Closing the Child Labor and Forced Labor Evidence Gaps

Endline Report for the Randomized Controlled Trial Evaluation of the Child Labor Elimination Actions for Real Change Phase II Program in Malawi

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IMPAQ International, LLC

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PROJECT

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Endline Report

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Abstract

This study evaluates the impact of village savings and loan associations (VSLAs) on child labor and hazardous child labor in Malawi. IMPAQ International, LLC collaborated with the Eliminating Child Labour in Tobacco Growing Foundation to randomize a group of 18 communities, with a high prevalence of child labor in tobacco farming, into 11 treatment and 7 control communities. This study aimed to examine the impact of the VSLA intervention on end outcomes related to child labor, hazardous child labor, and school enrollment and attendance. As part of measuring the impact on these end outcomes, the study also measured the impacts on intermediate outcomes such as savings, access to credit, and investments.

The data analysis suggests that we fail to reject the null hypothesis of no impact. Our intent-to-treat estimates suggest the VSLA intervention is not associated with changes in child labor, hazardous child labor, and school enrollment and attendance. We also do not find any statistically significant relationship between the VSLA intervention and households' savings, access to credit, and investments. We note low levels of program take-up, as measured by the proportion of households in our treatment sample who participated in the VSLA groups as a potential factor in the results. We also find a significant proportion of control group households reporting participating in VSLA groups. Therefore, our study may lack the statistical power necessary to detect measurable program impacts.

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List of Acronyms

CLEAR	Child Labor Elimination Actions for Real Change
CRECCOM	Creative Centre for Community Mobilization
ECLT	Eliminating Child Labour in Tobacco Growing Foundation
FGD	Focus group discussion
ICLS	International Conference of Labor Statisticians
ILO	International Labour Organization
ITT	Intent to treat
KII	Key informant interview
MKW	Malawian Kwacha
NCLS	National Child Labor Survey
RCT	Randomized controlled trial
SNA	System of national accounts
TLC	Total Land Care
TOT	Treatment on the treated
VSLA	Village savings and loan association
YONECO	Youth Net and Counselling

Chapter 1. Introduction

The U.S. Department of Labor Bureau of International Labor Affairs selected IMPAQ International, LLC (IMPAQ) in 2014 to design and implement five randomized controlled trial (RCT) evaluations to investigate the effects of interventions to combat child labor and hazardous child labor. As part of this project, IMPAQ conducted RCTs in Malawi, Rwanda, Costa Rica, Ecuador, and India to generate rigorous evidence on child labor mitigation interventions in different contexts. This endline report discusses the evaluation of the village savings and loan association (VSLA) component of the Child Labor Elimination Actions for Real Change (CLEAR II) program in Malawi. The Eliminating Child Labour in Tobacco Growing Foundation (ECLT) funded the CLEAR II project, and a consortium of Malawian organizations – Total Land Care (TLC), Creative Centre for Community Mobilization (CRECCOM), and Youth Net and Counselling (YONECO) – implemented the project.

CLEAR II is a holistic project that aims to eliminate child labor in tobacco farming. The project implements activities to promote savings, raise awareness, improve education quality, and protect vulnerable children in tobacco-farming communities in Malawi. In collaboration with the ECLT and local implementing partners, IMPAQ conducted an experimental evaluation of CLEAR II's VSLA component. The evaluation of this component provides a unique opportunity to explore the role of household savings and access to microfinance on mitigating child labor. This endline report details the context of the program, the evaluation design, the primary data collected, the findings, and the conclusions and recommendations.

1.1 Background

1.1.1 Child Labor in Malawi

According to the International Labour Organization (ILO) International Programme on the Elimination of Child Labor, at least 152 million children ages 5–17 worldwide are child laborers, accounting for almost 11 percent of the global child population.[1] Within the population of child laborers, almost half (73 million) are involved in hazardous work that endangers their safety, health, or morals. A large proportion of this child labor is concentrated in sub-Saharan Africa. Malawi is one of the countries with the highest child labor and hazardous child labor prevalence.

Child labor in Malawi is multicausal. The main contributors include poverty; an extensive agricultural economy with embedded cultural norms; a large number of orphans; and the prevalence of early marriage and human trafficking, among others. Malawian children who work in the tobacco production chain are exposed to nicotine, which threatens their health. Other forms of child labor in Malawi include tea harvesting, begging, herding livestock, construction, vending, and commercial sexual exploitation, which constitutes the worst form of child labor.[2]

Approximately 80 percent of Malawi's population lives in rural areas, with agriculture as the main source of income.[3] Tobacco is by far the most profitable crop for Malawian farmers. In 2013, Malawi was the seventh-largest producer of tobacco leaves in the world.[4] The yearly output of tobacco leaves represents,

[1] International Labour Organization, International Programme on the Elimination of Child Labour. (2017). Marking Progress Against Child Labour: Global Estimates and Trends 2012–2016. Available from https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/publication/wcms_575499.pdf.

[2] U.S. Department of Labor. (2017). Worst Forms of Child Labor: Malawi. Available from https://www.dol.gov/sites/default/files/documents/ilab/Malawi.pdf

[3] Central Intelligence Agency. (2016). World Factbook. Availabe from: https://www.cia.gov/library/publications/the-world-factbook/geos/mi.html

[4] Food and Agriculture Organization of the United Nations, Statistics Division. (2016). Food and Agricultural Commodities Production Rankings.

in many cases, the main source of income for smallholder farmers. Historically, tenant farmers participate in the tobacco crop season in Malawi. Children and adolescents participate in the production of tobacco leaves, engaging in tasks ranging from preparing land and farming to extracting, stitching and drying, packing, transporting, and selling the leaves. All these activities are considered hazardous because of the presence of pesticides and nicotine. The U.S. Department of Labor has labeled Malawi's tobacco as a traded commodity produced under child labor conditions.

The National Statistical Office of Malawi collects official child labor data through periodic child labor surveys. It conducted the most recent National Child Labor Survey (NCLS) in 2015. Out of 5.6 million children ages 5–17 in the country, the report found that an alarming 48 percent had engaged in economic activities in the previous week.[5, 6] Even more alarming, 38 percent of the children were involved in work that was prohibited due to either their age or the hazardous nature of the activity. Most of this child labor in Malawi took place in the agriculture sector. The 2015 NCLS reported that 72 percent of working children worked in the agricultural sector, and another 23 percent were involved in domestic work. Exhibit 1 presents Malawi's 2015 child labor statistics.

Exhibit 1. Child Labor Prevalence in Malawi, 2015

2015	
Child Labor Rates by Age	
Ages 5–9	30.2%
Ages 10–13	55.2%
Ages 14–17	28.6%
Child Labor Rates by Sex	
Boys	39.3%
Girls	36.7%
Child Labor Rates by Zone	
Urban	30.3%
Rural	39.3%
Total Child Labor	**38.0%**

Source: 2015 NCLS

1.1.2 Child Labor and Hazardous Child Labor Operational Definitions

The study's operational definitions of child labor and hazardous child labor follow the international framework and Malawi's national legislation. The United Nations Conventions on the Rights of the Child and ILO's Statistical Information and Monitoring Programme on Child Labour define a child as a person aged 5–17 years.[7] Meanwhile, ILO Conventions 138 (Minimum Age of Admission into Employment) and 182 (Worst Forms of Child Labor) establish the prohibition of child labor and hazardous child labor for member countries.

Convention 138 defines the minimum working age as "not…less than the age of completion of compulsory schooling and, in any case, not…less than 15 years." However, Malawi specifies a minimum age of 14 and allows light work for persons aged 12–13 years. Convention 138 defines light work as work that is not

[5] Malawi 2015 National Child Labour Survey Report. Available from https://www.ilo.org/ipec/Informationresources/WCMS_IPEC_PUB_29055/lang--en/index.htm

[6] National Plan of Action for Vulnerable Children in Malawi 2014-2019. Available from http://www.togetherforgirls.org/wp-content/uploads/2017/10/2015-to-2019-NPA-Malawi-web.pdf

[7] International Labour Organization Statistical Information and Monitoring Programme on Child Labour. (2004). Manual for Child Labour Data Analysis and Statistical Reports. Available from: https://www.ilo.org/ipec/Informationresources/WCMS_IPEC_PUB_3079/lang--en/index.htm

likely to harm or prejudice health, development, or school attendance and that does not exceed 14 hours in a week.[8] Convention 182 defines hazardous child labor as follows: A person under age 18 is not allowed to work on an activity that is hazardous due to its nature, environment, or duration.

The Government of Malawi ratified both the ILO Convention 138 and the ILO Convention 182, as well as the United Nations Convention on the Rights of the Child. Moreover, Malawi's current National Action Plan to Combat Child Labor defines child labor as "any activity that employs a child below the age of 14 or that engages a child between the ages of 14 and 17 and prevents him or her from attending school or concentrating on school, or negatively impacts on the health, social, cultural, psychological, moral, religious and related dimensions of the child's upbringing."[9] According to the Malawi Employment Act of 2000 and the Malawian tobacco industry's Agriculture Labor Practices, no person under age 14 can work in the tobacco industry, and no person under age 18 can work in hazardous activities, which include handling tobacco.[10, 11] Appendix A lists the hazardous tobacco-related activities.

The International Conference of Labor Statisticians (ICLS) is the governing body responsible for the international conceptual framework for measuring child labor and hazardous child labor.[12] The 18th ICLS resolution on child labor determines three categories of child labor: (1) worst forms of child labor, which include hazardous child labor; (2) employment under the minimum working age; and (3) hazardous unpaid household work. Although employment under the minimum age is dependent on engagement in an economic activity, the worst forms of child labor and hazardous unpaid work depend on the nature and environment of the activity and its duration.

For the evaluation of the VLSA component of the CLEAR II project, we classified children ages 5–17 into three categories: (1) child not working; (2) child working under legal working age (child labor); and (3) child working under legal age in hazardous child labor (hazardous labor). The third category is a subset of the second. Productive activities that fall inside the system of national accounts (SNA) production boundary refer to economic production, which includes both market and non-market production.[13] These two types of economic production activities can be performed in formal or informal settings, inside or outside of the family. A child not working does not perform any economic activity within the SNA. The evaluation classifies a child working under the working age as a child age 5–13 who performs any work under the SNA that is not classified as light work for at least an hour per week. An adolescent in hazardous labor is a child age 14–17 who conducts any form of hazardous activity, including all tobacco work. Therefore, in our operational definition for children ages 14–17 years (legally working children), we follow the same conceptual logic we developed for children below working age. Exhibit 2 provides a summary of the evaluation's operational definitions.

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[8] The ILO Convention specifies the age range for light work as 13–15, whereas Paragraph 33 of the 18th ICLS specifies the age range as 12–14. For the purposes of this evaluation, we have adopted the latter definition, as it is closely aligned with Malawi's national policy of allowing children agsd 14 and older to work and the ILO's exceptions for developing countries.

[9] Child Labour National Action Plan for Malawi, 2009-2016. Available from: http://www.cridoc.info/downloads/Malawi_Child_Labour_NAP.pdf

[10] Dangers to children may include carrying heavy loads; exposure to smoke or dust, pesticides and other chemicals, snakes, sharp objects, wasps, and green tobacco sickness; and sexual abuse—to name a few.

[11] Malawi Employment Act, Sections 21-22. Available from https://www.ilo.org/wcmsp5/groups/public/---ed_protect/---protrav/---ilo_aids/documents/legaldocument/wcms_125534.pdf

[12] International Labour Organization. (2008). Report of the Conference, 18th International Conference of Labour Statisticians. Available from: https://www.ilo.org/global/statistics-and-databases/meetings-and-events/international-conference-of-labour-statisticians/WCMS_099134/lang--en/index.htm

[13] International Labour Organization. (2008). Report of the Conference, 18th International Conference of Labour Statisticians. International Labour Office, Statistical Information and Monitoring Programme on Child Labour. (2004). Manual for Child Labour Data Analysis and Statistical Reports. Available from: https://www.ilo.org/global/statistics-and-databases/meetings-and-events/international-conference-of-labour-statisticians/WCMS_092024/lang--en/index.htm

Exhibit 2. Operational Child Labor Definitions for the CLEAR II VSLA Evaluation

Category	Definition
Child labor	An individual is age 5–11 and performs any work inside the SNA economic production boundary.
	An individual is age 12–13 and is engaged in work not classified as light work or ordinary work.
	An individual is age 5–17 and is engaged in any form of hazardous child labor.
Hazardous child labor	**Hazardous Child Labor Conditions**
	Activity that exposes children to physical, psychological, or sexual abuse.
	Activity performed underground, under water, at dangerous heights, or in confined spaces.
	Activity performed with dangerous machinery, equipment, and tools or that involves the manual handling or transport of heavy loads.
	Activity performed in an unhealthy environment that may, expose children to hazardous substances, agents, or processes or to temperatures, noise levels, or vibrations damaging to their health.
	Activity performed under particularly difficult conditions, such as work for long hours or during the night, or work where the child is unreasonably confined to the premises of the employer.
	Hazardous Child Labor Occupations, Industries, and Processes
	Activity performed in an industry or occupation that appears in Appendix A.
	Activity that exceeds 40 hours per week.
	Activity for children enrolled in school that exceeds 20 hours per week during the school term, 40 hours during any week within school holidays, 3 hours on any school day followed by another school day, or 4 hours on a school day followed by a non-school day.
	Activity conducted between 6 p.m. and 5 a.m.
Light work	Work not likely to be harmful to children's health or development.
	Work that does not impair children's attendance at school, their participation in vocational orientation or training programs approved by the competent authority, or their capacity to benefit from instruction.
	Activity performed in establishments where none of the occupations or processes performed are listed in Appendix A.
	Activity not conducted between the hours of 6 p.m. and 5 a.m.
	Activity not performed by children under age 12.
	Work that does not exceed 14 hours a week.
Permissible/ ordinary work	Activity lasting up to 40 hours in a week that is entirely within school holidays.
	Activity not occuring before 5 a.m. or past 6 p.m.
	Activity not occuring in extreme heat (below 6 degrees or above 30 degrees Celsius).
	Activity that does not include lifting or transporting heavy weights.
	Non-hazardous activity performed by a child over age 14.
	Activity not performed in occupations or industries listed in Appendix A.
	Activity not performed in hazardous conditions referenced above.

Source: Created by authors

1.1.3 The CLEAR II Program and the VSLA Component

The CLEAR II project is a holistic intervention with the mission of eradicating child labor in tobacco farming in Malawi. The objective of the second phase of the program is to protect children ages 5–17 from child labor in tobacco cultivation and to protect legally working children (ages 14–17) from hazardous child labor in tobacco cultivation within the context of the National Plan for the Elimination of Child Labor in Malawi.[14] The project pursued four immediate objectives: (1) support national policy efforts on child labor in line with the 2012 Malawi Conference Outcome Document and Framework for Action; (2) support and advance district advocacy and coordination to translate national policy into tangible benefits for children in line with the 2012 Malawi Conference agreements; (3) support expansion of decent work for children ages 16–17, as well as policy and advocacy activities addressing hazardous child labor in tobacco; and (4) implement and support child labor prevention, withdrawal, and protection activities in tobacco-growing areas.

ECLT implemented CLEAR II from October 2016 to July 2019. The implementing partners, TLC, YONECO, and CRECCOM, conducted implementation in three tobacco-growing districts: Ntchisi, Mchinji, and Rumphi. Exhibit 3 shows the location of these three districts. They provided services that included establishing VSLA groups, raising child labor awareness, starting a child protection referral system, improving school gardens and sanitary conditions, helping increase agricultural productivity through training, and developing an updated action plan on child labor for Malawi.

Exhibit 3. Evaluation Districts

Source: Created by authors

One of the main components of CLEAR II was the establishment of VSLAs. VSLAs consist of self-selected group of 10–25 members, typically composed of women, who save money by purchasing VSLA shares. Members can also borrow a number of shares per week. Each group sets the share cost at a rate that is designed to enable all members to save. The savings are invested in a loan fund from which members can borrow money, which they later repay with an added service charge.[15] The cycle of savings and lending is

[14] ECLT. CLEAR II Project Full Proposal.
[15] VSL Associates. (2009). Village Savings and Loan Associations Program Guide.

time bound. At the end of an agreed period— which is every December for CLEAR II—the accumulated savings and service charge earnings are shared as interest among the members in proportion to the amount they saved during the cycle. VSLAs were implemented under CLEAR II under the expectation that they would reduce child labor by improving livelihoods through access to credit and by increasing household income through entrepreneurship and investments. As a result, households would be better able to buffer short-term economic shocks.

