10%
<b>Final sample size</b>	<b>509</b>

Finite Population Correction adjustment (adjFPC)<sup>1</sup>

n initial =	458
N=	900
N * .05 =	45

Since initial sample size (458) is greater than N \* 0.05, we proceed with the adjustment.

$$adj_{FPC} = \frac{1}{\left(1 + \frac{n_{initial}}{N}\right)}$$

adjFPC = 0.66

Final Sample Size = n\_initial \* adjFPC \* non-response rate

**Final Sample Size = 330**

<sup>3</sup> Cycle 2 was implemented from January to April 2023.

<sup>4</sup> Cycle 3 was implemented from May to July 2023.

<sup>5</sup> Randomization was only possible at the data collection stage (i.e., students were selected to participate in the CuC based on their reading scores at baseline and the cash recipients were selected by the local officials based on their economic vulnerability).

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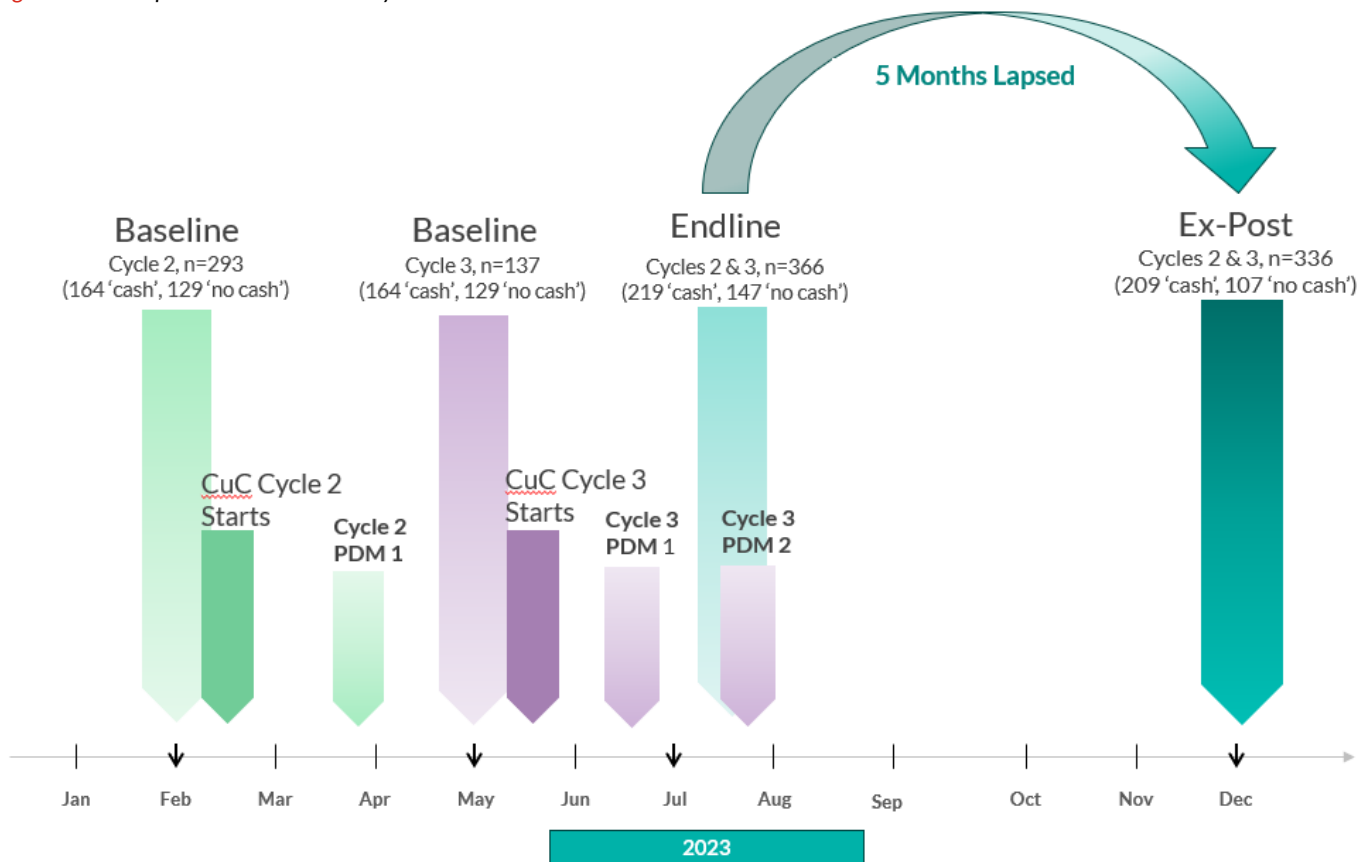
A rolling baseline was conducted to ensure a representative sample across the two cycles and the comparison (CuC-only or 'no cash') and intervention groups (CuC+CVA or 'cash'). In doing so, 330 HHs (165 per cycle), whose students were enrolled in CuCs, were randomly interviewed prior to the start of each cycle, while all CuC students were assessed for reading.

Due to a minor misunderstanding, the team targeted 330 HHs for Cycle 2 instead of 165, but only 89% or 293 HHs consented to partake in the baseline survey, of whom 164 belonged to the 'cash' group and 129 belonged to the 'no cash' group. For Cycle 3, the sample size was adjusted slightly, and the team targeted 180 HHs, of whom 98% consented to partake in the baseline. Baseline for Cycle 2 was conducted in February 2023 and for Cycle 3 in May 2023.

The endline survey, for both cycles, was conducted in late-July 2023 upon completion of Cycle 3 of the CuC to allow for evaluation of the medium-term learning outcomes of CuC and CuC + CVA. Therefore, the endline was conducted five (5) months post-baseline survey for Cycle 2 and three (3) months post-baseline for Cycle 3 (see [Figure 1](#)). At endline, only 366 (230 Cycle 2 and 137 Cycle 3) out of the 473 HHs from baseline consented to participate in the survey. In December 2023, during the ex-post, 336 HHs (214 Cycle 2, 122 Cycle 3) were interviewed due to further attrition. Given the panel methodology, **the sample analyzed for this report only includes caregivers and students who participated in all three (3) surveys** (baseline, endline, ex-post), resulting in a **final sample of 366 (219 'cash' and 147 'no cash') students** ([Figure 1](#)).

Given the inclusion of CVA, SC also conducted several rounds of post-distribution monitoring (PDM) to monitor participants' experience receiving CVA. Although only a sample of the CVA recipients were surveyed, the sampling frame for the PDM included all CVA recipients in cycles 2 and 3. Therefore, the sample analyzed in this report (n=260) is not limited to the study sample but there is overlap in the study and PDM samples.

*Figure 1 CuC Implementation and Study Timeline*



### Data Collection Tools

This study only collected quantitative data<sup>6</sup> using a caregiver questionnaire and ASER tool to assess children's literacy skills. All surveys were developed in English, translated into the local language (Chichewa), and then administered by local enumerators trained by SC. The caregiver survey was administered at baseline, at endline, and ex-post by enumerators; while the ASER assessments were also administered by enumerators prior to the start of implementation, at the end of implementation, and five-months after the end of CuCs – the latter for the purpose of this study. In addition, CuC matrons/patrons, who is a schoolteacher appointed as a coach for CuC facilitators, administered ASER assessments during implementation, i.e. at end of rounds 1 and 2. The caregiver questionnaire collected the following data:

- Demographics
  - Adults: age, gender, highest level of education, head of household status, and relationship with child
  - Children: age, gender, birth order, disability, and grade level
- HH Economic Status
  - Average monthly income
  - Livelihoods-focused coping strategies used in the presence of shocks and absence of financial resources.
- HH Ability to Meet Child Education Needs

The PDM monitored the household primary sources of income; participants' satisfaction with cash assistance; difficulty accessing the assistance, including fraud; household utilization of cash, particularly on child education; and cash decision-makers in the household.

### Data Analysis

Baseline (0), endline (1), and ex-post (2) data were compiled into a panel dataset and analyzed in Stata version 18. Exploratory data analysis was performed, examining descriptive statistics such as means and standard deviations for numerical variables (monthly income, monthly school expenses, etc.) and counts and percentages for participant descriptive characteristics and categorical variables of interest (Livelihood Coping Strategies results, ability to cover educational expenses, etc.) by intervention arm and CuC cycle at each time point. Any outliers were checked for accuracy and corrected or omitted as needed, and participants lost-to-follow-up at the five-month ex-post timepoint were coded as missing at this timepoint. Primary participant characteristics were explored at baseline, and outcomes of interest (Livelihood Coping Strategies module, ability to cover educational expenses, reading outcomes, etc.) were examined at baseline, endline, and ex-post.

To examine the effect of cash on outcomes of interest at endline and ex-post, independent t-tests for equality of means were performed, comparing the cash arm to the comparison arm separately at each timepoint. T-tests were also performed at baseline to account for any significant differences in outcomes prior to the intervention. Variance Ratio Tests were performed to assess equality of variances, and either equal variance t-tests or unequal variance t-tests were performed, as appropriate. Additionally, difference-in-difference tests (DiD) were employed, which estimated the average treatment effect of CVA (intervention) compared to the comparison group ('no cash') before and after the intervention by comparing endline to baseline and comparing ex-post to endline. When assessing average treatment effect on student reading assessment level, DiD analysis was performed for all students as well as by stratifying by student gender, age group, and reported disability status. A significance level of 0.05 is considered.

Lastly, three (3) rounds of PDM surveys across cycles 2 (n=86) and 3 (n=174) were analyzed (using Excel) and are included in this report. The CVA recipients were asked about their primary source of income; difficulty accessing the assistance, including fraud; how the cash was spent; how much was spent on education; and who in the household decided how the cash ought to be spent. For Cycle 2, the PDM after first transfer was conducted late-March 2023; for Cycle 3, the PDM after the first and third transfers was conducted late-June and late-July, respectively (see [Figure 1](#) on previous page).

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<sup>6</sup> The caregiver and PDM surveys were adapted from the [Multipurpose Cash \(MPCA\) MEAL Toolkit](#), developed by SC, Mercy Corps, and IRC.



### Ethics & Accountability

#### Research Ethics

The researchers ensured an ethical approach throughout the life of the research, adhering to SC's Child Safeguarding Policy and Code of Conduct, and adapting global ethical guidelines for evaluation. **The principles of “best interests” and “do no harm” were applied when determining how and when to engage children directly as part of this research.** When planning to engage children, the country office ensured that:

- ✓ Participation was voluntary and with the informed consent/assent of both the children and their caregivers.
- ✓ Child-friendly methods were used.
- ✓ Participation was inclusive (girls, boys, children with disabilities, etc. are included).
- ✓ Enumerators were trained in SC's child rights, safeguarding, participation, and referral procedures.
- ✓ Feedback mechanisms were put in place to ensure safeguarding and confidentiality throughout the study.

Informed consent and permission for the child to participate in the assessments were obtained from the parents/caregivers, and assent was obtained from the child respondents. Consent from parents was also taken for their participation.

The study was submitted to SC's Ethics Review Committee (ERC) and granted ethics approval prior to data collection (SCUS-ERC-FY2022-140). SC requires ethical approval, which is required for all human participant evidence generating activities conducted by or supported by SC for the purpose of creating generalizable knowledge.

#### Limitations

As with all evaluations, there are limitations to this work. Some known limitations of data collection, research methodology, and evaluation results are as follows:

- ✓ Delayed school opening for a month due to Cholera outbreak, which affected both cycles 2 and 3. Cycle 3 was one week shorter than a regular cycle due to cycle 2 starting and ending later than anticipated.
- ✓ Low response rate during data collection, namely in the comparison group in Lilongwe rural west. At ex-post, average response rate for Lilongwe rural west was 85% compared to 95% in Lilongwe rural east.
- ✓ Small sample size, particularly in some of the stratified analyses, and lack of randomization (of participants into the arms) limit the precision and generalizability of the findings.
- ✓ The findings are not generalizable to all individuals in Lilongwe, but rather they reflect the experiences of households/caregivers and children who received cash and/or education assistance from SC through this program.
- ✓ The caregiver data is based on respondent self-report, and thus, may reflect bias based on social norms and experiences of participants.

## Findings

### Demographic Data & Respondent Characteristics

At baseline, there were 473 caregivers and students (one student/caregiver), of whom only 366 (219 intervention arm and 147 comparison arm) were retained and/or consented to partake in the endline in late-July 2023. During the ex-post evaluation in December 2023, however, another 30 caregivers and students were lost-to-follow-up, resulting in a final sample of 336 caregivers and students. Nearly two-thirds (62.6%) were caregivers of students who had participated in CuC Cycle 2.

Participant characteristics (both caregivers and child/student) are shown in [Table 1](#). Overall, about half of the students were female and half male (56.6% and 51.6%, respectively). Across both groups, about 51.6% were aged 7-11 years and 48.4% 12-16 years. Regarding birth order, majority of the students were middle children (42.6%), with fewer being either the youngest (28.7%) or oldest (28.7%) child. Over half (53.8%) of the students were reported to have at least one disability (vision, hearing, walking, memory, self-care, and/or communicating) at baseline. Although the mother was the primary caregiver for the majority of students (83.9%), over half of the households (56.0%) reported a male as head-of-household, and most heads-of-households had less-than-primary school education (67.2%).

As seen in [Table 1](#), the majority of participant characteristics were similar between both arms; however, compared to the no-cash group, the cash group had a higher percentage of students with a reported disability (59.36% vs. 45.58%), and more children in the cash group fell into the younger age category (7-11 years) than in the no-cash group (53.88% vs. 48.30%). Average monthly income also varied between arms at baseline, with the households in the cash arm reporting an average monthly income of 12,116.25 MWK<sup>7</sup> (USD 10.54) less than the no-cash arm. Similarly, average monthly school expenses were also higher in the no-cash arm compared to the cash arm (3987.96 MWK vs. 2828.48 MWK). Overall, the study sample of intervention and comparison groups have relatively similar characteristics in terms of demographic characteristics and socio-economic conditions, which suggests that the samples in both groups are comparable for the evaluation.

**Table 1** Participant Characteristics (n=366)\*

Participant Characteristics	Intervention Arm			
	Cash		No Cash	
	n	%	n	%
<i>Child's Sex</i>				
Male	100	45.66	59	40.14
Female	119	54.34	88	59.86
<i>Child's Disability Status</i>				
Disability	130	59.36	67	45.58
No Disability	89	40.64	80	54.42
<i>Child's Age</i>				
7-11	118	53.88	71	48.30
12-16	101	46.12	76	51.70
<i>Child's Birth Order</i>				
Youngest	66	30.14	39	26.53

<sup>7</sup> Using the 2023 average exchange rate of 1 USD = 1,149.40 MWK.



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Middle	93	42.46	63	42.86
Oldest	60	27.40	45	30.61
<i>CuC Cycle</i>				
Cycle 2	140	63.93	89	60.54
Cycle 3	79	36.07	58	39.46
<i>District**</i>				
West	0	0.00	147	100.00
East	219	100.00	0	0.00
<i>Zone</i>				
Dzenza	0	0.00	80	54.42
Kanjedza	83	37.90	0	0.00
Majiga	0	0.00	67	45.58
Mtentera	136	62.10	0	0.00
<i>Caregiver</i>				
Mother	180	82.19	127	86.40
Father	25	11.42	14	9.52
Grandparent	11	5.02	5	3.40
Other	3	1.37	1	0.68
<i>HoH Gender</i>				
Male	102	46.58	103	70.07
Female	117	53.42	44	29.93
<i>HoH Education</i>				
Less than Primary	149	68.03	97	65.98
Primary	45	20.55	26	17.69
Secondary	24	10.96	24	16.33
Other	1	0.46	0	0.00
	Mean	SD	Mean	SD
<i>Household Finances***</i>				
Monthly Income	25910.96	30161.87	38027.21	45833.87
Monthly School Expenses	2828.48	3574.54	3987.96	5548.72

\*Note: These characteristics are from the baseline survey. It is assumed that characteristics stayed the same through endline and the ex-post. \*\*Lilongwe Rural.

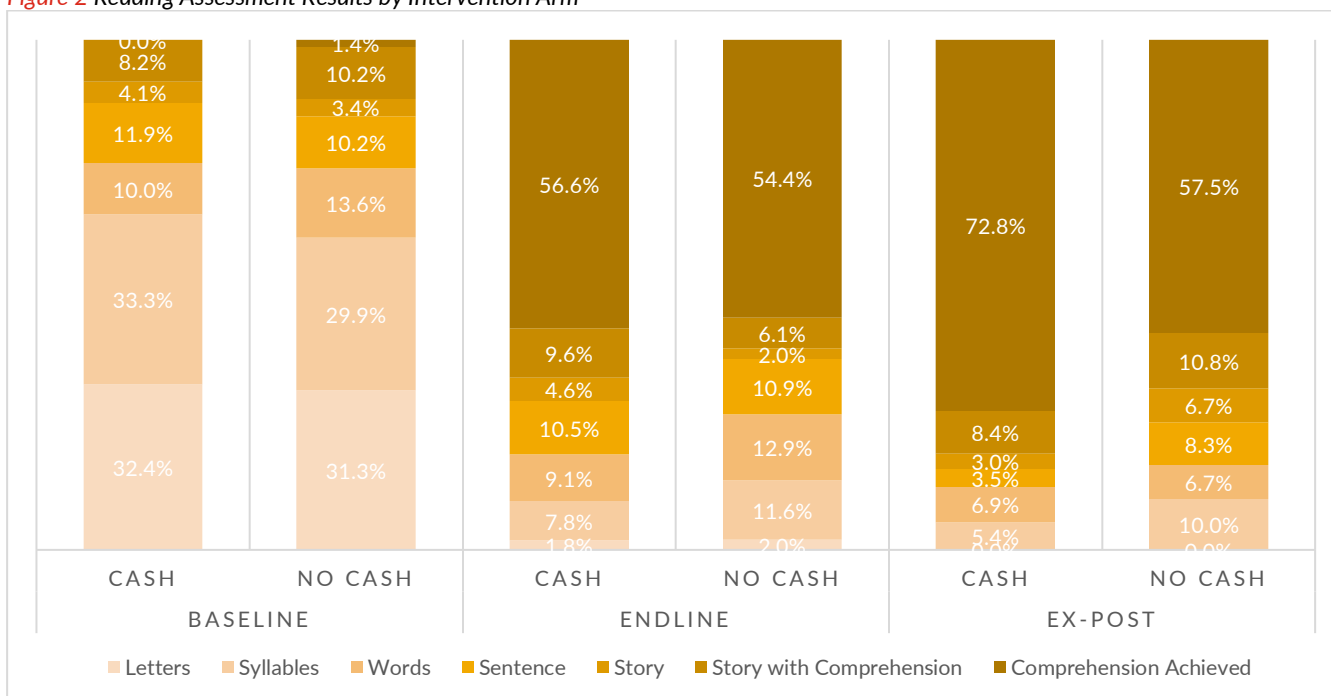
\*\*\*Currency is Malawian Kwacha.

### Child Literacy

The primary objective of the CuC is to build foundational skills in literacy where learning is disrupted, and wherever children are either not attending school or thinking about dropping out of school. Such disruption may be due to various factors such as (but not limited to) COVID-19. Students' reading skills were assessed prior to the start of their participation in CuCs as well as at the end of every month of the cycle; as such, each student is assessed at least four (4) times using the standard ASER test, which assesses children's ability to read simple text.

Reading assessment results by intervention arm at baseline, endline, and ex-post are seen in [Figure 2](#). Irrespective of intervention arm, at **baseline**, nearly no children had achieved comprehension; at **endline**, over half of students (56.6%) had achieved comprehension, and this proportion increased to 72.8% by the ex-post. Comparing intervention arms, [Table 2](#) also shows a statistically significant difference in average reading scores at ex-post by intervention arm ( $p=0.014$ ), with the cash arm showing an average score 0.42 points higher than the no-cash arm. There was no significant difference in the average reading score between intervention arms at endline.

**Figure 2** Reading Assessment Results by Intervention Arm



**Table 2** Average Reading Scores by Intervention Arm

	Baseline		Endline		Ex-post*	
	Cash	No Cash	Cash	No Cash	Cash	No Cash
Mean Score (SD)	1.96 (1.20)	2.07 (1.33)	4.69 (1.74)	4.43 (1.90)	5.26 (1.40)	4.84 (1.57)

When performing DiD<sup>8</sup> analysis, the overall treatment effect of receiving cash assistance on the average reading score was not significant when comparing baseline and endline, nor when comparing endline and ex-post ([Table 3](#)). However, **at ex-post**, there was again a significant difference in reading assessment levels between students in the

<sup>8</sup> The difference in average outcome in the *treatment* group before and after treatment minus the difference in average outcome in the *comparison* group before and after treatment.

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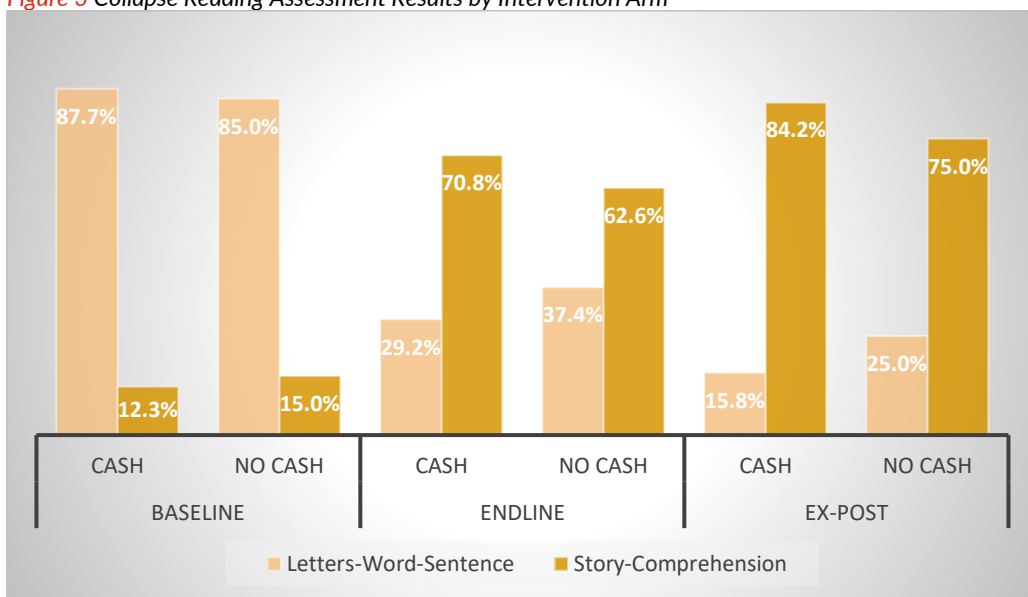
‘cash’ versus ‘no cash’ arms, with **students in the ‘cash’ arm attaining significantly higher reading scores** (difference = 0.416, SE = 0.191, p = 0.030), confirming the results in [Table 2](#).