TLC implemented the VSLA component in all CLEAR II communities as part of the project's holistic approach. However, for this evaluation, 18 additional communities in the three tobacco-growing project districts that were not part of CLEAR I or set to receive the full CLEAR II intervention were randomly selected for examining the effect of the VSLA component alone on child labor reduction. We selected 18 study communities based on the following criteria, which had been applied in the CLEAR I community selection as well:

- Substantial tobacco crop output
- High prevalence of child labor
- Limited service provision and support by other actors, and
- High poverty levels

VSLAs are implemented at the community level; a "community" for study purposes is a set of neighboring villages that share one school. From these 18 communities, we chose 11 randomly to receive the treatment, and assigned the remaining seven as the control group. The selected treatment communities in Mchinji were Chinyata, Mafuta, Ndaula, Nyongani, and Tamanimwendo, and the control communities were Choumba, Kanongo, and Waliranji. The selected treatment communities in Ntchisi were Chaola, Chazimbobo, Nanzomba, and Pondani, and the control communities were Chikho and Mlambe. The selected treatment communities in Rhumpi were Mzokoto and Mkombezi, and the control communities were Kakoloha and Luwira.

The VSLA package of activities includes mobilization and organization of groups, child labor prevention training, financial literacy training, entrepreneurship and marketing training, and support for VLSA group certification at the local district office. The purpose of the trainings was to provide guidance on how to make good investments in income-generating activities as well as in education. Facilitators from the Ministry of Civic Education Culture and Community Development, Ministry of Gender, Children, Disability and Social Welfare, Ministry of Agriculture, Irrigation, and Water Development, Ministry of Labour, Youth, Sports, and Manpower Development, and CLEAR II delivered the trainings. We present the topics covered in the trainings in Exhibit 4.

Exhibit 4. VSLA Training Topics and Activities

Activities	
1. Groups, leadership, and elections	2. Share-out (action audit)
3. Development of savings, credit, and social fund policies and procedures	4. Introduction to market research
5. Constitution development	6. CLEAR II background
7. Record-keeping and managing a meeting	8. Child labor/child protection concept
9. First share-purchase/savings meeting	10. List of hazardous work criteria
11. First loan meeting	12. Agri-business
13. First loan repayment meeting	

Source: Created by authors using project documents

The study team randomized the communities into treatment and control groups in September 2016. After randomization, the implementing partner mobilized in the treatment communities in October and November 2016. They received support from community agents who were responsible for supervising the VSLA groups to ensure their continued progress, help resolve conflicts, and plan for their sustainability. TLC had trained and supported 1,561 VSLA beneficiaries as of December 2018. Exhibit 5 presents the numbers of VSLA groups that were formed and supported in each of the CLEAR II districts.

Exhibit 5. VSLA Mobilization in Treatment Communities

		Mchinji	Ntchisi	Rumphi	Total
Groups		70	28	16	114
Individuals					
	Males	211	47	12	270
	Females	796	379	116	1,291
	Total	1,007	426	128	1,561

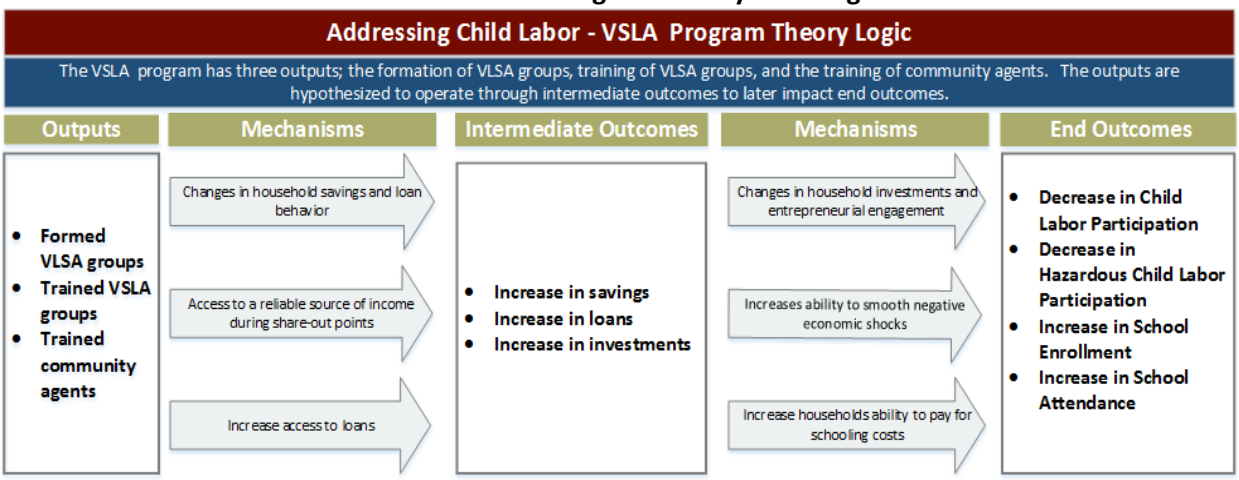
Source: Created by authors from project documents.

1.1.4 Theory of Change

Exhibit 6 outlines the postulated theory of change for CLEAR II's VSLA component in potentially reducing child labor. The VSLA component provides inputs and activities for the implementation and continuity of savings groups. TLC delivers the necessary **inputs** (record-keeping books, calculators, and safe boxes, among others) and conducts **activities** to mobilize, create, train, and support the VSLA groups. Government officials and local child labor committees also deliver **activities** to support the groups through trainings and local support. Schools and local organizations provide the facilities in which the groups meet on a weekly basis. Delivery of these inputs and activities potentially produces the **outputs**, such as VSLA savings groups, trained participants (beneficiaries), and trained community agents.

These **outputs**, then, potentially yield the **intermediate outcomes**, such as increase in savings, lending, and investment. The **mechanism** underlying these changes could potentially be that VSLA beneficiaries will likely increase their savings and have access to those savings at the share-out period. The beneficiaries will also likely have access to loans. Access to loans, together with entrepreneurship training, could potentially allow beneficiaries to invest. The **intermediate outcomes** are also expected to lead to **end outcomes**. The increased savings and access to loans could likely allow households to weather negative economic shocks and potentially enable beneficiaries to take advantage of good investment opportunities and be more entrepreneurial. These mechanisms could potentially lead to **end outcomes**, which include a decrease in the need for child labor and hazardous child labor, particularly for children who are at a risk of dropping out of school. The increased income from savings and interest could also help cover school costs, thereby increasing school enrollment and attendance.

Exhibit 6. VSLA Program Theory of Change



Source: Created by authors based on project documents

1.1.5 Existing Literature and the Evaluation's Contribution to Literature

The experimental evaluation of CLEAR II's VSLA component in reducing child labor will help fill the evidence gap by producing evidence on the link between access to microfinance, child labor, and schooling outcomes. To our knowledge, experimental evidence does not exist on the impact of VSLAs on child labor and hazardous labor reduction.[16] However, extensive literature exists linking VSLA interventions with other outcomes, including household welfare, children's education and health, and access to credit and savings.

Experimental evaluations have found that VSLAs are associated with increases in consumption, savings, asset holding, food intake, and preventive health behaviors in a variety of settings. Ksoll et al. (2016) conducted an RCT in 46 villages across Malawi and found that savings groups lead to an increase in household savings.[17] Anyango (2005) conducted a quasi-experimental evaluation of a VSLA intervention in Malawi and found significant increases in savings and in income-generating activities.[18] Karlan et al. (2012) conducted RCTs examining a VSLA model in Malawi, Uganda, and Ghana.[19] They found that VSLAs increased overall savings levels and that average savings held by women in the treatment group were significantly higher than for women in the control group. The study also found that VSLA interventions increased the rate at which women started businesses and increased their incomes from those businesses. Bundervoet (2012) conducted an RCT evaluation of VSLAs in Burundi.[20] He found that VSLA membership not only increased monthly per capita consumption expenditures, but also increased households' asset holdings. In an RCT examining VSLAs in Mali, Beaman et al. (2014) found significant improvements in food

[16] Our literature search found one paper, but we located only an extended abstract with no results. Fumagalli, L., & Martin, T. (2014). Income Smoothing, Child Labor and Schooling: A Randomized Field Experiment in the Nampula Province of Mozambique.

[17] Ksoll, C., Lilleør, H. B., Lønborg, J. H., & Rasmussen, O. D. (2015). Impact of Village Savings and Loans Associations: Evidence from a Clustered Randomized Trial. Journal of Development Economics.

[18] Anyango, E. (2005). CARE Malawi Central Region Livelihood Security Project Impact Assessment Report on Village Savings & Loans Component (VS&L).

[19] Karlan, D., Thuysbaert, B., Udry, C., Cupito, E., Naimpally, R., Salgado, E., & Savonitto, B. (2012). *I*mpact Assessment of Savings Groups. Findings from Three Randomized Evaluations of CARE Village Savings and Loan Associations Programmes in Ghana, Malawi and Uganda. Final report. New Haven, CT: Innovations for Poverty Action.

[20] Bundervoet, T. (2012). Small Wonders? A Randomized Controlled Trial of Village Savings and Loans Associations in Burundi. (Unpublished manuscript). New York, NY: International Rescue Committee.

security, consumption smoothing, and buffer stock saving but no impacts on health, education, social capital, or female decision-making power.[21]

Our literature review of VSLA schemes validates the assumption of the logic model that VSLA membership helps increase savings and access to credit as intermediate outcomes. The existing literature also suggests that these savings and access to credit allow vulnerable households to buffer short-term economic shocks to smooth household expenses. However, the link between VSLA membership and expendiures on education, health, building materials, fertilizer, and business start-up costs is less clear.

Furthermore, there is no experimental evidence examining the impact of VSLAs specifically on child labor. The existing literature suggests that increasing household access to credit may reduce child labor and increase household welfare. Dehejia and Gatti (2005) found a negative relationship between access to credit and child labor using cross-country data from the International Labour Organization.[22] Beegle et al. (2006) examined the relationship between household income shocks and child labor in Tanzania using panel data from the Kagera Health and Development Survey.[23] They found that children in households who experience transitory household income shocks increase their use of child labor and that households with assets were able to offset the impact of economic shocks largely.

Empirical literature has also examined the effects of subsidies on child labor. In a recent study, Handa et al. (2016) examined the impacts of Zambia's Child Grant Program, a randomized controlled trial of unconditional cash transfer program for households with children under three years of age, on school enrollment and work for the older children in the household. They found a significant improvement in school enrollment for children ages 11–14, which coincides with the typical age of school dropout in Zambia.[24] Dammert et al. (2017) conducted a systematic review of different programs to reduce child labor. The authors found that programs that increase income-generating activities through direct capital provision, entrepreneurship training, or microfinance might increase a household's dependency on children working in the family business or within the household.[25] De Hoop et al. (2017) evaluated the effects of cash transfers and household engagement in entrepreneurial activities on children in Malawi and Zambia using secondary data from two cluster randomized controlled trials of government run programs. Zambia's program increased prevelance of excessive working hours for children ages 5-11, and in Malawi there was an increase in the likelihood of engaging in hazardous labor. The authors found that these programs led to an increase in the number of hours worked and exposure to work hazards by children in both countries, but that the material well-being of their families improved.[26] Edmonds and Theoharides (2019), using a randomized evalution in the Philippines, found that assets transfers led to increased child employment for children who had not worked before.[27]

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[21] Beaman, L., Karlan, D., & Thuysbaert, B. (2014). *S*aving for a (Not So) Rainy Day: A Randomized Evaluation of Savings Groups in Mali (No. w20600). Washington, DC: National Bureau of Economic Research.

[22] Dehejia, R. H., & Gatti, R. (2005). Child Labor: The Role of Financial Development and Income Variability Across Countries. Economic Development and Cultural Change, *53*(4), 913-932.

[23] Beegle, K., Dehejia, R. H., & Gatti, R. (2006). Child Labor and Agricultural Shocks. Journal of Development Economics, *81*(1), 80-96.

[24] Handa, S., Natali, L., Seidenfeld, D., & Tembo, G. (2016). The Impact of Zambia's Unconditional Child Grant on Schooling and Work: Results from a Large-Scale Social Experiment. Journal of Development Effectiveness, *8*(3), 346-367.

[25] Dammert, A. C., de Hoop, J., Mvukiyehe, E., & Rosati, F C. (2017). Effects of Public Policy on Child Labor: Current Knowledge, Gaps, and Implications for Program Design. The World Bank. Available from https://doi.org/10.1596/1813-9450-7999.

[26] de Hoop, J., Groppo, V., & Handa, S. (2017). Household Micro-Entrepreneurial Activity and Child Work: Evidence from Two African Unconditional Cash Transfer Programs. (Unpublished manuscript).

[27] Edmonds, E., & Theoharides, C. (2019). The Impact of Productive Assets and Training on Child Labor in the Philippines. Available from https://www.poverty-action.org/publication/impact-productive-assets-and-training-child-labor-philippines.

1.2 Study Objectives

The main objective of this study was to estimate the effect of CLEAR II's VSLA component on three end outcomes: (1) child labor, (2) hazardous child labor, and (3) school enrollment and attendance. To examine the link between the VSLAs and child labor and education outcomes, the study also estimated the effects on the intermediate outcomes of savings, access to credit, and investments.

1.3 Research Questions

The specific research questions that the study helps address are as follows.

To assess the end outcomes, we address the following questions:

1. What is the impact of the VSLA component on child labor?
2. What is the impact of the VSLA component on hazardous child labor?
3. What is the impact of the VSLA component on school enrollment and attendance?

To assess the intermediate outcomes, we address the following questions:

4. What is the impact of the VSLA component on savings?
5. What is the impact of the VSLA component on credit access and investments?

The study team also conducted a qualitative study to facilitate understanding of the potential mechanisms of change. We present the qualitative study findings in Section 4.5.

1.4 Hypotheses

The study tested two main hypotheses, one for examining the intermediate outcomes and another for the end outcomes. Rejecting the null hypotheses that the VSLA component does not affect the intermediate or end outcomes would allow us to show that VSLA initiatives, in fact, lead to child labor changes.

1. **Null Hypothesis 1: The VSLA component does not increase savings, credit access, and investments.**

The VSLAs provide group members with a commitment device for regular savings, which may increase group members' savings on a regular basis and increase their incomes during the share-out period. Although members can access their share-out only at the end of the year, the VSLAs also provide households with access to loans. Loan access serves as a community safety net, enabling members to weather economic shocks, such as droughts, and to cover unexpected costs such as those generated by natural disasters, health emergencies, and funerals. Households also have the option to use the VSLA loans to pursue investments in agricultural production and education. Agricultural investments may enable beneficiaries to purchase agricultural inputs, such as seeds, machinery, and fertilizer, and to potentially trade crops without the need of intermediaries. Investments in education relate to members' capacity to purchase school materials and cover other schooling costs, thereby enabling students to remain in school and increase their human capital.

2. **Null Hypothesis 2: The VSLA component does not change child labor, hazardous child labor, or school enrollment and attendance.**

Households that live in poverty or experience unexpected shocks may tend to have high rates of child labor. Using child labor during economic shocks as a substitute for, or supplement to, adult labor in household activities or other work decreases school attendance. The capacity to weather negative economic shocks and emergencies may decrease the need to withdraw children from school in order to have them work. Moreover, the increased income and lending capacity provided by VSLA membership

may provide an incentive for children to remain in school. Therefore, VLSA membership may reduce the incidence of child labor and hazardous child labor. Alternatively, the increased (entrepreneurial or business) investments through VSLA membership may also increase the household's demand for labor, which may increase child labor and hazardous child labor incidence, and reduce school enrollment and attendance.

Chapter 2. Evaluation Design and Methodology

This chapter describes the evaluation design, including the CLEAR II intervention, study sample, program participants, and the key outcomes of interest studied.

2.1 The CLEAR II VSLA Intervention

As described in the previous chapter, under the CLEAR II program, VSLAs were organized at the community level, with a community being defined as a group of villages that share one school. The services delivered in the VSLAs included the formation and supervision of groups, as well as provision of training on finance, child labor, and agricultural productivity.