**Table 3** Difference-in-Difference Analysis Results for Reading Assessment Level Among All Students

Time	Trial Arm		Difference [SE] (p-value)
	Cash	No Cash	
Baseline	1.957	2.068	-0.111 [0.166] (0.501)
Endline	4.692	4.432	0.260 [0.166] (0.117)
<i>Difference-in-Difference Estimation</i>			<b>0.371 [0.234] (0.133)</b>
Endline	4.692	4.432	0.260 [0.176] (0.141)
Ex-post	5.257	4.842	0.416 [0.191] (0.030)*
<i>Difference-in-Difference Estimation</i>			<b>0.156 [0.260] (0.548)</b>

[Figure 3](#) shows the collapsed reading assessment results by intervention arm at each time point to underscore the change/improvement post-intervention. Irrespective of intervention arm, at **baseline, most children (+85%) were only able to identify letters or words, or form sentences**; at **endline, nearly two-thirds of students in both arms were able to read stories, most even with comprehension**, and this proportion increased nearly 12 percentage points (pp) by the ex-post for both groups. Comparing intervention arms, while marginally more students in the ‘no cash’ group could read stories at baseline, the students in the ‘cash’ arm outperformed the ‘no cash’ group at both endline and ex-post.

[Figure 3](#) Collapse Reading Assessment Results by Intervention Arm



[Table 4](#) and [Figure 4](#) show reading assessment results by gender at baseline, endline, and ex-post. As seen in [Table 4](#), at **ex-post, there is a statistically significant difference in average reading scores by gender** (p=0.019), with female students in the ‘cash’ arm showing an average score 0.51 points higher than female students in the ‘no-cash’ arm. There was no significant difference in average reading scores among males in the ‘cash’ versus ‘no cash’ arms, at any time point.

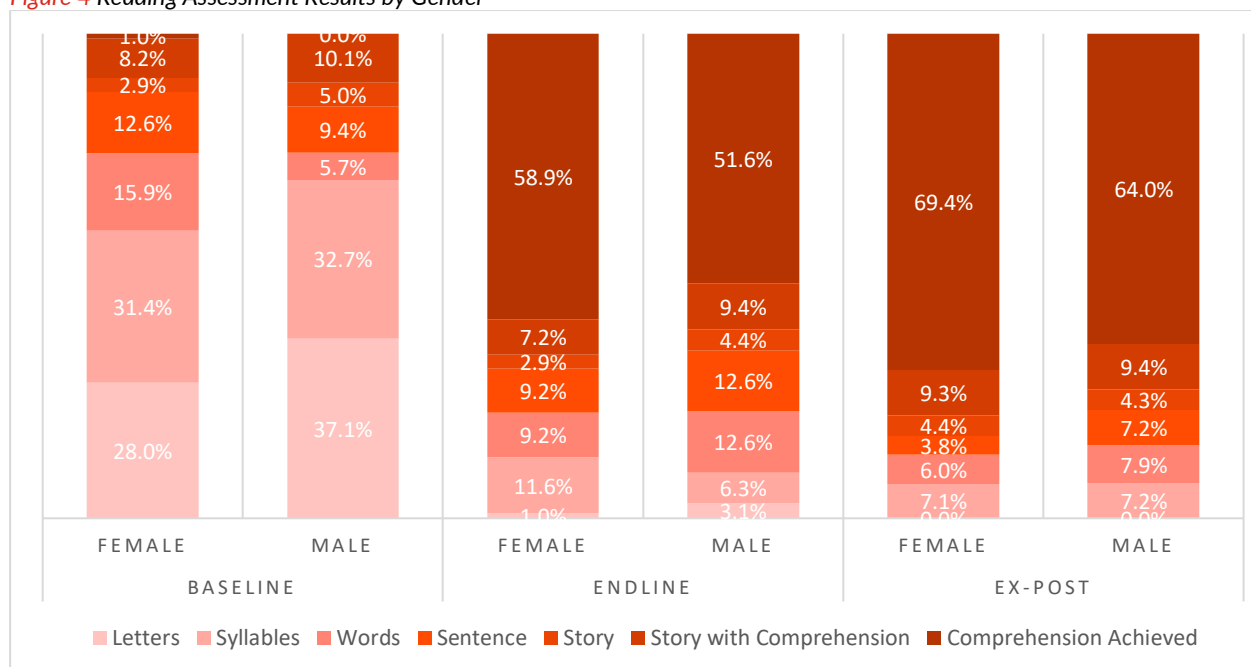
**Table 4** Testing Average Reading Score by Student Gender

	Baseline		Endline		Ex-post*	
	Male	Female	Male	Female	Male	Female
Mean Score (SD)	1.96 (1.29)	2.03 (1.22)	4.50 (1.80)	4.66 (1.81)	5.00 (1.53)	5.18 (1.43)

\*For reading assessment results, data for 44 children missing at ex-post, 20 male children and 24 female children.

As seen in *Figure 4*, one-fourth (25%) of students (irrespective of gender and intervention arm) were performing at the highest three (3) levels – able read stories and with comprehension – at baseline. This proportion increased significantly at endline and ex-post, particularly among female students (58.9% and 69.4%, respectively).

*Figure 4* Reading Assessment Results by Gender



Similarly, the results of DiD analysis show that the intervention had the most impact on female students than males (*Tables 5 and 6*). Among female students, there was a significant difference in reading performance **at ex-post**, with **female students in the 'cash' group showing higher reading scores** (difference = 0.502, SE = 0.248, p = 0.044) – female average scores were significant at p<0.05 compared to males. However, the treatment effect was not significant among male or female students, at either time point comparison. While differences in reading results after the intervention were observed based on student gender, student age group did not appear to be a significant variable affecting results. The DiD results testing the treatment effect of the intervention on average reading score were not significant among either the 7–11-year-old age group or the 12–16-year-old group.

**Table 5** Difference-in-Difference Analysis Results for Reading Scores Among Female Students

Time	Trial Arm		Difference [SE] (p-value)
	Cash	No Cash	
Baseline	1.975	2.108	-0.133 [0.217] (0.540)
Endline	4.824	4.432	0.392 [0.217] (0.072)
<i>Difference-in-Difference Estimation</i>			0.525 [0.307] (0.088)
Endline	4.824	4.432	0.392 [0.230] (0.089)
Ex-post	5.375	4.873	0.502 [0.248] (0.044)*
<i>Difference-in-Difference Estimation</i>			0.110 [0.338] (0.745)

**Table 6** Difference-in-Difference Analysis Results for Reading Scores Among Male Students

Time	Trial Arm		Difference [SE] (p-value)
	Cash	No Cash	
Baseline	1.935	2.008	-0.073 [0.258] (0.776)
Endline	4.535	4.432	0.103 [0.258] (0.690)

<i>Difference-in-Difference Estimation</i>			0.176 [0.364] (0.629)
Endline	4.535	4.432	0.103 [0.276] (0.710)
Ex-post	5.111	4.796	0.315 [0.299] (0.292)
<i>Difference-in-Difference Estimation</i>			0.212 [0.407] (0.602)

Reading assessment results by disability status at baseline, endline, and ex-post are seen in [Table 7](#). Assessment levels achieved were similar between statuses at all timepoints. When performing DiD analysis stratified by reported disability status, there was a significant difference in reading scores at ex-post among students with a reported disability by intervention arm ([Tables 8 & 9](#)). **Students with a disability from ‘cash’ households had significantly higher reading scores compared to students with a disability from ‘no cash’ households (difference = 0.556, SE = 0.280, p = 0.048).**

**Table 7** Average Reading Scores by Student Disability Status

	Baseline		Endline		Ex-post*	
	Disability	No Disability	Disability	No Disability	Disability	No Disability
Mean Score (SD)	1.94 (1.17)	2.07 (1.34)	4.57 (1.79)	4.61 (1.83)	5.02 (1.54)	5.20 (1.40)

**Table 8** Difference-in-Difference Analysis of Reading Level Among Students with No Reported Disabilities

Time	Trial Arm		Difference [SE] (p-value)
	Cash	No Cash	
Baseline	2.084	2.050	0.034 [0.247] (0.890)
Endline	4.753	4.456	0.297 [0.247] (0.231)
<i>Difference-in-Difference Estimation</i>			0.262 [0.350] (0.454)
Endline	4.753	4.456	0.297 [0.252] (0.240)
3-Month Follow-Up	5.366	5.000	0.366 [0.267] (0.172)
<i>Difference-in-Difference Estimation</i>			0.069 [0.367] (0.851)

**Table 9** Difference-in-Difference Analysis of Reading Level Among Students with a Reported Disability

Time	Trial Arm		Difference [SE] (p-value)
	Cash	No Cash	
Baseline	1.869	2.090	-0.220 [0.227] (0.333)
Endline	4.650	4.403	0.247 [0.227] (0.278)
<i>Difference-in-Difference Estimation</i>			0.467 [0.322] (0.147)
Endline	4.650	4.403	0.247 [0.252] (0.327)
3-Month Follow-Up	5.183	4.627	0.556 [0.280] (0.048)*
<i>Difference-in-Difference Estimation</i>			0.309 [0.376] (0.412)

Reading assessment results by CuC cycle at baseline, endline, and ex-post are seen in [Table 10](#). No major differences are observed between cycles 2 and 3 in terms of the reading level achieved. [Table 11](#) shows the results of testing for differences in average reading score by CuC cycle between arms at all time points. **At ex-post, there is a statistically significant difference in average reading score among students in Cycle 2 by intervention arm (p=0.028), with students in the cash arm in CUC Cycle 2 showing an average score 0.44 points higher compared to the no-cash arm.** No significant differences were seen in the average reading score by intervention arm among students in Cycle 3. On the other hand, as seen in [Table 11](#), at baseline, there was a statistically significant difference in average reading score between students in Cycles 2 and 3 in the ‘no cash’ arm (p=0.025). As this measurement was taken prior to any intervention, we do not expect to see significant differences at baseline and, therefore, this difference likely indicates a limitation of the lack of randomization of participants into the

intervention arms. No other significant differences in average reading scores were seen between students in cycle 2 and 3 at any other timepoint among both arms.

**Table 10** Reading Results by CuC Cycle

	Baseline		Endline		Ex-post*	
	Cycle 2	Cycle 3	Cycle 2	Cycle 3	Cycle 2	Cycle 3
<i>Assessment Level</i>						
Mean Score (SD)	1.90 (1.13)	2.16 (1.42)	4.65 (1.74)	4.48 (1.91)	5.20 (1.40)	4.92 (1.60)
<i>Level Description</i>						
Letters	72 (31.44%)	45 (32.84%)	3 (1.31%)	4 (2.92%)	0 (0.00%)	0 (0.00%)
Syllables	76 (33.19%)	41 (29.93%)	18 (7.86%)	16 (11.68%)	13 (6.25%)	10 (8.77%)
Words	32 (13.97%)	10 (7.30%)	20 (8.73%)	19 (13.87%)	11 (5.29%)	11 (9.65%)
Sentence	27 (11.79%)	14 (10.22%)	33 (14.41%)	6 (4.38%)	11 (5.29%)	6 (5.26%)
Story	6 (2.62%)	8 (5.84%)	9 (3.93%)	4 (2.92%)	8 (3.84%)	6 (5.26%)
Story with Comprehension	15 (6.55%)	18 (13.14%)	16 (6.99%)	14 (10.22%)	21 (10.10%)	9 (7.89%)
Comprehension	1 (0.44%)	1 (0.73%)	130 (56.77%)	74 (54.01%)	144 (69.23%)	72 (63.16%)
<i>Total</i>	229 (100%)	137 (100%)	229 (100%)	137 (100%)	208 (100%)	114 (100%)

\*For reading assessment results, data for 44 children missing at 3-month follow-up, 21 in Cycle 2 and 23 in Cycle 3.

**Table 11** Testing for Equality of Mean Reading Score between Intervention Arms by CuC Cycle

	Intervention Arm		t-test for Equality of Means			
	Cash	No Cash	t	df	p-value	95% CI of the Difference
<b>Baseline</b>						
Cycle 2	1.94 (n=140)	1.85 (n=89)	0.59	227	0.557	(-0.21, 0.39)
Cycle 3*	1.99 (n=79)	2.40 (n=58)	-1.61	103.3	0.111	(-0.92, 0.10)
<b>Endline</b>						
Cycle 2	4.75 (n=140)	4.49 (n=89)	1.10	227	0.271	(-0.20, 0.72)
Cycle 3	4.58 (n=79)	4.34 (n=58)	0.73	135	0.470	(-0.41, 0.89)
<b>Ex-post</b>						
Cycle 2	5.36 (n=132)	4.92 (n=76)	2.21	206	0.028**	(0.05, 0.83)
Cycle 3	5.06 (n=70)	4.70 (n=44)	1.17	112	0.245	(-0.25, 0.97)

\*Variance Ratio Test for CuC Cycle 3 at baseline showed unequal variances ( $p=0.034$ ). For Cycle 3 at baseline, unequal variances in t-test. For all other comparisons, assumed equal variances after performing Variance Ratio Tests ( $p$ -values > 0.05). Assuming a significance level of 0.05 and a two-tailed  $p$ -value.

## Household Level of Livelihood and Economic Security

The Livelihoods Coping Strategy for Essential Needs (LCS-EN) is an index indicator that identifies the coping strategies adopted by households to meet their essential needs and classifies households according to the most severe coping

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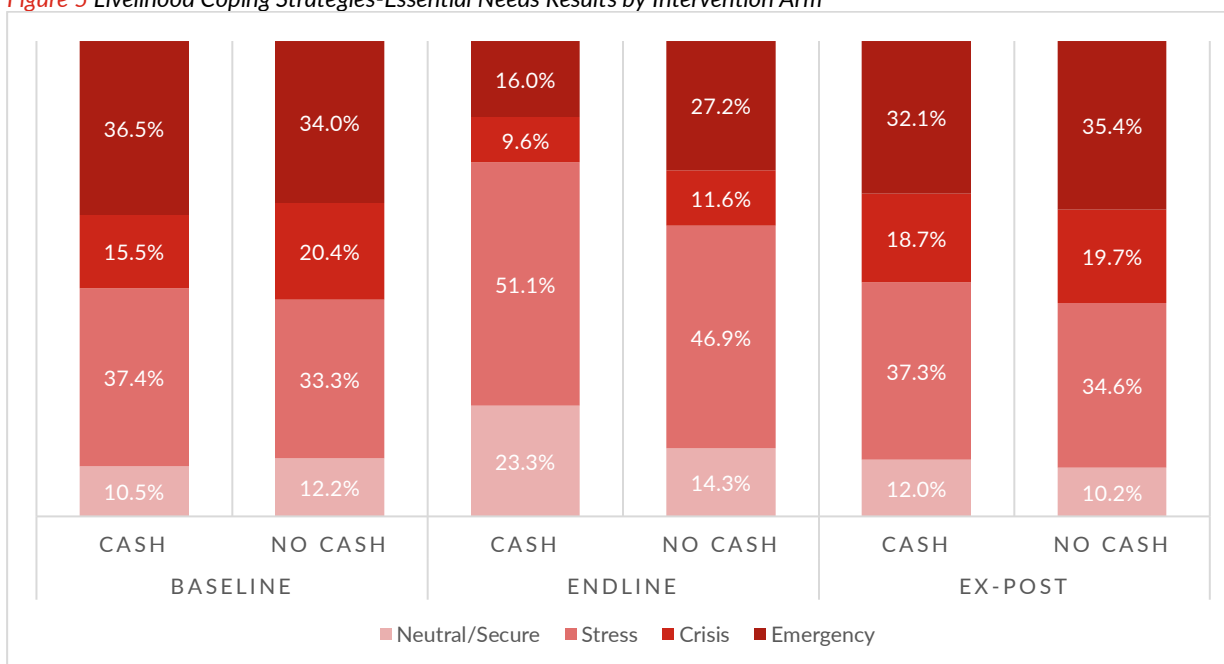
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strategies<sup>9</sup> applied. It is derived from a series of questions regarding the households' experiences with livelihood stress and asset depletion to cope with food shortages.

LCS-EN results at baseline, endline, and ex-post surveys by intervention arm are shown in *Figure 5*. From baseline to endline, **the proportion of cash participants in a neutral/secure household increased nearly twofold from 10.5% to 23.3%**. Similarly, the proportion of respondents in the cash arm who relied more on 'emergency' strategies at endline was approximately half the proportion reported at baseline (from 36.53% to 15.98%). These results are not observed at the same degree in the no-cash arm, where the proportion of neutral/secure households only increased from 12.24% to 14.29% of respondents from baseline to endline, and with the proportion using emergency strategies decreased only 6 percentage points (pp) (34.01% to 27.21%). The significant improvements observed in the 'cash' arm compared to the 'no cash' could be due to the high economic vulnerability of households in the 'cash' group pre-intervention.

*Figure 5 Livelihood Coping Strategies-Essential Needs Results by Intervention Arm*



**However, at ex-post, the proportion of respondents in the 'cash' group regressed to near-baseline level.** This is expected as households rely on various negative coping strategies in the absence of (financial) resources and the 'cash' group's income was negatively affected by the end of CVA. Although a marginal improvement was also observed among the 'no cash' group at endline, the regression at ex-post was also expected as this group did not receive any CVA and were less economically vulnerable than the 'cash' group. This is further observed in *Table 12*, where a higher proportion of 'cash' recipients reported reliance on negative coping strategies to meet their HH basic needs compared to the 'no cash' group at baseline. Although a decrease is observed on the reliance of these mechanisms among both groups at endline, a regression to baseline is observed at ex-post across both groups. Both the decrease at endline and regression at ex-post are marginal in the 'no cash' group compared to the 'cash group', as expected, given the differing economic vulnerability at baseline of both groups.

*Table 12 Household Reasons for Employing Negative Coping Strategies by Intervention Arm*

	Baseline		Endline		Ex-post*	
	Cash	No Cash	Cash	No Cash	Cash	No Cash

<sup>9</sup> A total of 10 context-sensitive strategies – four (4) stress, three (3) crisis, and three (3) emergency – comprise this index, and households can select all strategies that apply.

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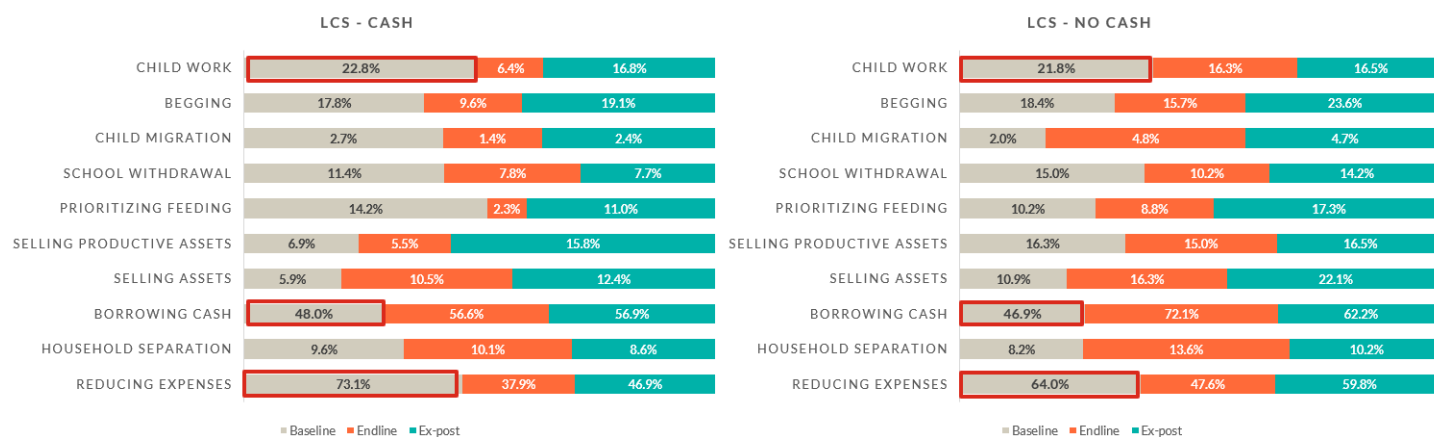
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To buy food	83.6%	33.1%	69.4%	30.6%	80.9%	31.3%
To pay for school fees and other education cost	48.9%	44.9%	46.1%	59.2%	51.2%	52.8%
To buy essential NFIs (clothes, small furniture...)	43.8%	82.3%	44.7%	76.2%	30.1%	82.7%

Participants reported using multiple coping strategies as seen in *Figures 6* (from least to most severe). The most frequently reported strategies across both groups at baseline, in order, were reducing education expenses, borrowing cash, and relying on child labor to meet essential needs. At endline, the proportion of participants reporting each livelihood strategy was lower in the intervention arm compared to the comparison arm, with the most notable differences being in regard to borrowing cash (56.6% of 'cash' arm vs 72.1% 'no cash'), selling productive assets (5.5% 'cash' vs 15% 'no cash'), child work (6.4% 'cash' vs 16.3% 'no cash'), and prioritizing feeding within the household (2.3% 'cash' vs 8.8% 'no cash'). At ex-post, the proportion of participants reporting use of each livelihood strategy remained lower in the 'cash' arm compared to the 'no cash' arm, except for child work, which was comparable between arms.