2.2 Evaluation Design and Randomization

The implementation of the VSLA component in selected communities allowed the study team to set the evaluation as a cluster randomized controlled trial. Among the 18 communities where CLEAR I had not been implemented before but were in a region with a high incidence of child labor, the study team randomly assigned 11 communities to the treatment group through a lottery, ensuring that at least two treatment communities were present in each district. We assigned the remaining seven communities to the control group.[28] Exhibit 7 presents the treatment and control communities.

Exhibit 7. Treatment and Control Communities

Treatment			Control		
District	**Traditional Authority**	**Community**	**District**	**Traditional Authority**	**Community**
Mchinji	Mavwere	Chinyata	Mchinji	Mavwere	Choumba
Mchinji	Mavwere	Mafuta	Mchinji	Mavwere	Kanongo
Mchinji	Mavwere	Ndaula	Mchinji	Mavwere	Waliranji
Mchinji	Mavwere	Nyongani	Ntchisi	Kasakula	Chikho 2
Mchinji	Mavwere	Tamanimwendo	Ntchisi	Kasakula	Mlambe
Ntchisi	Kasakula	Chaola	Rumphi	Mwankhunikira	Kakoloha
Ntchisi	Kasakula	Chazim'bobo	Rumphi	Mwankhunikira	Luwira
Ntchisi	Kasakula	Nanzomba			
Ntchisi	Kasakula	Pondani			
Rumphi	Mwankhunikira	Mzokoto			
Rumphi	Mwankhunikira	Mkombezi			

Source: Created by authors

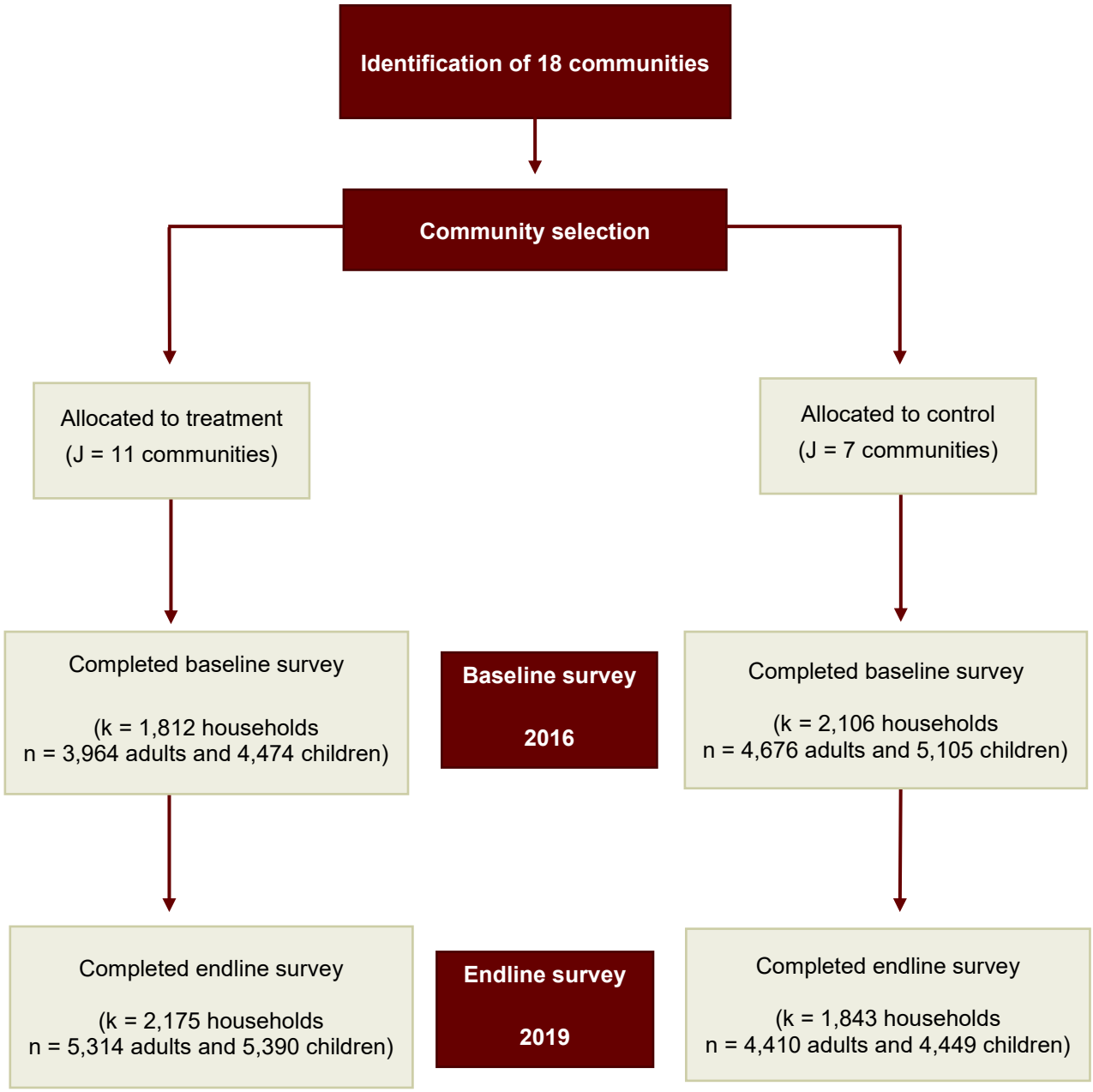
Prior to randomization and launch of activities in the treatment communities, the team implemented baseline data collection among randomly selected eligible households in the treatment and control communities in August 2016. We used the baseline survey to verify treatment and control communities' balance in terms of the key demographic, community characteristics, and outcome variables.[29] The balance tests verified that random assignment produced two groups that were equivalent in observable characteristics. Successful testing of group equivalence ensured that any outcome differences between

[28] At baseline, we assigned Mkombezi as a control community. However, during the visit to Rhumpi in October 2018, we confirmed that VSLA groups in Mkombezi were formed in 2016 and they had received all VSLA services. Therefore, for study purposes, we assigned this community as a treatment community at endline.

[29] Detailed balance tests are presented in the baseline report. In the next chapter, we report the balance tests on select variables and outcomes relevant for the analysis.

groups found at endline were attributable, with a known degree of statistical confidence, to the CLEAR II VSLA intervention. During program implementation, the study team also verified the implementation of activities in treatment communities, including the timing for the termination of treatment across communities. Post the implementation of the intervention for a little more than two years, the study team launched endline data collection in the treatment and control communities in March and April 2019. We collected cross-sectional post-intervention data from randomly selected eligible households in treatment and control communities. In the treatment communities, we collected data from a randomly selected group of households, who may or may not have been part of the VSLA group. Therefore, the evaluation design allowed us to measure the intent-to-treat (ITT) effect of the program. In other words, our estimates reflect the overall impacts on treatment communities relative to control communities, irrespective of whether the households actually participated in the VSLAs. Exhibit 8 provides a schematic representation of the overall evaluation design.

Exhibit 8. VSLA RCT Evaluation Phases



Source: Created by authors

2.3 Sample Size

As described above, we formed treatment and control groups by randomly assigning communities, after ensuring that each district would have at least two treatment communities. The treatment group consisted of 11 communities with approximately 12,000 potential participants. The evaluation team surveyed about 4,000 households and 9,000 children at baseline and endline in the 18 study communities. We provide the full details of the power calculations and minimum detectable effects in Appendix B. The

initial estimated sample size for the study was approximately 4,500 households in the 18 study communities based on the minimum detectable effects calcuations.[30]

We aimed to collect cross-sectional data at baseline and endline to meet the target number of households. Whereas our baseline and endline data are matched to a certain degree (details provided in the next chapter), the key objective was to collect samples of pre- and post- cross-sectional data and not a panel dataset of the same households. We did this because some households who we interviewed at baseline may no longer have a child in 5-17 age group to make them eligible for interview at endline.

To meet this sample size goal, the team developed a list of households in the 18 communities in August 2016 and drew a random sample from the list of households with children in the 5–17 age group at baseline.[31] The household-listing exercise collected information on the name of the household head, address, cell phone number, number of people in the household, number of children under age 18, and number of children ages 5–17. At endline, we aimed to first survey the same households as baseline if they still had a child in the 5-17 age group and then select randomly from the list of eligible households to reach our target sample size goal.

2.4 Program Participants

Program participants were community members from the 11 treatment communities. The implementing partner mobilized members of these communities and invited them to participate in the VSLAs. Although the intervention is at the individual level, that is, only a representative individual from a given household could participate in the VSLA groups, the changes/outcomes that are measured as a result of program participation accrue to households. We analyze outcomes at the household level, such as the level of household savings, credit access, income, investments, and children's work decisions. Therefore, ultimately, the participants/beneficiaries of the intervention are entire households.

2.5 Outcomes of Interest

We collected the outcome variables of interest, together with an additional battery of explanatory variables, at baseline in August and September 2016 and again at endline in March and April 2019. Exhibit 9 presents the outcomes of interest, with their descriptions and a crosswalk of outcomes to the questions in the baseline and endline surveys.

[30] In the next chapter, we discuss the challenges encountered in data collection, which resulted in a lower sample size than originally planned.

[31] The sample of the household listing consisted of 4,759 households in Mchinji, 1,541 households in Ntchisi, and 1,314 households in Rumphi.

Exhibit 9. Outcomes of Interest Crosswalk

Research Question	Outcome	Description	Survey Question(s)
End Outcomes			
1. What is the impact of the VSLA component on child labor?	Children ages 5-11 who worked in the last week.	Children ages 5 to 11 reports being engaged in any type of work in the past week inside the SNA boundary of economic activity	Now, think about all the activities <<name>> did in the last week. Please tell me if <<name>> did any of the following in the last week. Did <<name>> do this activity in the last week? Did <<name>> do this activity just for the household, for someone else or for both?
			Please tell me how many minutes or hours <<name>> spent doing <<emp>> each day last week?
	Children ages 12–13 worked in work not classified as 'light'	Children ages 12–13 reported having engaged in work not classified as 'light'	Now, think about all the activities <<name>> did in the last week. Please tell me if <<name>> did any of the following in the last week for at least one hour. Did <<name>> do this activity in the last
			Please tell me how many minutes or hours <<name>> spent doing <<emp>>each day last week?
2. What is the impact of the VSLA component on hazardous child labor?	Children 5–17 having worked in hazardous or illicit work[32]	Children reported to have at least one of the following hazardous child-labor triggers: working in a hazardous environment, working in a hazardous industry, working between 7 p.m. and 7 a.m., working over six hours on any day in the past week, working more than 36 hours during the past week	Was any of the work you/he/she did on own or household's plot, farm or food garden related to growing and harvesting tobacco?
			Did <<name>> work on your own household's or someone else's tobacco farm last tobacco season
			Did <<name>> engage in any of the following activities last week?
			Has <<name>> been exposed to any of the following in the last week?
			Please tell me if <<name>> worked during any of the following times in the last week?
3. What is the impact of the VSLA component on school enrollment and attendance	Currently enrolled in school	Children's enrollment in school, as reported by household respondent	Is <<name>> currently enrolled or signed up in a school or college?
	School attendance in the last week	Children's weekly attendance (last week), as reported by household respondent	How many days did <<name>> miss school in the last week?
Intermediate Outcomes			
4. What is the impact of the VSLA component on savings?	Change in household savings	Total household savings in the last month and overall	Now, I have some questions about your household. How much did your household save in the last month?
			How much total savings does your household have?
5. What is the impact of the VSLA component on loans and investments?	Household access to loans, the number and value of loans taken in the last year.	Proportion of household that report access to loan services;	If you wanted to get a loan today, are you able to get one? How many loans did you take out in the last year, that is, between March/April 2018 and today?

[32] For children ages 14-17, estimates of hazardous child labor are equivalent to child labor estimates.

Research Question	Outcome	Description	Survey Question(s)
		Total number of loans taken and total value of loans	What was the value of all the loan(s) that you took out in the last year, that is between March/April 2018 and today?
	Household having owned a business in the last year.	Proportion of household that owned a business	Did your household own a business during the last year?

Source: Created by authors

Chapter 3. Data Collection

This chapter describes the primary data collection at baseline and endline. The first section describes the design, cognitive testing, and piloting of the survey instrument. The second and third sections describe the baseline and the endline quantitative data collection. The fourth section describes the qualitative data collection.

3.1 Instrument Design

IMPAQ designed a project-specific survey to administer to potential program participants, that is, members of the 18 study communities with at least a child in the 5-17 years age group. We designed the survey to identify child labor and hazardous child labor according to the operational definitions outlined in Section 1.1.2 and to answer all research questions. The survey consisted of two parts, as described in Exhibit 10. The first part was to be filled by the head of the household or a household member over age 18 with knowledge of the household's finances and children's activities.[33] Sections of this survey instrument cover personal and sociodemographic information, educational information, participation in social programs, work information, workplace conditions, tobacco activities and household chore information, household savings and loans, and investments.

The second part of the survey, for children ages 5–17, asked about their school attendance and their involvement in various economic and household activities, including tobacco work. It gathered information on current education activities—including school enrollment status, grade level, any interruptions in education and the reasons for interruption, reasons for not attending school, and respondents' schooling and attendance. In addition, we asked questions about children's current labor activities, including involvement in both remunerated and non-remunerated activities, the type of work they did for pay, and hours spent at each type of work. The children's survey also included questions about their work environments to determine the safety of those environments.

To validate the instruments, we conducted cognitive testing with adults and children from neighboring villages not included in the study. The main finding from the cognitive testing was that children under age 12 had no notion of a reference period or accounting of activities. As a result, we decided, in consultation with ILAB, to provide children ages 5–11 with only the first section of the children's survey, which is the most basic. As a result, we collected data on child labor and hazardous child labor only from children 12 years and older. In the analysis, we primarily used the child labor and hazardous child labor data collected for all children in the household survey and used the data collected from children as an additional check.

After we finalized the survey instrument, the Malawi National Commission of Science and Technology, the Instititonal Review Board authority in Malawi, approved the instrument before baseline data collection started in 2016. When we updated the instrument for the endline data collection, the same body approved the revised survey. The complete endline survey instrument, administered beginning in March 2019, is in Appendix C.

[33] The members of the household include people who live there together and eat their meals from the same kitchen (except when they are out working, away at school, or somewhere else), people who usually live there or consider this to be their permanent address (that is, when they are out of work or school, they live there, but they currently do not because of work or school), and visitors and house workers who have lived under the same roof with the household head for at least four weeks at the time of the interview. The members of the household also include people for whom this is the permanent address; people who usually live there, but are not currently there because of work, school, or something else (for example, a child working in the city or living in a boarding school); and people who are not currently there, but have lived there for four weeks or more in the previous year (for example, parents who rotate residence among different children).

Exhibit 10. Household Survey Sections

Adult Respondant Topic Areas
Household composition: who lives there, their relationship to the head of household, their ages, sex , marital status, and where the household members live
Education: literacy status, last level of education completed, reason for not enrolling or dropping out, and any vocational training completed
Children's Education: school enrollment and attendance status, reasons for not attending or enrolling
Programs: government programs household and household members participate in
Childrens's Employment: employment status, nature and kinds of work each child engaged in, affect on school attendance, hours worked, and earnings
Tobacco Activities: where the work was performed, time spent, tobacco-related tasks
Children's Activities: activities children do that are not for pay, hours spent on these activities, affect on school attendance because of these activities, information on activities that may be hazardous and exposure to dangerous things
Employment for Adults: employment status, wages earned, whether the work was tobacco-related, and self-employment
Social Group: religion and tribe/ethnic group
Savings and Loans: household savings, where they keep savings, knowledge and membership in VSLAs, loan access, uses of savings and loans
Women's Empowerment: making decisions, mobility, and financial freedom
Opinions: on children attending school, working, and missing school
Knowledge: about laws pertaining to children
Household Finances: assets, land ownership, renting land
Children's Survey Topic Areas
Children's Education: highest grade obtainment, school enrollment and attendance status, reasons for not attending or enrolling
Childrens's Employment: employment status, age the child began working, jobs the child worked, hours worked, amount earned from each job, and nature and kinds of work each household member engaged in, when they worked, hazardous work status
Tobacco Activities: what tobacco-related activities they perform
Children's Activities: activities children do that are not for pay, hours spent on these activities, affect on school attendance because of these activities, information on activities that may be hazardous and exposure to dangerous things

Source: Created by authors

3.2 Baseline Data

The baseline preparation activities included enumerator training and piloting, conducted under the direct supervision of IMPAQ and the U.S. Department of Labor. Enumerators administered the baseline survey – comprising household and children's survey – as in-person interviews between September and October 2016.