*Figure 6 Livelihood Coping Strategies-Essential Needs Results by Intervention Arm (from most to least severe)*



Reported use of child-centered strategies are generally similar between intervention and comparison arms at all timepoints (*Figure 7*). At baseline, the two most frequently reported strategies across both groups in the month prior were the reduction of expenses on education (73% 'cash' and 64% 'no cash') and borrowing money (48% 'cash' and 47% 'no cash') to meet household essential needs. These two strategies are categorized as 'stress', which are considered the least severe. The next most frequently reported strategy was household reliance on child labor (23% 'cash' and 22% 'no cash'), which is an 'emergency' or the most severe strategy. At endline and ex-post, mixed results across household use of these four strategies in both groups is observed. At endline...

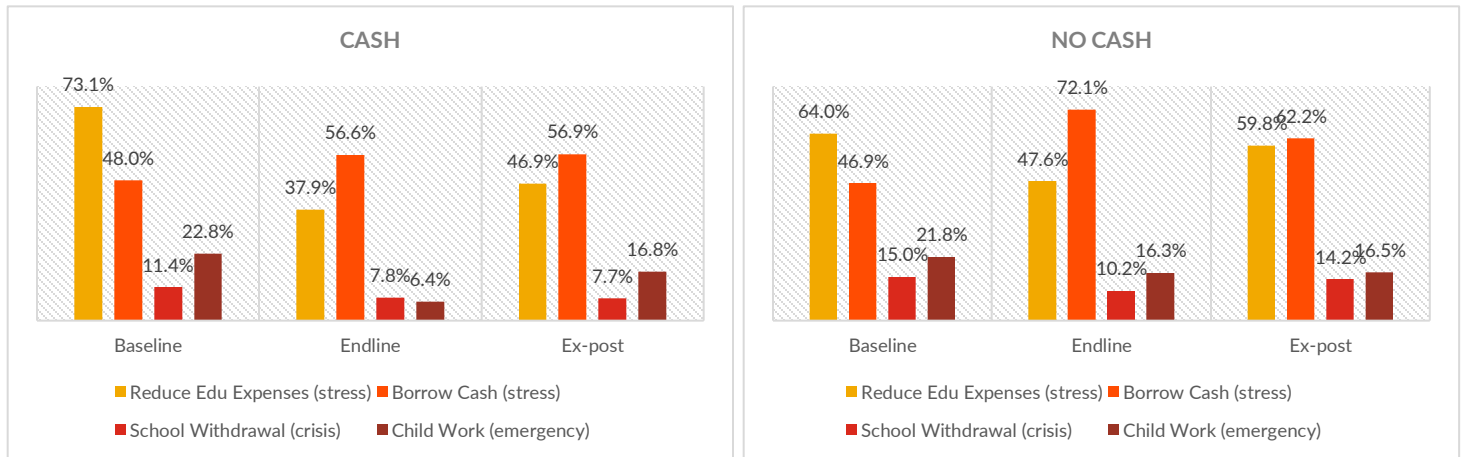


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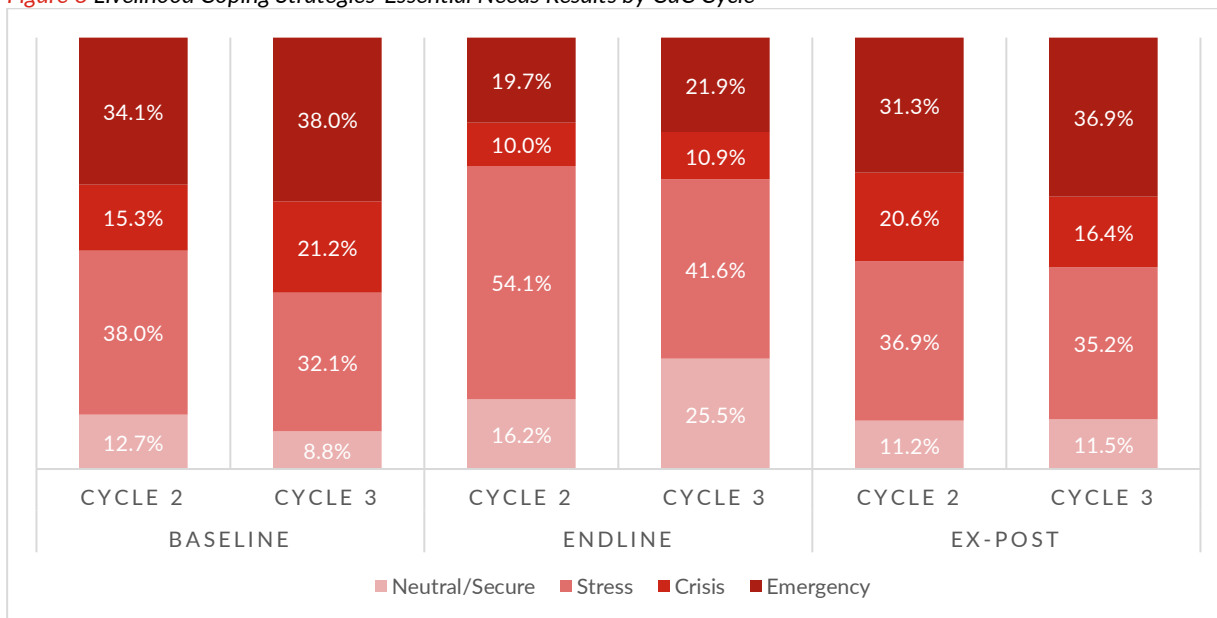


Figure 7 Employment of Child-centered Coping Strategies Results by Intervention Arm



LCS-EN results at baseline, endline, and ex-post by CuC cycle are shown in Figure 9. These results do not differentiate between intervention versus comparison arm, but rather, are only comparing results between CuC cycles 2 and 3. From baseline to endline, the proportion of respondents in cycle 3 in a neutral/secure state increased by 17 pp, whereas this proportion only increased by 4 pp among respondents in cycle 2. However, there was a similar decrease in the proportion of respondents using emergency coping strategies between cycle 2 (14 pp) and cycle 3 (16 pp) from baseline to endline. At ex-post, households in both cycles, similar to both arms, regressed to near-baseline levels.

Figure 8 Livelihood Coping Strategies-Essential Needs Results by CuC Cycle



Households reported three (3) main reasons for employing various negative coping strategies in order to meet their essential needs (Figure 10). Although the reasons were the same across both groups, the proportions differed by intervention arm. Households in the 'cash' group reported buying food (23%) followed by paying for education expenses (49%) and purchasing essential NFIs (44% at baseline. About half of the households (45%) in the 'no cash' group reported paying for education expenses followed by purchasing food (33%) and purchasing essential NFIs (31%). At endline and ex-post, converse trends across the two groups are observed. At endline, a decrease is observed in the proportion of 'cash' households reporting the aforementioned three reasons, while a slight increase in observed in the 'no cash' group. At ex-post, a regression is observed among both groups; a higher proportion of households in 'cash' group reported purchasing food and essential NFIs compared to the endline, while a higher proportion of households in 'no cash' group reported covering education needs and buying

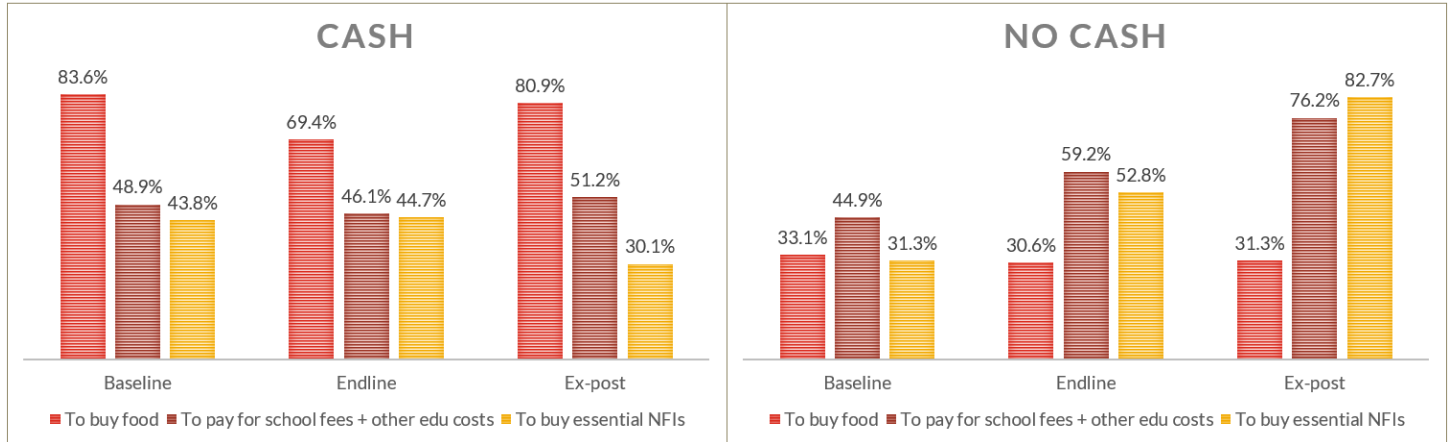
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essential NFIs compared to the endline. The results of the 'cash' group are expected as household's reliance on negative coping strategies in the absence of financial resources would decrease with the provision of cash assistance (endline) and possibly increase several months after the conclusion of the short-term assistance (ex-post). The progressive increase in the 'no cash' households, however, cannot be explained as easily.

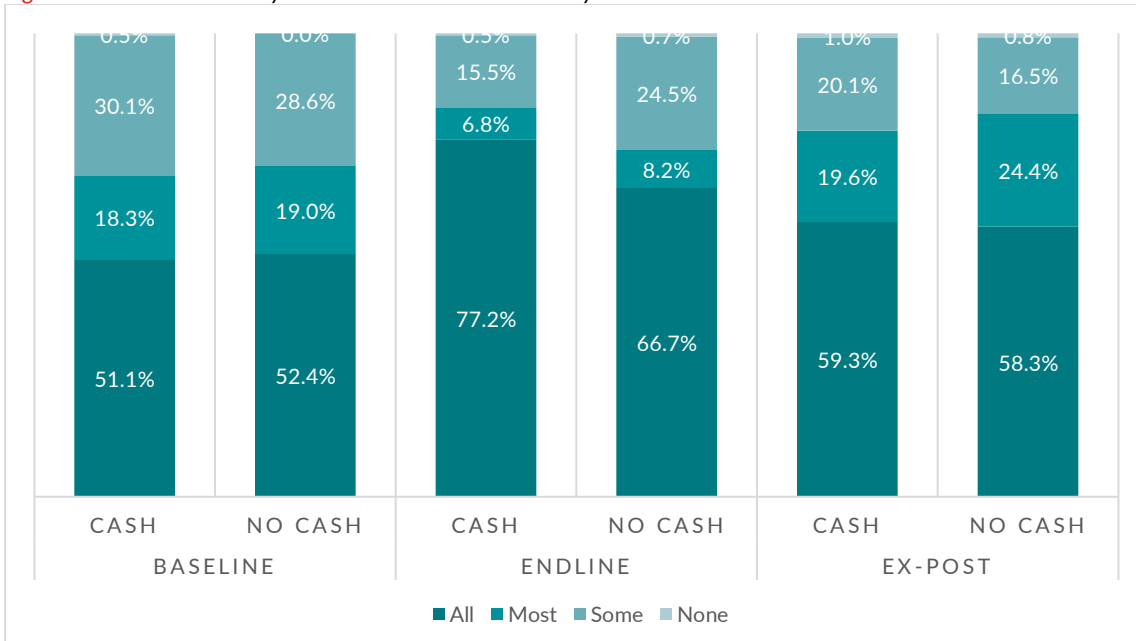
Figure 9 Reasons for Using Negative Coping Strategies by Intervention Arm



## Household Ability to Meet Child's Education Needs

Figure 11 shows households' abilities to cover educational needs (tuition fees and other school-related costs) by intervention arm at baseline, endline, and ex-post. **At baseline, approximately half of participants in either arm could cover 'all' educational needs** (tuition fees) of their child (student); **at endline, this proportion increased by 26 pp in the 'cash' arm (51% to 77%) compared to only 14 pp in the 'no cash' arm (52% to 67%)**. At ex-post, households in both arms showed comparable levels in their ability to cover 'all' of their child's educational expenses. DiD analysis (Table 13) was performed to assess the treatment effect of receiving cash on household ability to cover educational expenses, comparing baseline to endline and comparing endline to ex-post. **At endline, receiving cash had a statistically significant effect on household ability to cover educational expenses**, which is expected as the direct provision of cash enables households to spend the money on their child's education. However, the overall treatment effect of receiving cash was not significant in either time point comparisons.

Figure 10 Household Ability to Cover Educational Needs by Intervention Arm

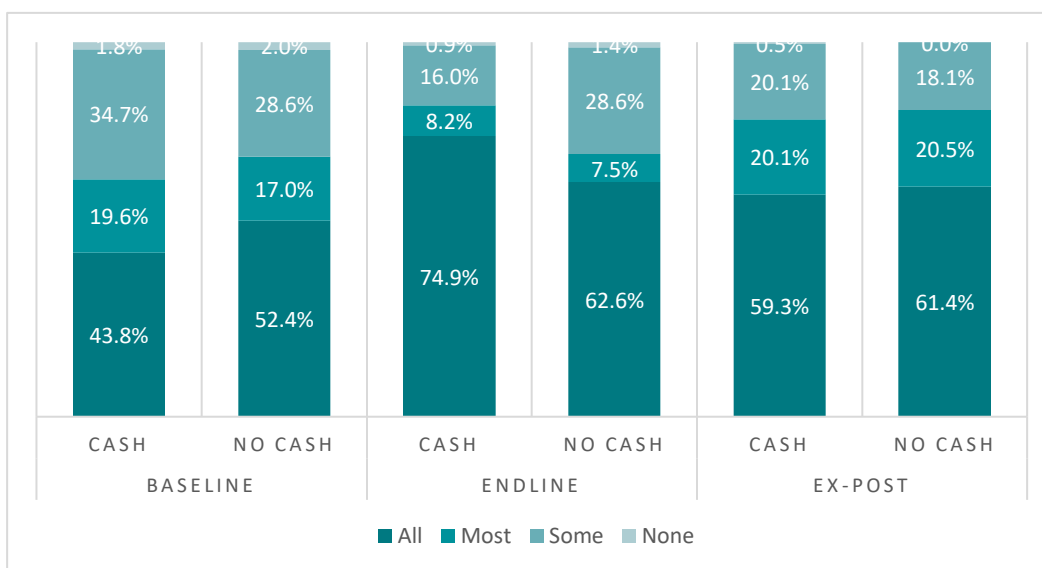


**Table 13** Difference-in-Difference Analysis of Household Ability to Cover Educational Needs

Time	Trial Arm		Difference [SE] (p-value)
	Cash	No Cash	
Baseline	3.201	3.238	-0.037 [0.090] (0.681)
Endline	3.607	3.408	0.199 [0.090] (0.028)*
<i>Difference-in-Difference Estimation</i>			0.236 [0.128] (0.065)
Endline	3.607	3.408	0.199 [0.087] (0.022)*
Ex-post	3.373	3.402	-0.028 [0.092] (0.757)
<i>Difference-in-Difference Estimation</i>			-0.228 [0.126] (0.072)

A similar trend was observed in the ability to cover *other school costs* (uniform, school supplies); however, at baseline a higher percentage of respondents in the no-cash arm (52.38%) could cover 'all' *other expenses* compared to the cash arm (43.84%) (Figure 12). This is expected at baseline as the 'no cash' arm was more economically stable than the 'cash' arm. However, across both groups, **nearly all of the households** who reported being unable to cover 'all' of their child's school fees and other school costs reported lack of stable income as the primary reason. By endline, however, the ability to cover 'all' other school costs had increased by 31 pp in the 'cash' arm compared to only 10 pp in the 'no cash' arm; this is an expected immediate effect of cash assistance. DiD results (Table 14) show that, at endline, **receiving cash had a statistically significant effect on household ability to cover other additional school costs**. The treatment effect of receiving cash was also statistically significant when comparing baseline and endline, with households receiving cash being better able to cover additional educational expenses (difference = 0.400, SE = 0.134, p = 0.003). A significant treatment effect was also observed when comparing **endline to ex-post**, however, this time **showing a negative effect of ability to cover additional educational expenses among recipients of cash** (difference = -0.308, SE = 0.129, p = 0.017). This is expected as the ex-post was conducted five (5) months after the last round of cash distribution and the households in the 'cash' arm were already more economically vulnerable than the 'no cash' arm, which means their reliance on the cash assistance to cover their child's education expenses is higher compared to 'no cash' households.

**Figure 11** Household Ability to Cover Other School and Education-Related Needs by Intervention Arm



**Table 14** Difference-in-Difference Analysis of Household Ability to Cover Other Education-Related Expenses

Time	Trial Arm		Difference [SE] (p-value)
	Cash	No Cash	
Baseline	3.055	3.197	-0.142 [0.095] (0.133)
Endline	3.571	3.313	0.258 [0.095] (0.007)*

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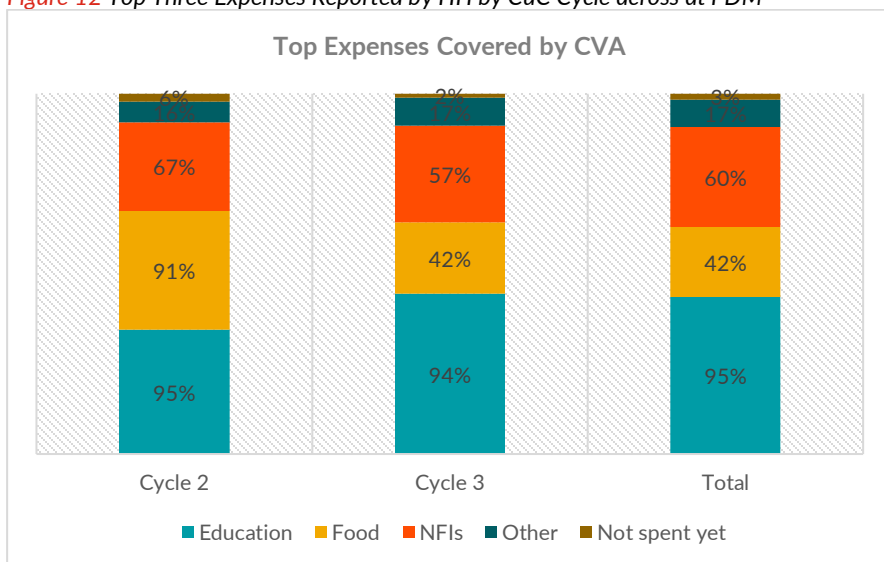
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Difference-in-Difference Estimation			0.400 [0.134] (0.003)*
Endline	3.571	3.313	0.258 [0.088] (0.004)*
Ex-post	3.383	3.433	-0.050 [0.093] (0.590)
Difference-in-Difference Estimation			-0.308 [0.129] (0.017)*

During PDM surveys<sup>10</sup>, cash recipients were asked about their experience accessing cash, how the cash was spent, and who spent it. Households reported **education (95%), non-food items (NFIs) (60%), and food (42%)** as the top three (3) expenses they spent the CVA<sup>11</sup> (Figure 13).

Figure 12 Top Three Expenses Reported by HH by CuC Cycle across at PDM



When asked about approximately how much<sup>12</sup> was spent on these expenses (Figure 14), the monthly average across both cycles for education was 12,265 MWK (USD 10.70)<sup>13</sup>, for NFIs was 8,763 MWK (USD 7.62), and for food was 4,399 MWK (USD 3.83). For those who reported spending the CVA on education expenses, nearly all the HHs in cycle 2 (99%) reported using CVA to cover school fees while HHs in cycle 2 reported using CVA to cover both fees (79%) and school materials (16%).

<sup>10</sup> In late-March, late-June, and late-July, PDM surveys were conducted, covering distributions for the months of February (cycle 2), and May and June (cycle 3). SC surveyed a total of 260 households using a two-stage cluster sampling methodology. Across both cycles, majority of the participants were female and the average HH size was 5 members.

<sup>11</sup> N.B. CVA recipients received a blanket transfer of 10 USD per month for 3 months.

<sup>12</sup> N.B. HHs were asked for the average monthly expenditure not how much of the CVA was spent on said expenses.

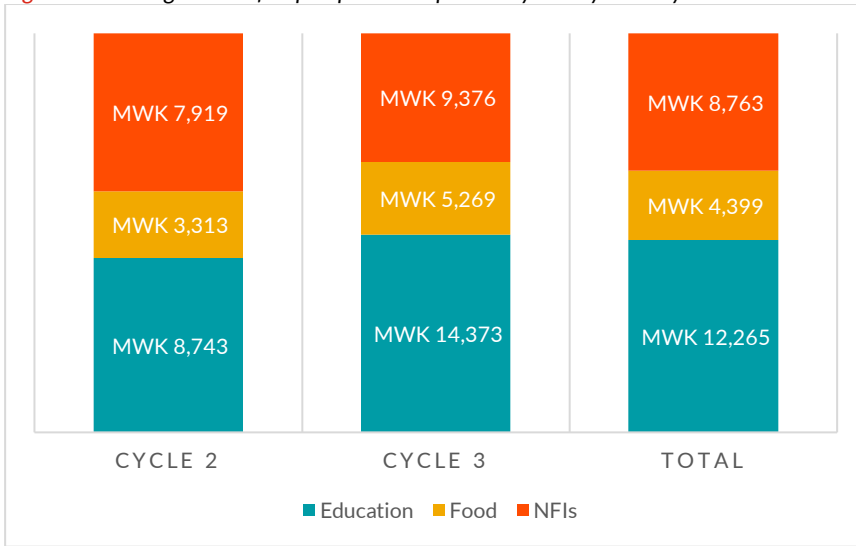
<sup>13</sup> Using the 2023 average exchange rate of 1 USD = 1,149.40 MWK.