For the household survey, we defined an eligible respondent as "a member of the household who was 18 years and above." The selected eligible adult respondent answered the survey questions for all the members in the household. We define the members of the household, as follows:

- People who live here together and eat their meals from the same kitchen, except when they are out working, away at school or somewhere else,

- People who usually live here or consider this to be their permanent address, that is, if they are out of work they will come live here, but currently do not because of work or school, and
- Visitors and house workers who have lived under the same roof with the household head for at least four weeks at the time of the interview.

The members of the household also include:

- People for whom this is the permanent address, or who usually live here, but are not currently there, because of work, school or something else (for example, a child working in the city or living in a boarding school), and
- People who may not currently be there, but have lived there for 4 weeks or more to the time of the interview (parents, for example, alternating between different children).

The preferred respondent was the head of the household, defined as "the person who lives here, is responsible for managing the affairs of the household and also makes most of the decisions on behalf of the household." If the head of household was not available, we interviwed the available adult who knew most about the household.

In the 18 study communities, the aim was to survey 4,500 households. To meet this goal, we drew a random sample from a list of all households with children in the age group of 5 to 17 years in the three study districts, which we obtained from a house-listing exercise.[34] The list of households generated as part of the house-listing exercise was the basis for the sampling frame. The original sampling plan was to survey approximately 250 households in each community. In order to maintain representation of smaller communities in the sample and to ensure a sufficient number of households from each of the small communities, we included all the households from the seven small communities. These communities all had less than 250 households with children in the age group 5 through 17.[35] The households from the larger communities were randomly selected proportional to the size of the community. We generated a random number for each household and sorted the random numbers in ascending order. We then selected the total number of households from each community to match the sample size that was proportional to the size of each of these communities.

In each of these selected households, the enumerators conducted a household survey and interviewed all children older than 12 years in the household. Using this sampling strategy at baseline, enumerators interviewed 3,918 households in the study communities. Exhibit 11 presents the numbers of surveys administered at baseline in each of the three districts.

Exhibit 11. Baseline Surveys

Household Sample	
Mchinji	1,862
Ntchisi	1,400
Rumphi	656
Total	3,918

Source: Author's calculations

[34] The sample of the household listing consisted of 4,759 households in Mchinji, 1,541 households in Ntchisi, and 1,314 households in Rumphi.

[35] These communities were Mafuta and Nyongani from Mchinji district, Mlambe, Chaola, and Chazim'bobo Kakoloha from Ntchisi district, and Kakoloha and Luwira from Rumphi district.

Even though our target goal was 4,500 households, we ended up interviewing fewer households than anticipated. Exhibit 12 shows the overall response rate to the household survey, including the distribution of non-responses and completes.[36] There were 699 non-response cases in the survey fielding exercise, with an overall response rate of about 84 percent. This response rate is lower than that obtained in Malawi's Demographic and Health Survey (99.2%).[37]

Exhibit 12. Breakdown of Household Survey Response Rate at Baseline

	Number
Total Planned Sample	4,650
Contacted Households	4,650
Completed Surveys	3,918
Incomplete Surveys	33
Non-response*	699
Household Survey Response Rate	84%

Source: Author's calculations

*Non-response includes ineligible respondent, refusal to participate, no one present in the household, and other reasons.

We provide the key descriptive characteristics of our baseline survey data and, more importantly, the baseline balance checks in the next chapter.

3.3 Endline Data

3.3.1 Endline Data Collection

We conducted endline data collection in March and April 2019. We scheduled endline data collection to coincide with the peak of the tobacco season in order to capture information on child labor and hazardous child labor. We also timed it to take place during the academic year in order to capture outcomes on enrollment and attendance. IMPAQ directly supervised the enumerator training activities, data collection, pilot, and data collection rollout. The data collection strategy prioritized interviewing the same respondents (households) as at baseline if they were eligible, that is, if they had a child in the ages 5-17.[38] When a baseline household was unreachable, we chose a replacement household from the same village. This protocol allowed the study to preserve its sample size, while maintaining as many of the respondents from baseline as possible. For endline data collection, we surveyed 4,018 households and 9,192 children.

Exhibit 13. Endline Surveys

Sample	Mchinji	Ntchisi	Rumphi	Total
Total Households	1,918	1,420	680	4,018
Replacement households	581	349	251	1,181
Children ages 5–17	4,639	3,497	1,703	9,839

Source: Author's calculations

[36] We calculated the response rates as per the American Association for Public Opinion Research (AAPOR) Guidelines. The number of households in the total sample is the number provided by the house-listing exercise.

[37] Malawi National Statistical Office (2017). Malawi Demographic and Health Survey (2015-16) Final Report.

[38] Although the study design did not necessitate surveying the same baseline households, our strategy was to target the same households as much as possible in case additional analysis was needed using both baseline and endline data.

lists the numbers of surveys administered at endline in each district and the numbers of households that served as replacements.

Exhibit 13. Endline Surveys

Sample	Mchinji	Ntchisi	Rumphi	Total
Total Households	1,918	1,420	680	4,018
Replacement households	581	349	251	1,181
Children ages 5–17	4,639	3,497	1,703	9,839

Source: Author's calculations

3.4 Qualitative Data Collection

We gathered qualitative data to document the intervention implementation and to facilitate understanding of program participants' perceptions of the mechanisms of change.

During the baseline data collection in 2016, we gathered qualitative data through key informant interviews (KIIs) with program implementers to assess the relevance of the program and the implementation plans. We learned about the implementation of the program during two monitoring visits, one in May 2018 and the other in October 2018. Monitoring activities included site visits to all three program districts and interviews with program implementers. In these monitoring trips, the implementation partners confirmed the creation of VSLAs in treatment communities and the lack of creation of VSLAs in the control communities by them. Finally, an in-depth qualitative data collection took place during endline data collection in April 2019. This last activity—which included extensive KIIs with program implementers and focus group discussions (FGDs) with beneficiaries in treatment communities across the three project districts—focused on understanding beneficiaries' perceptions of change and benefit (if any) observed from participating in VSLAs. Exhibit 14 lists the KIIs and FGDs conducted at endline. Section 4.5 contains findings from the qualitative study, and Appendix G presents the qualitative instruments.

Exhibit 14. Key Informant Interviews and Focus Group Discussions at Endline

Location	Data Collection Method and Respondents
Lilongwe	▪ KII with TLC program director ▪ KII with YONECO program manager
Mchinji	▪ FGDs with Chinyata, Tamanimwendo, and Ndaula VSLAs ▪ FGD in Gumba community ▪ KII with TLC field coordinator ▪ KII with head of Department of Community Development ▪ KII with Ministry of Labour representative
Ntchisi	▪ FGD with Pondani VSLA ▪ KII with TLC field coordinator ▪ KII with head of Department of Community Development ▪ KII with ECLT program manager
Rumphi	▪ FGDs with Kamphenda and Mzokoto VSLAs ▪ KII with TLC field coordinator ▪ KII with community agent

Source: Created by authors

Chapter 4. Data Analysis and Results

This chapter presents the findings of the impact analysis. We first describe the econometric models used to identify the program impacts. Next, we present a brief overview of the baseline balance checks on the key outcome and explanatory variables. The third section describes the intervention's implementation in treatment and control villages. The fourth section presents our impact findings related to the end and intermediate outcomes, followed by the qualitative findings in the fifth section. The final section describes the study's limitations.

4.1 Empirical Strategy

To estimate the program impacts, we run the following regression model using endline data to obtain the average difference in key outcomes between treatment and control groups.

$$Y_{ij} = \alpha_0 + \beta_1 D_j + \gamma X_{ij} + u_{ij}$$

where:

- Y_{ij} is the outcome of interest for an individual {*i* = 1,…,n} in community {*j* = 1,2,3,…,}
- D_j is the treatment status indicator, which equals 1 if the individual is from a community assigned to the treatment, 0 otherwise
- X_{ij} is a set of vector of individual-level covariates of individual *i* in community *j*
- u_{ij} is independent and identically distributed with a mean of 0 and variance of σ^2

The parameter of interest in this model is β_1, which is the average intent-to-treat effect of the VSLA intervention, capturing differences in outcomes between the treatment group and the control group, and α_0 is the overall mean of the outcome for the control group. We estimated the above-specificed regression model using the ordinary least squares (OLS) estimation technique. We also presented robust standard errors clustered at the community level to account for unobserved correlation between individuals living within a community. This also addresses concerns related to heteroskedasticity that is a common problem with using OLS models for dichotomous variables.[39] In addition to presenting results using robust standard errors clustered at the community level, we also report the confidence intervals related to the treatment effect obtained by using using Cameron, Gelbach and Miller's (2008) proposed bootstrap-t procedures for standard errors.[40] In the presence of few clusters (<20), standard statistical tests can over reject the null hypothesis, and therefore, bootstrap-t procedure was adopted to account for 18 clusters in our randomization design.

The set of covariates used in the regression models include the sex of the child, sex of the household head, and the household size. We estimated this regression model for the following key outcomes: incidence of child labor and hazardous labor, school enrollment and attendance, savings, access to credit, and business ownership.

[39] To address the heteroskedasticity related concerns in standard errors obtained from linear probability models, we use White (1980) robust standard errors that account for any arbitrary form of heteroskedasticity. Wooldridge, J. (2016). Introductory Econometrics: A Modern Approach. 7th ed. Cengaga Learning. White, H. (1980). "A Heteroskedasticity-Consistent Covariance Matrix and a Direct Test for Heteroskedasticity", Econometrica 48: 817–38.

[40] Cameron, C., Gelbach, J., and Miller, D. 2008. Bootstrap-Based Improvements for Inference with Clustered Errors. Review of Economics and Statistics 90 (3): 414-427.

We also ran another regression model represented by the following equation where we allow for the treatment effect (D) to vary by sex (F).

$$Y_{ij} = \alpha_0 + \beta_1 D_j + \beta_2 F_{ij} + \beta_3 D_j \cdot F_{ij} + \gamma X_{ij} + u_{ij}$$

Here F_{ij} captures sex differences in the outcome variable and β_1 represents the intent-to-treat effects of the intervention on boys and the coefficient on the interaction term (β_3) represents sex differences (female-male) in the impact of the intervention. A failure to reject the null hypothesis (of no impact) on the interaction term would suggest that there are no sex differences in the impact of the intervention.

4.2 Baseline Balance Check

Our ability to obtain unbiased intent-to-treat estimates relies on the random assignment of clusters into treatment and control groups. To verify group comparability, we collected baseline data from the 18 communities and conducted balance checks to ensure both groups were equivalent in observable characteristics. We clustered the standard errors at the community level to account for unobserved correlation between individuals within a community.

Exhibits 15, 16, and 17 provide baseline differences between the treatment and control groups for household demographics, children's demographics, and on key outcomes and intermediate outcomes of interest. A variable may suggest baseline imbalance if the mean differences between the treatment and the control group were statistically significant. As can be seen across the three exhibits showing the potential explanatory and the key outcome variables, baseline imbalance does not seem to be a concern in our analysis.

Exhibit 15. Adult Demographic Characteristics, by Treatment Group at Baseline

Demographic Characteristics	Treatment		Control		Difference (t-test)	
	Mean (CV)	N	Mean (CV)	N	Mean	CI (LB, UB)
Number of households	**1,812**		**2,106**			
Average number of household members	5.466 (0.314)	1,812	5.462 (0.326)	2,106	0.004	(-0.020, 0.024)
% of female headed households	25.8% (1.695)	1,812	26.3% (1.674)	2,106	-0.5%	(-0.033, 0.023)
Christian religion (%)	94.5% (0.240)	9,603	95.0% (0.229)	11,167	-0.5%	(-0.011, 0.001)
Adult employment and earnings						
% employed in last week	25.8% (1.742)	3,964	26.6% (1.662)	4,676	-0.8%	(-0.026, 0.019)
Adult earnings last week (MKW)	5927.154 (1.581)	1,023	6762.240 (1.609)	1,243	-835.09	(-1770.736, 100.564)

Source: Authors' calculations.

Notes: We base confidence intervals (CIs) on robust standard errors clustered at the community level. CV refers to the coefficient of variation. We present 95 percent confidence intervals. * p<0.05, ** p<0.01, *** p<0.001.

Exhibit 16. Children Demographic Characteristics, by Treatment Group at Baseline

Demographic Characteristics	Treatment		Control		Difference (t-test)	
	Mean (CV)	N	Mean (CV)	N	Mean	CI (LB, UB)
Sex: children from ages 5 to 17						
Sex (% Female)	50.5% (0.989)	4,474	50.2% (0.996)	5,105	0.3%	(-0.017, 0.023)
Age groups: children from ages 5 to 17						
5 to 11 (%)	60.8% (0.803)	4,474	61.1% (0.797)	5,105	-0.3%	(-0.023, 0.016)
12 to 13 (%)	16.1% (2.282)	4,474	15.8% (2.307)	5,105	0.3%	(-0.012, 0.018)
14 to 17 (%)	23.1% (1.825)	4,474	23.0% (1.829)	5,105	-0.1%	(-0.016, 0.018)

Source: Authors' calculations.
Notes: We base confidence intervals (CIs) on robust standard errors clustered at the community level. CV refers to the coefficient of variation. We present 95 percent confidence intervals. * p<0.05, ** p<0.01, *** p<0.001.

Exhibit 17. Outcome Variables, by Treatment Group at Baseline

Characteristic	Treatment		Control		Difference (t-test)	
	Mean (CV)	N	Mean (CV)	N	Mean	CI (LB, UB)
Child Labor						
All children	40.4% (1.214)	4,474	41.8% (1.180)	5,105	-1.4%	(-0.034, 0.006)
5 to 11	36.9 % (1.307)	4,474	36.9% (1.308)	5,105	0.0%	(-0.024, 0.025)
12 to 13	45.5% (1.095)	4,474	50.3% (0.994)	5,105	-4.8*%	(-0.098, 0.002)
14 to 17	46.1% (1.082)	4,474	49.0% (1.020)	5,105	-2.9%	(-0.071, 0.012)
Girls	44.9% (1.108)	4,474	45.1% (1.103)	5,105	-0.3%	(-0.031, 0.026)
Boys	35.9% (1.337)	4,474	38.5% (1.265)	5,105	-2.6*%	(-0.053, 0.002)
Hazardous Child Labor						
All children	31.9% (1.461)	4,474	30.7% (1.502)	5,105	1.2%	(-0.007, 0.031)
5 to 11	28.7% (1.576)	4,474	26.5% (1.667)	5,105	2.2*%	(-0.000, 0.045)
12 to 13	32.2% (1.453)	4,474	33.1% (1.423)	5,105	-0.9%	(-0.056, 0.038)
14 to 17	40.2% (1.221)	4,474	40.4% (1.214)	5,105	-0.3%	(-0.044, 0.039)
Girls	38.7% (1.260)	4,474	36.4% (1.322)	5,105	2.3%	(-0.005, 0.050)

Characteristic	Treatment		Control		Difference (t-test)	
	Mean (CV)	N	Mean (CV)	N	Mean	CI (LB, UB)
Boys	25.0% (1.731)	4,474	25.0% (1.732)	5,105	0.0%	(-0.024, 0.025)
School Enrollment						
% of children enrolled in school	92.8% (0.299)	4,474	92.5% (0.257)	5,105	0.3%	(-0.015, 0.021)
% of boys	91.7% (0.314)	2,213	92.1% (0.264)	2,542	-0.4%	(-0.012, 0.003)
% of girls	93.6 % (0.284)	2,261	92.9% (0.251)	2,563	0.7%	(-0.017, 0.031)
Children's School Attendance for the Enrolled (ages 5-17)						
% attending every day last week	83.2% (0.450)	4,474	84.2% (0.406)	5,105	-0.9%	(-0.142, 0.125)
% missing 1-3 days last week	11.9% (2.784)	4,474	11.7% (2.847)	5,105	0.2%	(-0.011, 0.016)
% missing more than 3 days last week	4.9% (4.391)	4,474	4.1% (5.581)	5,105	0.8%	(-0.023, 0.039)
Intermediate Outcomces						
% households with no savings last month	64.1% (0.748)	1,812	63.2% (0.762)	2,106	0.9%	(-0.021, 0.039)
Total savings (MKW)	5814.288 (3.668)	1,812	5738.052 (3.154)	2,106	76.236	(-2025.97, 2178.442)
% with access to loan	34.8% (1.368)	1,812	32.6% (1.439)	2,106	2.2%	(-0.007, 0.052)

Source: Authors' calculations.

Notes: We base confidence intervals (CIs) on robust standard errors clustered at the community level. CV refers to the coefficient of variation. We present 95 percent confidence intervals. * p<0.05, ** p<0.01, *** p<0.001.

4.3 Implementation of the RCT Evaluation

According to reports from the program implementers, they formed the VSLA groups shortly after baseline data collection in October 2016, and were active in 2017 and 2018. During implementation of the program, the savings groups met every week and received trainings on finance and child labor prevention. Implementing staff through community agents provided supervision. The VSLAs received the last set of program trainings in October 2018, before their yearly share-out.

Exhibit 18 shows the percentage of households that reported belonging to a VSLA group organized by Total Land Care in the treatment and control groups. As evident from the Exhibit, take-up of the VSLA intervention was low among the treatment sample. Moreover, a significant (and only slightly lower) portion of our control group sample also appears to be part of a VSLA and appears to have received VSLA training and payouts as well. Combined together, low program take-up and potential contamination in control group diminish statistical power to detect program effects.

Exhibit 18. Participation in the VSLA Intervention at Endline

	Mean (Treatment)	Observations	Mean (Control)	Observations	Difference (t-test)
Participated in VSLA organized by TLC	18.4%	2,175	15.9%	1,843	2.5%**
Received VSLA training organized by TLC	16.6%	2,175	11.9%	1,843	4.6%***
Received VSLA payout	73.3%	849	75.7%	559	-2.3%

Source: Authors' calculations.
* p<0.10, ** p<0.05, *** p<0.01.

4.3.1 Endline Descriptive Statistics

The endline survey captured comprehensive information about sociodemographic variables, child labor, education, loans, savings, and investments. Complete endline descriptive statistics for treatment and control groups are in Appendix F. Exhibit 19 shows that child labor ranged between 40 and 80 percent depending on the age group in the treatment and control groups at endline. Exhibit 20 shows that hazardous child labor ranged between 23 percent and 71 percent depending on the age group in the treatment and control groups at endline.

Exhibit 19. Prevalence of Child Labor at Endline

Characteristic	Treatment		Control		Difference (t-test)	
	Mean (CV)	N	Mean (CV)	N	Mean	CI (LB, UB)
Age: Percentage of children engaged in child labor in each age category						
All Children	52.2% (0.957)	5,390	56.5% (0.877)	4,449	-4.3%	(-0.108, 0.022)
5 to 11	61.3% (0.794)	2,859	63.5% (0.758)	2,419	-2.2%	(-0.113, 0.069)
12 to 13	39.5% (1.238)	1,007	44.2% (1.125)	813	-4.6%	(-0.101, 0.008)
14 to 17	43.4% (1.141)	1,524	50.9% (0.982)	1,217	-7.5%*	(-0.145, -0.005)
Sex: Percentage of children engaged in child labor in each sex category						
Boys	47.7% (1.046)	2,635	50.3% (0.995)	2,187	-2.5%	(-0.095, 0.044)
Girls	56.4% (0.879)	2,755	62.6% (0. 773)	2,262	-6.2%	(-0.135, 0.012)

Source: Author's calculations

Notes: We base confidence intervals (CIs) on robust standard errors clustered at the community level. CV refers to the coefficient of variation. We present 95 percent confidence intervals. * p<0.05, ** p<0.01, *** p<0.001.

Exhibit 20. Prevalence of Hazardous Child Labor at Endline

Characteristic	Treatment		Control		Difference (t-test)	
	Mean (CV)	N	Mean (CV)	N	Mean	CI (LB, UB)
Age: Percentage of children engaged in hazardous child labor in each age category						
All Children	31.6% (1.471)	5,390	35.7% (1.341)	4,449	-4.1%*	(-0.08, -0.002)
5 to 11	22.6% (1.853)	2,859	25.3% (1.717)	2,419	-2.8%	(-0.073, 0.018)
12 to 13	39.4% (1.240)	1,007	43.9% (1.131)	813	-4.5%	(-0.099, 0.01)
14 to 17	43.4% (1.141)	1,524	50.9% (0.982)	1,217	-7.5%*	(-0.145, -0.005)
Sex: Percentage of children engaged in hazardous child labor in each sex category						
Boys	29.1% (1.562)	2,635	32.2% (1.450)	2,187	-3.2%	(-0.076, 0.013)
Girls	34.0% (1.392)	2,755	39.1% (1.248)	2,262	-5.1%*	(-0.1, -0.001)

Source: Author's calculations

Notes: We base confidence intervals (CIs) on robust standard errors clustered at the community level. CV refers to the coefficient of variation. We present 95 percent confidence intervals. * p<0.05, ** p<0.01, *** p<0.001.

Exhibit 21 shows that school attendance during the previous week was higher than 90 percent for children in both treatment and control groups. Only 3 percent of children claimed that they missed school because they had to work.

Exhibit 21. School Enrollment and School Attendance at Endline

Education Enrollment and Attendance	Treatment		Control		Difference (t-test)	
	Mean (CV)	N	Mean (CV)	N	Mean	CI (LB, UB)
Children's school enrollment (ages 5–17)						
% of children enrolled in school	90.9% (0.316)	5,390	92.1% (0.292)	4,449	-1.2%	(-0.043, 0.018)
% of boys	90.0% (0.333)	2,635	91.3% (0.309)	2,187	-1.3%	(-0.051, 0.026)
% of girls	91.8% (0.300)	2,755	92.9% (0.276)	2,262	-1.2%	(-0.039, 0.016)
Children's school attendance for the enrolled (ages 5-17)						
% attending school every day last week	97.2% (0.169)	4,785	96.8% (0.181)	4,008	0.4%	(-0.008, 0.016)
% missing school for 1-3 days last week	2.5% (6.290)	4,785	2.6% (6.128)	4,008	-0.1%	(-0.012, 0.01)
% missing school for more than 3 days last week	0.3% (17.834)	4,785	0.6% (13.165)	4,008	-0.3%	(-0.005, 0)

Source: Author's calculations

Notes: We base confidence intervals (CIs) on robust standard errors clustered at the community level. CV refers to the coefficient of variation. We present 95 percent confidence intervals. * p<0.10, ** p<0.05, *** p<0.01.

Exhibit 22 shows that only less than a quarter of the households had savings in both treatment and control groups at endline.

Exhibit 22. Household Savings and Credit Access at Endline

Household Savings and Credit Access	Treatment		Control		Difference (t-test)	
	Mean (CV)	N	Mean (CV)	N	Mean	CI (LB, UB)
% of households with savings in the last month	77.1% (0.544)	2,175	79.2% (0.512)	1,843	-2.1%	(-0.104, 0.063)
Total savings (MKW)	8,872.225 (9.247)	2,175	7,423.795 (8.811)	1,843	1,448.43	(-6,535.826, 9,432.687)
% of households with access to a loan	31.7% (1.469)	2,121	43.7% (1.136)	1,802	-12.0%	(-0.348, 0.109)

Source: Author's calculations

Notes: We base confidence intervals (CIs) on robust standard errors clustered at the community level. CV refers to the coefficient of variation. We present 95 percent confidence intervals. * p<0.05, ** p<0.01, *** p<0.001.

4.4 Estimates of Program Impacts

This section presents estimates of program impacts on the outcomes of interest. The findings for each outcome variable (β_1 in the equation presented in Section 4.1) represent the intent-to-treat estimator. In the exhibits in this section, the standard error, clustered at the community level, is reported in parentheses directly underneath each coefficient. Each exhibit also shows the mean of the outcome variable in the control group, the ITT estimate's 95 percent confidence intervals obtained from using Cameron, Gelbauch, and Miller (2008) standard error procedures, the R-squared, and the number of observations used.

In Exhibits 23–28, the first model, **the benchmark model,** includes treatment and a set of covariates that include child sex, sex of the head of the household, and size of the household. The second model, **model with sex interaction,** includes treatment, covariates, and an interaction term between the child being a girl and treatment assignment. We implemented two sets of models for three age groups: all children, children ages 5–13, and children ages 14–17. Exhibits 23 and 24 first present the findings on child labor and hazardous labor using the adult survey and then the findings using the child survey for children ages 14–17.[41, 42, 43]

This section first presents the estimates for the outcomes on child labor, hazardous child labor, and school enrollment and attendance. It then presents the findings for the intermediate outcomes: savings, access to credit, and investments.

4.4.1 Impacts on Child Labor

Exhibit 23 presents the findings on child labor prevalence for children ages 5–17, children ages 5–13, and children ages 14–17. Recall that this last group can work legally under non-hazardous conditions. As described in Chapter 1, we defined child labor as children under age 14 engaging in any type of work and adolescents ages 14–17 engaging in hazardous work. Estimation of the benchmark model using the responses from adults shows no statistically significant reduction in child labor prevalence in our overall sample. When we add a sex interaction term, we do not find any statistically significant impact estimates related to sex differences.

When we disaggregate the findings by age groups, the ITT estimates suggest that the VSLA intervention decreased the child labor incidence among the older cohort (ages 14–17) relative to the control group, but these impact estimates are not statistically significant when using the CGM (2008) standard error correction. Therefore, we do not find any statistically significant reduction in the incidence of child labor among older or younger cohorts of children. These findings also hold when using the children's survey.

[41] We chose children respondents ages 14-17 to allow for comparability with the results presented from the adult respondents.

[42] We also ran regression models using the matched baseline-endline samples and using baseline values of covariates. The impact analysis findings presented in this section are robust to using the matched sample with baseline covariates.

[43] Given that our program implementation data shows that VSLAs also existed in control communities, we also implemented treatment on the treated (TOT) analysis by using whether a household belonged to a VSLA at endline as an endogenous compliance indicator and instrumenting it with the community's treatment status. We present the TOT results in Appendix E. Our main findings do not change, with the exception of business ownership by households. The TOT estimate is significant for business ownership even when we use CGM (2008) standard error procedures. However, we still conclude that our main findings do not change because of two reasons. First, any findings from the TOT analysis should be interpreted with caution because we do not know whether these VSLAs operated in the same way as those implemented by TLC and whether they received the same kind of treatment exposure (including trainings) as the VSLAs organized by TLC. We also do not know whether the duration of participation in VSLAs was similar to the VSLAs operated by TLC in treatment communities. Second, the probability of type 1 error (rejecting the null when it is false) increases in the number of outcome tests. Given that among all the impact findings, only one intermediate outcome shows a significant effect is suggestive of no measurable impact.

Exhibit 23. Program Impact on Child Labor Participation

	Adult Survey						Children Survey	
	All Children		Children 5–13		Children 14–17		Children 14-17	
Models	Benchmark Model	Model with Sex Interaction	Benchmark Model	Model with Sex Interaction	Benchmark Model	Model with Sex Interaction	Benchmark Model	Model with Sex Interaction
Treatment	-0.042 (0.031)	-0.030 (0.034)	-0.026 (0.039)	-0.026 (0.041)	-0.078* (0.033)	-0.044 (0.033)	-0.038 (.027)	-0.036 (0.024)
Sex* Treatment		-0.025 (0.027)		-0.000 (0.025)		-0.072 (0.047)		-0.005 (0.052)
Control Mean	0.603	0.603	0.638	0.638	0.509	0.509	0.485	0.485
Bootstrapped CI	(-0.118, 0.027)	(-0.106, 0.049)	(-0.115, 0.063)	(-0.116, 0.068)	(-0.147, 0.001)	(-0.117, 0.029)	(-0.096, 0.025)	(-0.090 0.016)
N	9,839	9,839	7,098	7,098	2,741	2,741	2,731	2,731
R-squared	0.020	0.020	0.020	0.020	0.018	0.019	0.006	0.006

Source: Authors' calculations.

Notes: We base confidence intervals (CIs) on robust standard errors clustered at the community level. CV refers to the coefficient of variation. We present 95 percent confidence intervals. Covariates in the models include sex, number of people in the household and sex of household head. * p<0.05, ** p<0.01, *** p<0.001.

4.4.2 Impacts on Hazardous Child Labor

We present estimates of the incidence of hazardous child labor in Exhibit 24. The OLS estimates across all regression models showed that the VSLA intervention was not associated with any change in the incidence of hazardous child labor in the treatment group relative to the control group, as shown by the statistical significance of the impact estimates and by the confidence intervals obtained from the CGM (2008) procedures. Although the intent-to-treat estimates associated with a reduction in child labor among children in the ages 14-17 are found to be statistically significant when clustering standard errors at the community level, when we use the CGM (2008) standard error clustering procedures, the results are no longer statistically significant (using a 95 percent confidence interval). Therefore, as before, we fail to reject the null hypothesis that the VSLA intervention does not influence the incidence of children's involvement in hazardous labor.

Exhibit 24. Program Impact on Hazardous Child Labor

	Adult Survey						Children Survey	
	All Children		Children 5 -13		Children 14-17		Children 14-17	
Models	Benchmark Model	Model with Sex Interaction	Benchmark Model	Model with Sex Interaction	Benchmark Model	Model with Sex Interaction	Benchmark Model	Model with Sex Interaction
Treatment	-0.040 (0.018)	-0.029 (0.021)	-0.028 (0.016)	-0.021 (0.021)	-0.078* (0.033)	-0.044 (0.033)	-0.038 (0.027)	-0.036 (0.024)
Sex* Treatment		-0.021 (0.025)		-0.014 (0.023)		-0.072 (0.047)		-0.005 (0.052)
Control Mean	0.357	0.357	0.300	0.300	0.509	0.509	0.626	0.626
Bootstrapped CI	(-0.079, 0.001)	(-0.073, 0.014)	(-0.062, 0.007)	(-0.069, 0.024)	(-0.147, 0.001)	(-0.117, 0.029)	(-0.096, 0.025)	(-0.090 0.016)
N	9,839	9,839	7,098	7,098	2,741	2,741	2,731	2,731
R-squared	.009	.009	.009	.009	.018	.019	.0058	.0058

Source: Authors' calculations.

Notes: We base confidence intervals (CIs) on robust standard errors clustered at the community level. CV refers to the coefficient of variation. We present 95 percent confidence intervals. Covariates in the models include sex, number of people in the household and sex of household head. * p<0.05, ** p<0.01, *** p<0.001.

4.4.3 Impacts on School Enrollment and Attendance

Exhibit 25 presents the impact findings related to school enrollment as reported by adult heads of household for the previous week. We measured school attendance and enrollment in the adult survey. As before, we do not find any statistically significant changes in children's school enrollment in the treatment group relative to the control group. One potential explanation for this finding is that we saw a high rate of school enrollment before random assignment at baseline, leaving little room for enrollment increases.

Exhibit 25. Program Impact on School Enrollment

	School Enrollment					
	All Children		Children 5-13		Children 14-17	
Models	Benchmark Model	Model with Sex Interaction	Benchmark Model	Model with Sex Interaction	Benchmark Model	Model with Sex Interaction
Treatment	-0.013 (0.014)	-0.013 (0.018)	-0.016 (0.015)	-0.020 (0.018)	-0.001 (0.019)	0.002 (0.025)
Sex*Treatment		0.001 (0.012)		0.008 (0.013)		-0.005 (0.026)
Control Mean	0.921	0.921	0.941	0.941	0.870	0.870
Bootstrapped CI	(-0.048, 0.018)	(-0.061, 0.024)	(-0.054, 0.014)	(-0.065, 0.018)	(-0.043, 0.040)	(-0.060, 0.056)
N	9,839	9,839	7,098	7,098	2,741	2,741
R-squared	0.002	0.002	0.004	0.004	0.002	0.002

Source: Authors' calculations.

Notes: We base confidence intervals (CIs) on robust standard errors clustered at the community level. CV refers to the coefficient of variation. We present 95 percent confidence intervals. Covariates in the models include sex, number of people in the household and sex of household head. * p<0.05, ** p<0.01, *** p<0.001.

We measured school attendance as the number of days students missed in the past week, as reported by the adult head of household. Exhibit 26 presents the program impacts on school attendance. Similar to other hypotheses findings, the impact estimates did not suggest a statistically significant change in the incidence of number of school days missed. Although we found evidence of a statistically significant reduction in the number of school days missed in the overall sample and by boys and girls in the older cohort, the results do not hold when we use the CGM (2008) standard error correction for the older cohort. Therefore, we fail to reject the null hypothesis that the VSLA intervention is associated with a change in the incidence of school days missed by children.