# CUC CASH-NO-CASH

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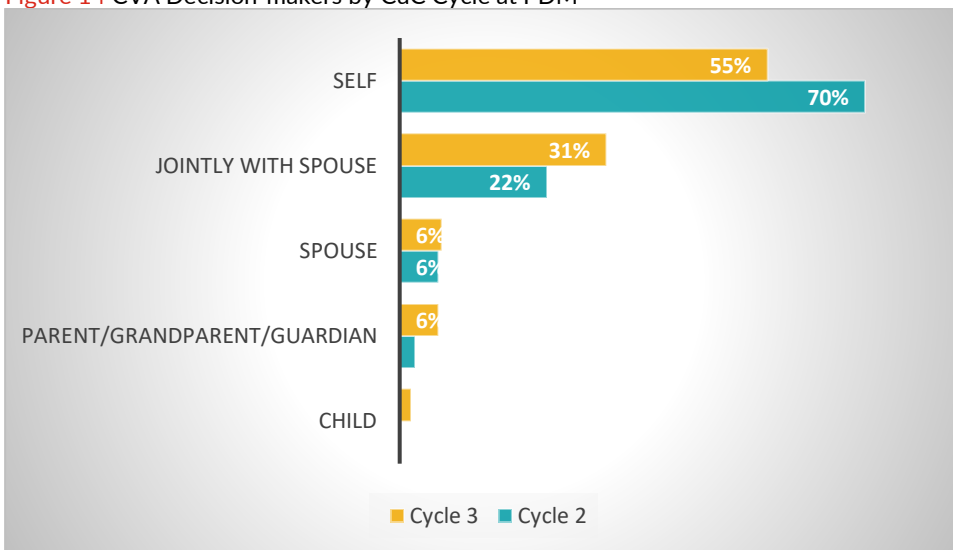


Figure 13 Average Cost of Top Expenses Reported by HH by CuC Cycle at PDM



Moreover, over half of the cash **decision-makers were the respondents themselves (70% Cycle 2 and 55% Cycle 3)**, who were primarily female. However, a substantial portion also reported making decisions jointly with their spouse, 22% cycle 2 and 31% cycle 3. A handful of respondents (2%) also reported child involvement in the decision-making (*Figure 15*).

Figure 14 CVA Decision-makers by CuC Cycle at PDM



When asked whether participants faced any difficulty accessing the cash transfer (*Figure 16*), about one-third responded in the affirmative, citing the agent had run out of cash for the day (57% Cycle 2 and 25% Cycle 3). Based on the PDM results from Cycle 2, the team... (**actions taken to address this issue**)

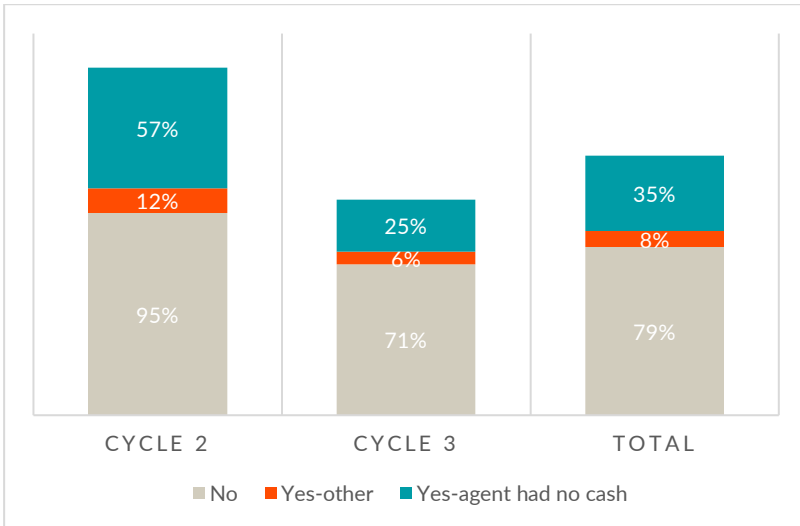
Figure 15 Households Reporting Difficulty Accessing CVA by CuC Cycle at PDM

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The PDM findings support the overall findings of the evaluation and the positive correlation between cash and learning outcomes...



## Conclusions

See Executive Summary for key conclusions.

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# Appendices

## Appendix I: Data Analysis Tables

**Table 15** Testing for Equality of Mean Reading Assessment Score between CuC Cycle by Intervention Arm

	CuC Cycle		t-test for Equality of Means			
	Cycle 2	Cycle 3	t	df	p-value	95% CI of the Difference
<b>Baseline</b>						
Cash	1.94 (n=140)	1.99 (n=79)	-0.30	217	0.767	(-0.38, 0.28)
No Cash*	1.85 (n=89)	2.40 (n=58)	-2.29	88.8	0.025**	(-1.03, -0.07)
<b>Endline</b>						
Cash	4.75 (n=140)	4.58 (n=79)	0.70	217	0.487	(-0.31, 0.65)
No Cash	4.49 (n=89)	4.34 (n=58)	0.47	145	0.642	(-0.49, 0.79)
<b>Ex-post</b>						
Cash	5.36 (n=132)	5.06 (n=70)	1.46	200	0.146	(-0.11, 0.71)
No Cash	4.92 (n=76)	4.70 (n=44)	0.74	118	0.462	(-0.37, 0.81)

\*Variance Ratio Test between Cycle 2 and Cycle 3 in the no cash arm at baseline showed unequal variances ( $p=0.0003$ ). For no cash arm at baseline, assumed unequal variances in t-test. For all other comparisons, assumed equal variances after performing Variance Ratio Tests ( $p$ -values > 0.05). Assuming a significance level of 0.05 and a two-tailed  $p$ -value.

**Table 16** Average Reading Scores and Levels by Intervention Arm

	Baseline		Endline		Ex-post*	
	Cash	No Cash	Cash	No Cash	Cash	No Cash
<b>Assessment Level</b>						
Mean Score (SD)	1.96 (1.20)	2.07 (1.33)	4.69 (1.74)	4.43 (1.90)	5.26 (1.40)	4.84 (1.57)
<b>Level Description</b>						
Letters	71 (32.42%)	46 (31.29%)	4 (1.83%)	3 (2.04%)	0 (0.00%)	0 (0.00%)
Syllables	73 (33.33%)	44 (29.93%)	17 (7.76%)	17 (11.57%)	11 (5.45%)	12 (10.00%)
Words	22 (10.05%)	20 (13.62%)	20 (9.13%)	19 (12.93%)	14 (6.93%)	8 (6.67%)
Sentence	26 (11.87%)	15 (10.20%)	23 (10.50%)	16 (10.88%)	7 (3.46%)	10 (8.33%)
Story	9 (4.11%)	5 (3.40%)	10 (4.57%)	3 (2.04%)	6 (2.97%)	8 (6.67%)
Story with Comprehension	18 (8.22%)	15 (10.20%)	21 (9.59%)	9 (6.12%)	17 (8.42%)	13 (10.83%)
Comprehension	0 (0.00%)	2 (1.36%)	124 (56.62%)	80 (54.42%)	147 (72.77%)	69 (57.50%)
<b>Total</b>	219 (100%)	147 (100%)	219 (100%)	147 (100%)	202 (100%)	120 (100%)

\*For reading assessment results, data for 44 children missing at ex-post, 17 in the cash arm and 27 in the no cash arm.

**Table 17** Reading Assessment Results by Student Gender

	Baseline		Endline		Ex-post*	
	Male	Female	Male	Female	Male	Female



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Assessment Level						
Mean Score (SD)	1.96 (1.29)	2.03 (1.22)	4.50 (1.80)	4.66 (1.81)	5.00 (1.53)	5.18 (1.43)
Level Description						
Letters	59 (37.11%)	58 (28.02%)	5 (3.14%)	2 (0.97%)	0 (0.00%)	0 (0.00%)
Syllables	52 (32.70%)	65 (31.40%)	10 (6.29%)	24 (11.59%)	10 (7.19%)	13 (7.10%)
Words	9 (5.66%)	33 (15.94%)	20 (12.58%)	19 (9.18%)	11 (7.91%)	11 (6.01%)
Sentence	15 (9.43%)	26 (12.56%)	20 (12.58%)	19 (9.18%)	10 (7.19%)	7 (3.83%)
Story	8 (5.03%)	6 (2.90%)	7 (4.40%)	6 (2.90%)	6 (4.31%)	8 (4.37%)
Story with Comprehension	16 (10.06%)	17 (8.21%)	15 (9.43%)	15 (7.25%)	13 (9.35%)	17 (9.29%)
Comprehension	0 (0.00%)	2 (0.97%)	82 (51.57%)	122 (58.94%)	89 (64.03%)	127 (69.40%)
Total	159 (100%)	207 (100%)	159 (100%)	207 (100%)	139 (100%)	183 (100%)

\*For reading assessment results, data for 44 children missing at ex-post, 20 male children and 24 female children.

Table 18 Testing for Equality of Mean Reading Assessment Score by Child Gender According to Intervention Arm

	Intervention Arm		t-test for Equality of Means			
	Cash	No Cash	t	df	p-value	95% CI of the Difference
<b>Baseline</b>						
Male	1.94 (n=100)	2.01 (n=59)	-0.33	157	0.742	(-0.49, 0.35)
Female	1.97 (n=119)	2.11 (n=88)	-0.81	205	0.417	(-0.48, 0.20)
<b>Endline</b>						
Male	4.54 (n=100)	4.43 (n=59)	0.37	157	0.711	(-0.47, 0.69)
Female	4.82 (n=119)	4.43 (n=88)	1.54	205	0.126	(-0.11, 0.89)
<b>Ex-post</b>						
Male	5.11 (n=90)	4.80 (n=49)	1.14	137	0.257	(-0.23, 0.85)
Female	5.38 (n=112)	4.87 (n=71)	2.37	181	0.019**	(0.09, 0.93)

\*Assuming equal variances after performing Variance Ratio Tests (all p-values > 0.05). Assuming a significance level of 0.05 and a two-tailed p-value.

Table 19 Difference-in-Difference Analysis Results for Reading Assessment Level Among Students Aged 7-11 Years

Time	Trial Arm		Difference [SE] (p-value)
	Cash	No Cash	
Baseline	1.754	2.127	-0.373 [0.230] (0.105)
Endline	4.513	4.415	0.097 [0.230] (0.672)
<b>Difference-in-Difference Estimation</b>			0.470 [0.325] (0.149)
Endline	4.513	4.415	0.097 [0.251] (0.699)
Ex-post	5.195	4.807	0.388 [0.272] (0.154)
<b>Difference-in-Difference Estimation</b>			0.290 [0.370] (0.433)

Table 20 Difference-in-Difference Analysis Results for Reading Assessment Level Among Students Aged 12-16 Years

Time	Trial Arm		Difference [SE] (p-value)
	Cash	No Cash	
Baseline	2.193	2.013	0.180 [0.238] (0.451)
Endline	4.901	4.447	0.454 [0.238] (0.058)
<b>Difference-in-Difference Estimation</b>			0.274 [0.337] (0.417)

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Endline	4.901	4.447	0.454 [0.248] (0.069)
Ex-post	5.337	4.873	0.464 [0.269] (0.086)
<b>Difference-in-Difference Estimation</b>			0.010 [0.366] (0.977)

**Table 21** Reading Assessment Results by Student Disability Status

	Baseline		Endline		Ex-post*	
	Disability	No Disability	Disability	No Disability	Disability	No Disability
<i>Assessment Level</i>						
Mean Score (SD)	1.94 (1.17)	2.07 (1.34)	4.57 (1.79)	4.61 (1.83)	5.02 (1.54)	5.20 (1.40)
<i>Level Description</i>						
Letters	59 (29.95%)	58 (34.32%)	4 (2.03%)	3 (1.78%)	0 (0.00%)	0 (0.00%)
Syllables	70 (35.53%)	47 (27.81%)	15 (7.61%)	19 (11.24%)	16 (9.36%)	7 (4.64%)
Words	24 (12.18%)	18 (10.65%)	23 (11.68%)	16 (9.47%)	11 (6.43%)	11 (7.28%)
Sentence	21 (10.66%)	20 (11.83%)	24 (12.18%)	15 (8.88%)	10 (5.85%)	7 (4.64%)
Story	7 (3.55%)	7 (4.14%)	7 (3.55%)	6 (3.55%)	9 (5.26%)	5 (3.31%)
Story with Comprehension	16 (8.12%)	17 (10.06%)	17 (8.63%)	13 (7.69%)	12 (7.02%)	18 (11.92%)
Comprehension	0 (0.00%)	2 (1.18%)	107 (54.31%)	97 (57.40%)	113 (66.08%)	103 (68.21%)
<i>Total</i>	197 (100%)	169 (100%)	197 (100%)	169 (100%)	171 (100%)	151 (100%)

**Table 22** Livelihood Coping Strategies-Essential Needs Results by Intervention Arm

	Baseline		Endline		Ex-post*	
	Cash	No Cash	Cash	No Cash	Cash	No Cash
<i>LCS-EN Result</i>						
Neutral/Secure	23 (10.50%)	18 (12.24%)	51 (23.29%)	21 (14.29%)	25 (11.96%)	13 (10.24%)
Stress	82 (37.44%)	49 (33.33%)	112 (51.14%)	69 (46.94%)	78 (37.32%)	44 (34.65%)
Crisis	34 (15.53%)	30 (20.41%)	21 (9.59%)	17 (11.56%)	39 (18.66%)	25 (19.69%)
Emergency	80 (36.53%)	50 (34.01%)	35 (15.98%)	40 (27.21%)	67 (32.06%)	45 (35.43%)
<b>Total</b>	219 (100%)	147 (100%)	219 (100%)	147 (100%)	209 (100%)	127 (100%)
<i>LCS Strategies**</i>						
Reducing Expenses	160 (73.06%)	94 (63.95%)	83 (37.90%)	70 (47.62%)	98 (46.89%)	76 (59.84%)
Household Separation	21 (9.59%)	12 (8.16%)	22 (10.05%)	20 (13.61%)	18 (8.61%)	13 (10.24%)
Borrowing Cash	105 (47.95%)	69 (46.94%)	124 (56.62%)	106 (72.11%)	119 (56.94%)	79 (62.20%)
Selling Assets	13 (5.94%)	16 (10.88%)	23 (10.50%)	24 (16.33%)	26 (12.44%)	28 (22.05%)
Selling Productive Assets	15 (6.85%)	24 (16.33%)	12 (5.48%)	22 (14.97%)	33 (15.79%)	21 (16.54%)
Prioritizing Feeding	31 (14.16%)	15 (10.20%)	5 (2.28%)	13 (8.84%)	23 (11.00%)	22 (17.32%)

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School Withdrawal	25 (11.42%)	22 (14.97%)	17 (7.76%)	15 (10.20%)	16 (7.66%)	18 (14.17%)
Child Migration	6 (2.74%)	3 (2.04%)	3 (1.37%)	7 (4.76%)	5 (2.39%)	6 (4.72%)
Begging	39 (17.81%)	27 (18.37%)	21 (9.59%)	23 (15.65%)	40 (19.14%)	30 (23.62%)
Child Work	50 (22.83%)	32 (21.77%)	14 (6.39%)	24 (16.33%)	35 (16.75%)	21 (16.54%)

\*30 children were lost-to-follow-up, 10 in the cash arm and 20 in the no cash arm. \*\*Participants could report multiple LCS strategies.

**Table 23** Livelihood Coping Strategies Results by CuC Cycle

	Baseline		Endline		Ex-post*	
	Cycle 2	Cycle 3	Cycle 2	Cycle 3	Cycle 2	Cycle 3
<i>LCS-EN Result</i>						
Neutral/Secure	29 (12.67%)	12 (8.76%)	37 (16.16%)	35 (25.54%)	24 (11.21%)	14 (11.48%)
Stress	87 (37.99%)	44 (32.11%)	124 (54.15%)	57 (41.61%)	79 (36.92%)	43 (35.25%)
Crisis	35 (15.28%)	29 (21.17%)	23 (10.04%)	15 (10.95%)	44 (20.56%)	20 (16.39%)
Emergency	78 (34.06%)	52 (37.96%)	45 (19.65%)	30 (21.90%)	67 (31.31%)	45 (36.88%)
Total	229 (100%)	137 (100%)	229 (100%)	137 (100%)	214 (100%)	122 (100%)
<i>LCS Strategies**</i>						
Reducing Expenses	154 (67.25%)	100 (72.99%)	101 (44.10%)	52 (37.96%)	103 (48.13%)	71 (58.20%)
Household Separation	17 (7.42%)	16 (11.68%)	26 (11.35%)	16 (11.68%)	20 (9.35%)	11 (9.02%)
Borrowing Cash	110 (48.03%)	64 (46.72%)	147 (64.19%)	83 (60.58%)	125 (58.41%)	73 (59.84%)
Selling Assets	18 (7.86%)	11 (8.03%)	28 (12.23%)	19 (13.87%)	35 (16.36%)	19 (15.57%)
Selling Productive Assets	12 (5.24%)	27 (19.71%)	22 (9.61%)	12 (8.76%)	35 (16.36%)	19 (15.57%)
Prioritizing Feeding	19 (8.30%)	27 (19.71%)	15 (6.55%)	3 (2.19%)	28 (13.08%)	17 (13.93%)
School Withdrawal	29 (12.66%)	18 (13.14%)	16 (6.99%)	16 (11.68%)	18 (8.41%)	16 (13.11%)
Child Migration	3 (1.31%)	6 (4.38%)	8 (3.49%)	2 (1.50%)	4 (1.87%)	7 (5.74%)
Begging	36 (15.72%)	30 (21.90%)	25 (10.92%)	19 (13.87%)	46 (21.40%)	24 (19.67%)
Child Work	50 (21.83%)	32 (23.36%)	23 (10.04%)	15 (10.95%)	32 (14.95%)	24 (19.67%)

\*30 children were lost-to-follow-up at the ex-post, 15 in Cycle 2 and 15 in Cycle 3. \*\*Participants could report multiple LCS strategies.

**Table 24** Household Ability to Cover Educational Expenses by Intervention Arm

	Baseline		Endline		Ex-post*	
	Cash	No Cash	Cash	No Cash	Cash	No Cash
<i>Educational Expenses</i>						
None	1 (0.46%)	0 (0.00%)	1 (0.46%)	1 (0.68%)	2 (0.96%)	1 (0.79%)
Some	66 (30.14%)	42 (28.57%)	34 (15.53%)	36 (24.49%)	42 (20.09%)	21 (16.53%)
Most	40 (18.26%)	28 (19.05%)	15 (6.85%)	12 (8.16%)	41 (19.62%)	31 (24.41%)
All	112 (51.14%)	77 (52.38%)	169 (77.17%)	98 (66.67%)	124 (59.33%)	74 (58.27%)

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Other School Costs						
None	4 (1.83%)	3 (2.04%)	2 (0.91%)	2 (1.36%)	1 (0.47%)	0 (0.00%)
Some	76 (34.70%)	42 (28.57%)	35 (15.98%)	42 (28.57%)	42 (20.10%)	23 (18.11%)
Most	43 (19.63%)	25 (17.01%)	18 (8.22%)	11 (7.48%)	42 (20.10%)	26 (20.47%)
All	96 (43.84%)	77 (52.38%)	164 (74.89%)	92 (62.59%)	124 (59.33%)	78 (61.42%)
<b>Total</b>	<b>219 (100%)</b>	<b>147 (100%)</b>	<b>219 (100%)</b>	<b>147 (100%)</b>	<b>209 (100%)</b>	<b>127 (100%)</b>

\*30 children were lost-to-follow-up at the ex-post survey, 10 in the cash arm and 20 in the no cash arm.

**Table 25** Household Ability to Cover Educational Needs by CuC Cycle

	Baseline		Endline		Ex-post*	
	Cycle 2	Cycle 3	Cycle 2	Cycle 3	Cycle 2	Cycle 3
<i>Educational Expenses</i>						
None	0 (0.00%)	1 (0.73%)	2 (0.87%)	0 (0.00%)	2 (0.93%)	1 (0.82%)
Some	65 (28.38%)	43 (31.39%)	47 (20.52%)	23 (16.79%)	40 (18.69%)	23 (18.85%)
Most	49 (21.40%)	19 (13.87%)	14 (6.11%)	13 (9.49%)	45 (21.03%)	27 (22.13%)
All	115 (50.22%)	74 (54.01%)	166 (72.50%)	101 (73.72%)	127 (59.35%)	71 (58.20%)
<i>Other School Costs</i>						
None	2 (0.87%)	5 (3.65%)	3 (1.31%)	1 (0.73%)	0 (0.00%)	1 (0.82%)
Some	75 (32.75%)	43 (31.38%)	51 (22.27%)	26 (18.98%)	43 (20.09%)	22 (18.03%)
Most	43 (18.78%)	25 (18.25%)	17 (7.42%)	12 (8.76%)	45 (21.03%)	23 (18.85%)
All	109 (47.60%)	64 (46.72%)	158 (69.00%)	98 (71.53%)	126 (58.88%)	76 (62.30%)
<b>Total</b>	<b>229 (100%)</b>	<b>137 (100%)</b>	<b>229 (100%)</b>	<b>137 (100%)</b>	<b>214 (100%)</b>	<b>122 (100%)</b>

\*30 children were lost-to-follow-up at the ex-post survey, 15 in Cycle 2 and 15 in Cycle 3.

## Appendix II: Data Collection Instruments

Include any data collection instruments such as surveys, interview questionnaires, focus group moderator guides, direct observation checklists, or any others.

**Any questions about the evaluation can be addressed to the corresponding author:**

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