Exhibit 26. Program Impact on School Attendance

Number of School Days Missed						
	All Children		Children 5-13		Children 14-17	
Models	**Benchmark Model**	**Model with Sex Interaction**	**Benchmark Model**	**Model with Sex Interaction**	**Benchmark Model**	**Model with Sex Interaction**
Treatment	-0.012 (0.012)	-0.023* (0.011)	-0.007 (0.011)	-0.006 (0.014)	-0.027 (0.020)	-0.062* (0.023)
Sex*Treatment		0.021 (0.010)		-0.003 (0.015)		0.072** (0.022)
Control Mean	0.070	0.070	0.048	0.048	0.132	0.132
Bootstrapped CI	(-0.040, 0.012)	(-0.046, -0.001)	(-0.034, 0.014)	(-0.035, 0.026)	(-0.074, 0.022)	(-0.118, 0.006)
N	9,839	9,839	7,098	7,098	2,741	2,741
R-squared	0.001	0.001	0.001	0.001	0.001	0.002

Source: Authors' calculations.

Notes: We base confidence intervals (CIs) on robust standard errors clustered at the community level. CV refers to the coefficient of variation. We present 95 percent confidence intervals. Covariates in the models include sex, number of people in the household and sex of household head. * p<0.05, ** p<0.01, *** p<0.001.

4.4.4 Impacts on Savings

The study also aimed to explain the relationship between VSLAs and intermediate outcomes, which is changes in households' level of savings, credit access, and investments. The first intermediate outcome examined is household savings, measured by asking heads of household about savings in the past month and about current level of total household savings.

Exhibit 27 shows that there were no statistically significant differences in the level of last month's or current savings among the treatment group households relative to the control group households.

Exhibit 27. Program Impacts on Household Savings

Household Savings		
	Last Month's Savings	Current Savings
Models	Benchmark Model	Benchmark Model
Treatment	-389.387 (597.247)	1,251.154 (3,644.460)
Control Mean	2,647	7,808
Bootstrapped CI	(-1,853.388, 905.941)	(-7,971.713, 8,960.489)
N	4,018	4,018
R-squared	0.005	0.002

Source: Authors' calculations. Notes: We base confidence intervals (CIs) on robust standard errors clustered at the community level. CV refers to the coefficient of variation. We present 95 percent confidence intervals. Covariates in the models include number of people in the household and sex of household head. * p<0.05, ** p<0.01, *** p<0.001.

4.4.5 Impacts on Credit Access and Investments

The next estimation includes the effects on the number and value of loans accessed by households in the last 12 months. Exhibit 28 shows that there were no statistically significant differences in the number or value of loans accessed by households between the treatment and control groups.

Exhibit 28. Program Impacts on Houshold Loans

Household Loans		
	Number of Loans	Loan Value
Models	Benchmark Model	Benchmark Model
Treatment	-0.667 (0.591)	4,460.335 (12,861.273)
Control Mean	2.931	42,752.58
Bootstrapped CI	(-2.483, 0.442)	(-29,800, 30,729.116)
N	2,453	2,153
R-squared	0.003	0.004

Source: Authors' calculations.

Notes: We base CIs on robust standard errors clustered at the community level. CV refers to the coefficient of variation. We present 95 percent confidence intervals. Covariates in the models include number of people in the household and sex of household head. * p<0.05, ** p<0.01, *** p<0.001.

Lastly, we measured VSLA impacts on entrepreneurship through business ownership at the household level during the last 12 months. Similar to the findings on other intermediate outcomes, we find no statistically significant differences in business ownership among treatment and control group households, as seen in Exhibit 29.

Exhibit 29. Program Impacts on Business Ownership

Household Business	
Models	**Benchmark Model**
Treatment	-0.117 (0.073)
Control Mean	0.4563
Bootstrapped CI	(-0.313, 0.041)
N	4,018
R-squared	0.016

Source: Authors' calculations.

Notes: We base confidence intervals (CIs) on robust standard errors clustered at the community level. CV refers to the coefficient of variation. We present 95 percent confidence intervals. Covariates in the models include number of people in the household and sex of household head. * p<0.05, ** p<0.01, *** p<0.001.

The qualitative findings also suggested similar results. Members said the groups' savings were able to support them with basic survival, but rarely with anything more. In some groups, participants said that members are so poor, that they are unable to pay back the money they borrowed for food. With respect to increasing investments, most members said that while their group savings was sufficient to cover immediate needs, overall, the amount was too small to make any investments. Members reported wanting to use the group savings to help improve their farms – for instance, to purchase fertilizer during the growing season. With most of the savings used to mitigate shocks, members said there is not enough left over to invest in their farms. As many of groups are still in their first years of operation, they do not have enough built-up money to make larger investments yet – the loans so far have been only enough to cover school fees and day-to-day expenses.

4.5. Qualitative Findings

In this section, we present broad qualitative findings, which we divide into three main areas: 1) **context** – to understand the socio-economic, cultural, and legal practices and norms influencing child labor and school attendance; 2) **fidelity** – to understand participants' experiences with the VSLA program; and 3) **effectiveness** – to explore causal mechanisms behind the program's impact and theory of change.

Context

VSLA members, government stakeholders, and program staff overwhelmingly agreed that poverty is the driving force behind child labor in tobacco production in Malawi. In the CLEAR II implementation areas, the most vulnerable families are small-scale farmers, who are completely dependent on the weather and the buyers. If the rains come at the wrong time or if buyers lower their prices, families may not even have enough food to eat. "Children need to work in the fields for survival," one program implementer said. In addition, there are many orphans and child-heads of households, or households headed by women and those too elderly to provide for the family. This phenomenon links with school attendance, as school fees are cost prohibitive for many families, but children's time is needed in the field.

While lack of money for school fees affects both boys and girls, there does appear to be a gendered component in the types of labor children are involved. The interview participants said that traditionally, boys tend to work in the field, while girls stay at home doing household chores such as cooking, laundry, fetching water/firewood, and caring for younger siblings or sick family members.

In addition to the financial necessity of having children work, participants identified other barriers to education. VSLA members commonly cited distance to schools as another reason why children did not regularly attend school, or why children stopped attending after early primary grades. Some schools are as far as 10 kilometers away, and are completely inaccessible during the rainy season. Even when schools

are closer, some participants mentioned safety risks for children, particularly girls, who are vulnerable to harassment or assault when walking alone to school. Other reasons cited by participants as why parents and children chose not to go to school include overcrowding, inadequate teaching and learning materials, and a lack of qualified teachers. Finally, some participants said that children and parents do not value education, as the available jobs in the community do not require this. According to one program partner, "more kids have gone to school, but there aren't any opportunities, so kids aren't motivated to go to school."

Fidelity

This evaluation seeks to examine the effects of VSLAs as independent from the larger CLEAR II project that includes several additional components (such as school feeding, irrigation improvements, agricultural training, etc.). In conversations with program staff, however, some confusion occurred about separating the VSLA services from the larger project resulting in some implementation delays. Because of this, ECLT extended services for an additional six months to ensure that all communities received the correct program components.

While in the larger CLEAR II project, the VSLAs were given both physical resources and training, in the evaluation communities project staff said that due to budget constraints, they were unable to provide some planned resources such as secure cash boxes to protect the pooled money. Project staff did confirm that they provided the needed capacity building, starting with field operators who sensitized and organized community members into groups. The field operators provided initial training to the groups, and then followed up monthly with the groups' community agents.

Effectiveness

The evaluation team used the qualitative data to explore whether the program alleviated economic shocks or created income-generating activities in the program communities. To examine the casual assumptions (or mechanisms), the team specifically examined the four intermediate outcomes as conceptualized by the logic model (Exhibit 6:

- IO 1: Increased saving capacity through participating in VSLA groups
- IO 2: Increased actual savings from VSLA share-out each cycle
- IO 3: Increased access to loans to increase investment
- IO 4: Increased entrepreneurship through accessing loans and receiving trainings

For the first intermediate outcome – increased saving capacity – most VSLA members reported learning how to save, and that they were able to save within their groups. Several participants said that their VSLA was the only place where they could borrow money, and gave examples of how the program mitigated economic shocks by allowing them to buy food and household necessities during emergencies. Almost every VSLA group represented had a disaster fund, which helps cover the costs related to funerals, illnesses, etc. in the community. Some groups said their fund helped support orphans with school uniforms and supplies. Members said the groups' savings were able to support them with basic survival, but rarely with anything more. In some groups, participants said that members are so poor, that they are unable to pay back the money they borrowed for food. Other groups gave more extreme examples, where members ran away from the community after stealing or borrowing money. "There are more people in need of money for borrowing than there is money in our VSL account," one member said.

For the second intermediate outcome – increased savings through the VSLA share-out – very few groups represented in our sample met their targeted savings goal during any of their cycle share-outs to date. Program staff attributed this to the short duration of the project (first years of operation), and believed

that they would be able to save more once the groups were more established and applied what they learned in trainings.

For the third intermediate outcome – access to loans to increase investments – most members said that while their group savings was sufficient to cover immediate needs, overall, the amount was too small to make any investments. Members reported wanting to use the group savings to help improve their farms – for instance, to purchase fertilizer during the growing season. With most of the savings used to mitigate shocks, members said there is not enough left over to invest in their farms. As many of groups are still in their first years of operation, they do not have enough built-up money to make larger investments yet – the loans so far have been only enough for school fees and day-to-day expenses. A few individuals reported being able to purchase items such as sewing machines and small refrigerators, which they are using to start small businesses, but most members have not yet been able to make any investments.

For the fourth intermediate outcome – access to loans to increase entrepreneurship – members again reiterated that there is not sufficient capital in their VSLAs. While there were some reports of individuals starting small shops, the members said they needed more training on how to start and run a business. Most groups said they wanted to work collectively to create a larger business, or make investments together for the benefit of the group. For example, members said there would be a greater return on their investment if they could purchase a group field with livestock, made irrigation improvements, or bought a maize mill.

At the time of our visit, we saw that some of the intended outcomes, specifically the reduction of hazardous child labor, were already being met. All members said that as a condition of participating in their VSLA, their children could not work in tobacco farming.[44] Project staff also confirmed that the local tobacco companies suspend contracted farmers who use child labor in CLEAR II communities. They also said that increased awareness exists in the communities from TV and radio ads. Members also said program staff sensitized their groups on the importance of sending their children to school.

Project staff said the current VSLA program has not been around long enough to generate other impacts in the communities, but believe that with more time, beneficiaries may realize these intermediate outcomes. However, project staff also commented that only forming VSLAs is not enough in these communities. They said the additional, more holistic support received by other VSLAs in CLEAR II (for example, agricultural training and support, school infrastructure improvement, community mobilization, etc.) is essential to improving the lives of families enough to sustain any decreases in child labor.

4.6 Challenges and Limitations

Although the qualitative findings help contextualize the quantitative findings, a key limitation of this study relates to our inability to reject the null hypothesis of no treatment effects using quantitative data. This potentiallystems from low VSLA take up rates in the treatment communities and potentially high reported incidence of VSLA participation in control communities. Exhibit 30 shows that belonging to a treatment community is not associated with participating in VSLAs.

[44] However, this finding is not fully supported by the endline quantitative data. In treatment communities, a total of 380 children in households participating in a VSLA organized by TLC in treatment communities participated in hazardous child labor. Among these 380 children, 102 children participated in the tobacco farming.

Exhibit 30. OLS Estimates for Probability of Participation in VSLAs

Variable	Matched Sample with Baseline Covariates	Full Sample with Endline Covariates
Treatment	0.070	0.102
	(0.063)	(0.051)
Household size	0.012	0.013*
	(0.007)	(0.006)
Whether religion is Christian	0.07*	0.112***
	(0.033)	(0.021)
Whether household head is female	-0.015	-0.032
	(0.023)	(0.020)
Whether household head is employed	0.042	0.026
	(0.019)	(0.019)
Whether child is employed	-0.008	-0.004
	(0.149)	(0.015)
Whether household has access to loan	-0.102***	-0.073***
	(0.022)	(0.013)
Constant	0.217	0.323
N	2,596	4,018
R-squared	0.023	0.046

Source: Authors' calculations.
Notes: We base confidence intervals (CIs) on robust standard errors clustered at the community level. CV refers to the coefficient of variation. We present 95 percent confidence intervals. * p<0.05, ** p<0.01, *** p<0.001.

Due to this low level of VSLA participation in treatment communities and participation in VSLAs in control communities, we cannot conclusively say that our inability to reject the null hypothesis implies a lack of program impact. It is possible that the program has no causal impact, or it is possible that we lack statistical power to detect the effects.

Further limitations relate to child labor and school participation measurement. Although we collected data from both adults and children, we only administered our children's survey to the older cohort of children. Therefore, we cannot accurately verify self-reported data on children's work (especially within the household) or their level of school participation. Moreover, the children's survey also contains self-reported data and cannot be verified as well.

Another limitation of the study pertains to examining the aggregated effects of the VSLA intervention, together with training and supervision. The program implementors also provided training on child labor. Therefore, we are unable to examine the effect of the savings intervention alone, without the provision of any trainings or supervision.

Finally, a data collection challenge we encountered includes the migration of households who served as respondents at baseline. We addressed this challenge by replacing unreachable respondents with eligible neighbors from the same village who we did not interview at baseline. This approach allowed us to maintain a similar sample size and did not influence the data analysis because our estimation strategy required using only endline data for the analysis and not a panel dataset. However, it is possible that the households who migrated also potentially benefited from the program, in which case, migration could be biasing our estimates obtained from our endline sample if migration made the endline sample different in any observable or unobservable manner.[45]

[45] Note that our endline sample appears to be similar to our baseline sample on key observable demographic characteristics.

Chapter 5. Summary and Conclusions

This chapter summarizes key findings as well as recommendations for future research on child labor and VSLA interventions.

5.1 Summary of Findings

In order to evaluate the impact of VSLAs on child labor reduction, IMPAQ reached an agreement with the project donor, ECLT, to randomize a group of 18 communities with a high prevalence of child labor in tobacco farming. As part of the agreement, ECLT agreed to implement the VSLA component alone in 11 randomly selected communities, with the remainder 7 communities forming the control group. After two years of mobilization and formation of VSLA groups, this study aimed to examine the impact of the VSLA intervention on end outcomes related to child labor, hazardous child labor, and school enrollment and attendance. As part of measuring the impact on these end outcomes, the study also measured the impacts on intermediate outcomes of changes in savings, access to credit, and investments.

The data analysis suggests that we fail to reject the null hypothesis of no program impact. Our intent-to-treat estimates suggest the VSLA intervention is not associated with changes in child labor, hazardous child labor, and school enrollment and attendance. We also do not find any statistically significant relationship between the VSLA intervention and households' savings, access to credit, and investments. However, a lack of statistical significance related to our intent-to-treat estimates does not necessarily imply a lack of causal impact of the program. Our data shows a low level of intervention take-up, as measured by the proportion of households in our treatment sample who participated in the VSLA groups. We also find a significant proportion of control group households reporting participating in VSLA groups. Therefore, our study may lack the statistical power necessary to detect measurable program impact.

Although not fully supported by the quantitative data, the qualitative data analysis suggested that VSLA members' children could no longer work in tobacco farming as a condition of participating in VSLAs. Members reported that program staff sensitized their groups on the importance of sending their children to school. They also said that increased awareness exists in their communities from TV and radio ads.

The qualitative data analysis also revealed that while few VSLA groups met their targeted savings goal, most members were able to save within their groups. Several participants said that their VSLA was the only place where they could borrow money, and gave examples of how the program mitigated economic shocks by allowing them to buy food and household necessities during emergencies. Members said the groups' savings were able to support them with basic survival, but rarely with anything more. With most of the savings used to mitigate shocks, members said there is not enough left over to make investments. While there were some reports of individuals starting small shops, the members said they needed additional capital and training to start and run a business.

5.2 Lessons Learned

We learned a number of lessons during the evaluation of the VSLA intervention. The main lesson learned is that the timing of data collection is crucial to capture the effects of seasonal outcomes, such as child labor. Researchers identified this issue during baseline data collection and therefore timed the endline data collection to coincide with the months of tobacco harvest. We learned that child labor in tobacco farming in Malawi is measured accurately only during tobacco season. Documenting the magnitude of child labor and hazardous child labor due to nicotine exposure at any other time of the year is impossible. We also learned that other measures – outside of conducting monitoring trips – might be needed to ensure implementation of intervention in treatment communities and lack of implementation in control

communities. At the same time, care should be taken to monitor the presence of other entities implementing similar interventions in both treatment and control communities, although with ubiquitous interventions like the VSLA, this might be difficult. A potential way of mitigating this is to conduct a short survey during implementation among survey households to quantify take up, implementation fidelity, and contamination.

5.3 Recommendations for Future Research

The key conclusions presented in this study relate to existing literature on child labor and micro-credit programs. We see mixed evidence on the effect of micro-credit in reducing or increasing child labor prevalence. In fact, in their review examining the relationship between micro-credit interventions and child labor, Dammert et. al. (2018) mention that lack of conclusive evidence on the efficacy of micro-credit interventions in reducing child labor could also be due to low take-up of these micro-credit interventions.[46] This study also yields similar insights that lack of impact evidence plausibly stems from low program take-up. Future research in this area, therefore, could examine other similar interventions aimed at relaxing households' credit constraints and at the same time ensure that the intervention is associated with higher degree of program take-up. For example, interventions could examine the impact on child labor by randomizing credit access to eligible, credit-seeking households.

From the qualitative data collection, government officials and program implementers indicated that base conditions needed to be met for VSLAs to meet their full potential, particularly related to basic community infrastructure. Program implementers also noted that communities needed other sensitization and awareness-raising activities to reduce child labor, as even when households are more economically stable, the cultural acceptance of child labor is still high. Therefore, conditional on high take-up, research could then focus on understanding the mechanisms that guide households' responses to reducing or increasing children's involvement in work when provided with credit access and also examining whether other complementary policies and inputs (such as irrigation pumps, school improvements, community sensitization, psycho-social counseling for children, etc. along with credit access) may be needed to reduce child labor prevalence.

[46] Dammert, A. C., de Hoop, J., Mvukiyehe, E., & Rosati, F. C. (2018). Effects of public policy on child labor: Current knowledge, gaps, and implications for program design. World Development, 110, 104-123

Appendix A. Child Labor Definitions

This appendix presents more details on child labor measurement framework used for this evaluation. The following documents inform our definition and measurement of child labor:

- ILO's Minimum Age for Working Convention, 1973, No.138 (C138);
- ILO's Convention on the Worst Forms of Child Labor, 2001, No. 182 (C182);
- ILO's 18th International Conference of Labour Statisticians of 2008 (ICLS18);
- ICLS18-RII: Resolution II, Resolution concerning statistics of child labor, adopted in the 18th ICLS, and
- ILO's 19th International Conference of Labour Statistics Resolutions of 2012 (ICLS19)

Exhibit A 1. Statistical Framework for Child Labor

<table>
<tr><td rowspan="3">Age Group*</td><td colspan="5">General Production Boundary</td></tr>
<tr><td colspan="4">SNA Production</td><td>Non-SNA Production</td></tr>
<tr><td colspan="2"></td><td colspan="2">Worst Forms of Child Labor</td><td colspan="2"></td></tr>
<tr><td>Light Work (1a)</td><td>Other forms of work not designated as hazardous (1b)</td><td>Hazardous Work (2a)</td><td>Worst Forms of Child Labor other than Hazardous Work** (2b)</td><td>Hazardous Unpaid Household Services (3a)</td><td>Other non-SNA production (3b)</td></tr>
<tr><td>Children below the minimum age for light work (5-11 years)</td><td>Employment below the minimum age for light work</td><td rowspan="3">Employment below the general minimum working age</td><td rowspan="3">Employment in industries and occupations designated as hazardous, or work for long hours and/or at night in industries and occupations not designated as hazardous</td><td rowspan="3">Children trafficked for work; forced and bonded child labor; commercial sexual exploitation of children; use of children for illicit activities and armed conflict.</td><td rowspan="3">Unpaid household services for long hours; involving unsafe equipment or heavy loads; in generous locations, etc.</td><td></td></tr>
<tr><td>Children within the age range for specified light work (12-13 years)</td><td></td><td></td></tr>
<tr><td>Children at or above the general minimum</td><td></td><td></td><td></td></tr>
</table>

Age Group*	General Production Boundary					
	SNA Production				Non-SNA Production	
			Worst Forms of Child Labor			
	Light Work (1a)	Other forms of work not designated as hazardous (1b)	Hazardous Work (2a)	Worst Forms of Child Labor other than Hazardous Work** (2b)	Hazardous Unpaid Household Services (3a)	Other non-SNA production (3b)
working age (14-17)						
Notes:	(3a) is applicable where we use the general production boundary as the measurement framework for child labor. *We adjust these ages to the ILO's minimum age exceptions for developing countries, such as Malawi. (1b) refers to only children in employment other than those covered under columns (1a), (2a), and (2b) **Due to the complex nature of measure WFCL other than HL, IMPAQ's survey will not measure this.					

Exhibit A 2. Hazardous Tobacco Related Activities and Role of Children

Activity	Role of Child
1. Clearing of land; Soil preparation	Preparation of seed beds, bush knives, carrying manure in # loads (weight and distance)
2. Raising and transporting seedling tobacco plants	
3. Planting of tobacco seedling plants and watering them in	Transporting watering cans from water source to field,
4. Fertiliser application	Artificial fertiliser-Use hands-corrosive- skin irritant
5. Spraying with pesticides	Bag pack spraying- watering-
6. Weeding	By hands- using hoe -ox and plough
7. Topping and suckering by hand or by knife to remove early flowers	Use of hands and knives, application of suckercide (type of pesticide) to stop the suckers from re-growing
8. Harvesting of tobacco by hand	Periodic plucking of mature leaves and putting into basket; carrying basket of wet leaves
9. Carrying bundles of tobacco leaves to the drying area	Basket weight in kilograms, walking distance in kilometres
10. Drying and curing of tobacco leaves	Manipulating of fire; Periodic, checking of leaves in drying barn; Staying considerable lengths of time in barn
11. Packing after curing, leaves are graded and tied into bundles, which are then tied into larger bundles or packed into crates for transport	Separating leaves and tying them into bails once leaves have been graded by an older person
12. Transporting crates to the collection point - lorries, bicycles	Driving of ox carts, loading lorries, transporting bales on bicycles

Exhibit A 3. Visual Representation of Child Labor Definitions

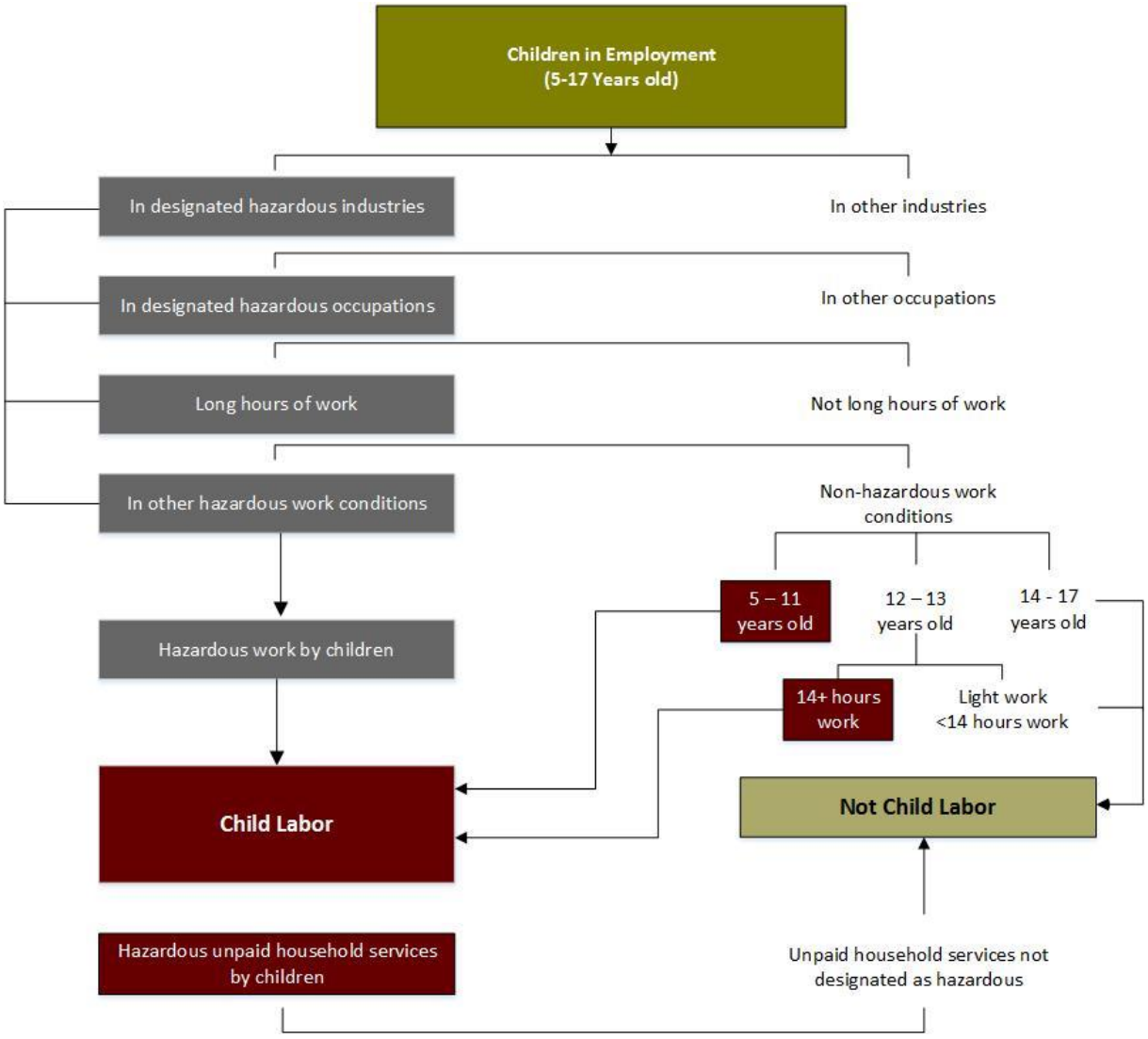


Exhibit A 4. Hazardous Child Labor List per Law 8922, Art. 4

	Law 8922, Prohibition of Dangerous and Unhealthy Work for Adolescent Workers: Art. 4, List of Hazardous Occupations
a	Work or activities in mines, quarries, excavation, or other underground work
b	Work or activities completed in confined or closed spaces, or restricted to a small area; with dangerous structural conditions; or with dangerous processes that include the handling of chemical substances, fuel, harmful biological agents; or exposure to dangerous environmental conditions due to lack of or excess oxygen
c	Work or activities in the sea, including fishing and extraction of mollusks
d	Work or activities that include scuba diving or submersion under water
e	Work or activities that include formulating, packaging, packing, handling, transport, sale, purchase, application, or disposal of agrochemicals
f	Work or tasks that imply constant exposure to dust, fumes, or vapors; such as contact with toxic objects and substances, fuels, flammables, radioactive substances, corrosives, irritants, or other similar substances
g	Work or manufacturing activities that include the handling of explosive substances, including pyrotechnic devices
h	Work or activities that imply the use of heavy machinery, generators, crushers, cutting machinery, or any other type of machinery or vehicle that is unauthorized for persons under 18 years of age
i	Construction work on public or private roads; maintenance of roads, dams, bridges, or docks; work involving earth moving or handling asphalt in any context
j	Work or activities that require the use of complex manual or mechanical machines and machines used for cutting, crushing, or grinding
k	Work or activities that imply the manual transport of heavy loads, including lifting and placing, when completely supported by the adolescent
l	Work or activities in environments with exposure to noises and vibrations higher that the established international standards
m	Work or activities completed at heights that require the use of scaffolding, harnesses, ladders, and/or lifelines
n	Work or activities that include exposure to extreme high or low temperatures
o	Work or activities requiring electrical installation or the adjustment or repair of existing electrical installations in either public or private works
p	Work or activities in the production, dissemination, or sale of alcoholic beverages and in establishments where alcohol is consumed directly
q	Work or activities in environments that promote the adoption of unhealthy behaviors that threaten the emotional integrity of the adolescent, such as work in nightclubs; brothels; gambling halls; adult entertainment establishments; or locations where erotic or pornographic material is recorded, printed, or photographed; or establishments engaged in similar activities
r	Work or activities in which one's own safety and/or that of others are the responsibility of the adolescent worker, such as public or private security, the care of minors or elders, caring for the ill, money transfers, or the transfers of other assets
s	Work that falls within the Section II of Chapter II of the Regulation for the Labor Recruitment and Occupational Health Conditions of Adolescents

Source: Government of Costa Rica Law 8922, Prohibition of Dangerous and Unhealthy Work for Adolescent Workers, Art. 4 http://sise.co.cr/normativa/17-931.htm

Appendix B. Minimum Detectable Effects

In this section, we establish a range of values for VSLA program impacts for which we can confidently conclude that such impacts did not happen by chance. To do that, we compute the minimum detectable effects (MDEs), which are the smallest program impacts that could be detected with a certain degree of confidence, based on well-grounded assumptions and plausible parametric imputations. For the CLEAR II VSLA evaluation, since we plan to conduct a clustered RCT and estimate the ITT effect parameter at the community level, our sampling strategy does not depend on the households' participation in the VSLA intervention. We are planning to survey 250 households in each community based on the list of all households with children aged 5 to 17 in the 18 tobacco growing communities of the Mchinji, Ntchisi, and Rumphi districts.

We are adopting an "effect size determination" approach in our power calculations. In our case, based on the planning sample size of 250 households per community and other operating assumptions detailed below, we are determining what effect sizes can be detected with different levels of power. For our current evaluation, the implementing partner will offer VSLA interventions to 9 randomly selected communities in the Non-CLEAR I communities with the other 9 serving as control communities. That is, 4,500 households are planned to be surveyed in the treatment areas and control areas, respectively. For each household, we will survey the household head as well as all the children between age 5 to 17.

To calculate the MDEs, we apply the formula for clustered RCT as described in Bloom (2006),[47]

$$MDES \sim M_{J-K}\sqrt{\frac{\rho(1-R_c^2)}{P(1-P)J}+\frac{(1-\rho)(1-R_I^2)}{P(1-P)nJ}}$$

where,

- ρ: unconditional intra-cluster correlation (without covariates)
- J: total number of clusters (randomized)
- n: number of individuals per cluster
- P: proportion of communities in treatment
- R^2_c: proportion of the random variance between clusters that is reduced by the covariates
- R^2_I: proportion of the random variance within clusters that is reduced by the covariates

Assumptions

Our key operating assumptions for the power analysis are as follows:

1) Our planning sample size for each community is n = 250, P = 0.5 and J = 18.
2) M_{J-K} = 2.8 for 80 percent power at 0.05 level of significance for a two-sided test.
3) ρ will vary from 0.1 to 0.3.[48] We will conduct sensitivity analysis and calculate MDEs for a range of parametric values in this interval.

[47] Typical education interventions have evidenced this type of range for intra-class correlation. (See e.g. Bloom, H., (2006), The Core Analytics of Randomized Experiments for Social Research, MDRC Working Paper).

[48] Given the lack of guidance from the literature on child labor evaluations for intra-class correlations, we calculate MDEs for a range of intra-class correlation,

4) R^2_c and R^2_l will be conservative estimates of 0.1 and 0.3.

Outcomes

The following is the list of key outcomes of interest for this evaluation:

- End Outcomes:
    - Proportion of 5 to17-year-olds engaged in child labor
    - Proportion of 14 to 17-year-old youths engaged in hazardous work in tobacco
    - Proportion of 5 to 17-year-olds enrolled in school
- Intermediate Outcomes:
    - Proportion of households that accumulated savings
    - Total Savings amount
    - Proportion of households that obtained a loan
    - Proportion of households that owned a business

Minimum Detectable Effect Size

Exhibit 10 shows the possible minimum detectable effect sizes (MDEs) the evaluation can capture for a range of intra-class (or cluster) correlation at a power of 80 percent and the other assumptions mentioned above for a clustered randomized controlled trial with 2-levels (children grouped in households and households grouped in clusters). MDEs are obtained after normalizing the total variance (within cluster and between cluster variance).

The average values for the end outcomes are from the survey data collected for the quasi-experimental design (QED) evaluation of CLEAR I, while the averages values for outcomes related to savings, access to credit, and business ownership are from the VSLA RCT evaluation in Malawi conducted by Karlan, Thuysbaert, Udry, Cupito, Naimpally, Salgado, and Savonitto (2012)[49].

Our MDE calculations suggest that we can confidently detect VSLA effect size between 11 to 20 percent on intermediate and end outcome variables if we assume the intra-class correlation equal to 0.1. As a reference point, the impact estimate of CLEAR I on child labor from the QED analysis was over 50 percent.

[49] Karlan, D., Thuysbaert, B., Udry, C., Cupito, E., Naimpally, R., Salgado, E., & Savonitto, B. (2012). Impact assessment of savings groups. Findings from three randomized evaluations of CARE Village Savings and Loan Associations programmes in Ghana, Malawi and Uganda. Final report. *Innovations for Poverty Action, New Haven, USA*.

Exhibit B 1. Minimal Detectable Effects

Outcome Variable	Mean (Binary) and Standard Deviation of Outcome Variable	Intra-Class Correlation		
		0.1	0.2	0.3
Clustered RCT on Non-CLEAR I Communities				
End Outcomes				
Proportion of 5 to 17-year-olds engaged in child labor	48.4%	19.9%	28.0%	34.3%
Proportion of 14 to 17-year-old children engaged in hazardous work in tobacco	36.4%	18.6%	26.3%	32.2%
Proportion of 5 to 17-year-olds enrolled in school	91.3%	11.2%	15.8%	19.3%
Intermediate Outcomes				
Proportion of households accumulated savings	48.7%	19.9%	28.0%	34.3%
Total Savings	45	17.9	25.2	30.9
Proportion of households obtained a loan	24.5%	17.1%	24.1%	29.5%
Proportion of household owned a business	18.3%	15.4%	21.7%	26.5%

Appendix C. Endline Survey Instrument

Experimental Evaluation of the VSLA Component of the Child Labor Elimination Actions for Real Change Phase II Program in Malawi

ENDLINE SURVEY FOR HOUSEHOLD HEAD AND CHILDREN (12-17 YEAR OLDS)

HHID: <<insert>> **REGION**: <<insert>> **DISTRICT:** <<insert>>

TRADITIONAL AREA/AUTHORITY: <<insert>> **VILLAGE:** <<insert>>

Time Started Interview: _____ AM/PM **Time Ended Interview**: _____ AM/PM

Hello, my name is [insert name] and first I'd like to thank you for taking the time to talk to me. I am from [insert subcontractor], which is a company that interviews people to collect information about them and their opinions.

I am going to ask you a few questions about your household and how you feel about some things in your community. It should take no more than 35 to 40 minutes of your time. Please note that everything you say to me is confidential. We will never identify you or anyone in your household in any reports or information we release. You can choose to refuse to do this interview. You can also choose to refuse to answer any questions you are uncomfortable with or don't want to answer. There are no penalties to you for not participating or not answering a question. There is also no direct benefit to you for participating in this survey. Do I have your permission to continue? If yes:

Zikomo, dzina langa ndine [DZINA] ndipo poyamba ndafuna ndikuthokozeni chifukwa chopeza nthawi kuti mucheze nane. Ine ndachokera ku [Subcontractor] bungwe lomwe limapanga kafukufuku wa anthu komanso maganizo awo.

Ndikufunsani mafunso pang'ono okhudza khomo lanu komanso momwe mumawonera zinthu zina za mudera lanu lino. Kuchezaku kutenga pafupifupi mphindi 35 kapena 40 za nthawi yanu. Kumbukirani kuti chilichonse chomwe tikambirane pano chikhala cha chinsinsi ndipo inu kapena akubanja kwanu sazalembedwa pena paliponse muma report omwe timatulutsa. Mutha kusankha kusatenga nawo mbali pa kuchezaku, kapena kusankha kusayankha funso lina lirilonse lomwe simuli omasuka kuti muliyankhe kapena simukufuna chabe kuliyankha. Palibe chilango chilichonse kwa inu mukasankha kusatenga nawo mbali kapena kusayankha funso lina lirilonse. Palibenso phindu lina lirilonse lowonekeratu lobwera kwa inu kamba kotenga mbali nawo mukafukufukuyu. Kodi mundilora kuti tipitilize kuchezaku?

Can you please tell me your address?

ADDRESS:

_____

Can you please tell me the name of the head of household? Can I have his/her cell phone, in case I need to contact him/her to clarify some answers?

Niphalirani zina la mlala/ mweni nyumba pano? Manganipako nambala ya telefoni yawo? Pala tingakhumba kuyowoya nawo panji kukhumba kufumbisiska ma zgolo ghanyake?

Name of Head of Household:_____

Zina la mweni nyumba

Cell Phone of Head of Household:_____

Nambala ya telefoni ya mweni nyumba

And what is your name?

Imwe zina linu ndimwe wa njani?

Name of Respondent:_____

1. We would first like to ask about the people who usually live in your household. By this we mean:
   Pakwamba timufumbaninge vakukhwaskana na wanthu awo nyengo zinandi wakukhala pa nyumba pano. Apa nkhung'anamula:

   - Members living in the same dwelling unit and **eating out of the same kitchen**;
     Wanthu awo mukukhala nawo nyumba yimoza kweniso mukulyera pamoza.

   - Members who live somewhere else because of work or school but would otherwise live here, that is, consider this to be their permanent address;
     Wana wa vyaka vambul kukwana 18 awo wakukhala kunyake chifukwa cha ntchito panji sukulu kweni wakwenera kuti wakhalenge pa khomo penepano

   - Any visitors or house workers who have been **living at this address for at least 4 weeks**.
     Walendo panji wa ntchito awo wankhala panyumba pano kwa masabata ghakujumpha ghanayi.
     INTERVIEWER INSTRUCTION: If husband lives with another spouse, include in household.

Do not count
Lekani kuwerengera:

- Members who have migrated with the entire immediate family.
  Wanthu awo wasamukapo pa nyumba pano

- Any child who is permanently living with other relatives.
  Mwana waliyose uyo wakukhala na wabale

- Any child or other family member who is married and living with in-laws, even though, they are visiting for 4 or more weeks.
  Mwana waliyose panji wanthu wanyakhe pa nyumba pano awo walikutengwa/kutola nangawuli wakwiza kuzakamuwonani kwa masabata ghanayi panji kujumpha apo.

Can you please tell me how many people live in this household, including yourself? _____
(**RECORD NUMBER)**

Niphalirani, kasi pkhomo pano mukukhalapo mwawanthu walinga, kusazgirapo imwe?

_____ Nambala.

Now, can I have the name of the head of household? Head of household is the person who lives here, is responsible for managing the affairs of the household, and also makes most of the decisions on behalf of the household. Who is that person in this household? Who are the next persons who live in your household? **INTERVIEWER NOTE: Do not ask again if you have already obtained head of household's name – just fill it in in the appropriate field.**

Sono nizunilirani zina la mweni nyumba pano, mweni nyumba nkhung'anamula munthu uyo wakwendeska nyumba yino kweniso ndiyo wakupanga maghanoghano ghanandi gha panyumba pano. Ni njani munthu uyu panyumba pano. Ni wanthu wanyakheso mba awo wakukhala panyumba pano?

(FIRST GO ACROSS AND GET EVERYONE NAMES AND THEN GO DOWN GRID FOR EACH PERSON.)

HH Members	1-12 members
1.1 (name) Full Name	
1.2 (rel) What is your/<<name>>'s relationship to household head? Kasi pali ubale uli (zina) na mweni nyumba? □1 Head of household [SHOULD BE LISTED FIRST IN ROSTER] □2 Spouse (wife or husband) □3 Child (son or daughter) □4 Parent (father or mother) □5 Sibling (sister or brother) □6 Son-in-law/Daughter-in-law □7 Grandchild □8 Niece/Nephew □9 Other relation □10 Non-relative	
1.3 (sex) What is your/<<name>>'s gender? Kasi [zina] ni mwanalume panji mwanakazi? □1 Male □2 Female □3 Other **DO NOT ASK FOR HOUSEHOLD HEAD UNLESS NECESSARY. ASK FOR OTHER HOUSEHOLD MEMBERS AS NECESSARY. BUT RECORD FOR ALL.**	
1.4 (age) What is your//<<name>>'s age? Kasi muli/ [zina] wali na vyaka vilinga? **RECORD AGE IN YEARS.**	
1.5 (mar) ***[ASK ONLY IF AGE >=12 YEARS]*** **What is your/<<name>>'s marital status? Kasi imwe [zina] ngwakutengwa/ kutola? READ CATEGORIES.** □1 Never married □2 Currently married □3 Widowed □4 Divorced □5 Separated	
1.6 (live) [ASK ONLY IF AGE < 18 YEARS] Do/Does /<<name>> normally live here, at place of work or somewhere else? Kasi [zina] nyengo zinandi wakukhala panyumba pano, kuntchito panji kunyakhe? □1 Here/With Family □2 Place of work □3 At school □4 Somewhere else (specify)	

2. I would now like to ask questions about education of each member of the family. We will begin with the adults first.

Sono nifumbenge vakukhwaskana na masambiro gha munthu waliyose wa pa panyumba pano. Tiyambirenge walala walala dankha. Chakwambirira muniphalire, mukumanya kulemba na kuwerenga? Kasi [zina] wakumanya kulemba na kuwerenga?
(POPULATE WITH NAMES AND NUMBERS OF EVERYONE IN HOUSEHOLD AGED 5 YEARS AND OLDER STARTING WITH HEAD.)

HH Members AGED 5 YEARS AND OLDER	**1-12 members**
2.1 (lit) Can you/<<name>> read and write a short, simple sentence in any language? Kasi imwe/ [zina] wangawerenga panji kulemba chiganizo chifupi waka muchiyowoyero chilichose? □1 Yes □2 No □8 Unsure/ Don't know	
2.2 (educ) What is highest level of education that you/<<name>> have/has completed? By complete we mean that you finished one Standard and went on to the next level. What is that last level you/<<name>> completed? **Kasi imwe/ [zina] sukulu muli/ wali kulekezgera mpha. Kulekezga nkhung'anamula kuti mulikumalizga kalasi linyakhe na kuluta ya panthazi. Ni kalasi ndi ilo imwe/ [zina] muli/ wali kulekezgera sukulu?** □99 Never enrolled **(go to nenroll)** □0 Pre-Primary (nursery, KG) □66 Directly went to Standard 1 □1 Standard 1 □2 Standard 2 □3 Standard 3 □4 Standard 4 □5 Standard 5 □6 Standard 6 □7 Standard 7 □8 Standard 8 □9 Form 1 □10 Form 2 □11 Form 3 □12 Form 4 □13 Some College (attended but incomplete) □14 College Graduate or more **(go to question 3)** □88 Don't know	
2.3 (nenroll) What is the <u>main</u> reason you/<<name>> never enrolled in/did not undertake further studies? PROBE IF MULTIPLE ANSWER: Which is the main or bigger reason of the ones you just mentioned? Hint: if currently enrolled in school then select "currently in school or college" **Ntchifukwa uli chenecho icho chikamupangiskani imwe/ [zina] kuleka kusambira sukulu panji kulutirizga masambiro. Mwavifukwa ivi mwapereka, ntchifukwa ntchi chikulu icho chikamutondeskani imwe/ [zina] kusambira sukulu**. □1 Financial constraints/Could not afford schooling □2 Social discrimination (religion, tribe, etc.) □3 Too young for school □4 Want to undertake vocational training □5 Not interested □6 School not available □7 Transportation not available	

HH Members AGED 5 YEARS AND OLDER	1-12 members
□8 Security reasons □9 Teacher not coming/absent □10 Treatment in school (specify) (bullying, harassment □11 School entitlements not being distributed □12 School too far □13 No one sent or cared to send to school □14 Has had enough education □15 Poor quality of school □16 Had to go to work to earn money □17 Had to help with family farm, livestock or business □18 Had to learn a job that will help earn money □19 Had to help with household chores, such as cooking, cleaning, taking care of children or older relatives □20 Got pregnant or got someone pregnant □66 Currently in school/college □77 Other reason (specify) □88 Don't know	

3. I have a few questions now about the children in your household. Nili na mafumbo pachoko yakukhwaskana na wana wa panyumba pano.
   First, **(POPULATE WITH NAMES OF ALL HOUSEHOLD MEMBERS AGES 5 to 17 YEARS)**

HH Members AGED 5 YEARS TO 17 YEARS	1-12 members
3.1(currenroll) Is <<name>> currently enrolled or signed up in a school or college? Kasi [zina] walembeska kwamba sukulu mu September? □1 Yes □2 No **(go to notinsch)** □8 Unsure/ Don't know **(go to notinsch)**	
3.2 (grade) Which standard is <<name>> currently attending/did <<name>> attend the last time he/she attended school? Kasi [zina] wazamwamba kalasi uli mu September? □0 Pre-Primary (nursery, KG) □1 Standard 1 □2 Standard 2 □3 Standard 3 □4 Standard 4 □5 Standard 5 □6 Standard 6 □7 Standard 7 □8 Standard 8 □9 Form 1 □10 Form 2 □11 Form 3 □12 Form 4 □13 Vocational school/College □88 Don't know à **Go to misssch**	
3.3 (notinsch) ***[ASK IF CURRENROLL NE 1]*** **What is the main reason <<name>> is not enrolled in any type of school currently? PROBE IF MULTIPLE ANSWER: Which is the main or bigger reason of the ones you just mentioned?**	

HH Members AGED 5 YEARS TO 17 YEARS	1-12 members
Kasi ntchifukwa uli icho [zina] walekera kulembeska sukulu mu September? Chifukwa chenecho ni ntchi pa vifukwa ivi mwazunula? □1 Financial constraints/Could not afford schooling □2 Social discrimination (religion, tribe, etc.) □3 Too young/old for school □4 Want to undertake vocational training □5 Not interested □6 School not available □7 Transportation not available □8 Security reasons □9 Teacher not coming/absent □10 Treatment in school (specify) (bullying, harassment □11 School entitlements not being distributed □12 School too far □13 No one sent or cared to send to school □14 Has had enough education □15 Poor quality of school □16 Had to go to work to earn money □17 Had to help with family farm, livestock or business □18 Had to learn a job that will help earn money □19 Had to help with household chores, such as cooking, cleaning, taking care of children or older relatives □66 Currently in school/college □77 Other reason (specify) □88 Don't know **→Go to scheme)**	
3.4 (misssch) Did <<name>> miss school or was absent from school last week because he/she was… **Kasi [zina] temu yajumpha, wali kujombapo/ kukhalapo kusukulu chifukwa chakuti.** Code as Yes, No and Not Applicable a. Needed to do household chores, such as cooking, cleaning and taking care of siblings or other family members? **Wakayenera kugwira ntchito za panyumba, nge kuphika, kunozga panyumba kweniso kusamala wana wanyake panji waliyose mubali?** b. Needed to work on the family or household's farm? **Wakayenera kugwira ntchito yakumunda wa panyumba pano?** c. Needed to help with the family or household's business? **Wakayenera kugwira ntchito ya bizinesi ya panyumba pano?** d. Needed to do some other kind of work? **Wakayenera kuvwira pa ntchiito zinyankhe za pa nyumba pano.**	
3.5 (schdays) How many days did <<name>> miss school in the last week? RECORD NUMBER OF DAYS; 8 for DON'T KNOW. **Kazi (zina)sabata yamala wakajomba kusukulu madazi ghalinga?**	
3.6 (scheme) Does <<name>><u>currently</u> receive any support from the government, a non-governmental organization, church, school, landlord, friend or relative or someone else? Support can be monetary, as a scholarship or some other type of material help.	

HH Members AGED 5 YEARS TO 17 YEARS	1-12 members
Kasi [zina] sono wakupokera wovwiri uliwose kufumira ku boma, ku mabungwe ghakuti nga boma chala, kumpingo, kusukulu, kwa wenecho nyumba (Landlord), mnyake panji mubale panji munyake waliyose? Wovwiri ungawa wa ndalama zakuvwira pa masambiro panji vinthu vinyakhe waka kupatula ndalama. PROBE: Was this support of [in-kind goods] one time only or does child receive it regularly? **INTERVIEWER INSTRUCTION: Note, government providing exercise books if NOT support. Also, if child has received a one-time gift of clothes, books, money or other materials, it is not considered support – USE PROBE ABOVE.** □1 Yes □2 No **(go to question 4)** □8 Unsure/ Don't know **(go to question 4)**	
3.7 (schmtyp) What type of support did <<name>> receive? **Kasi ni wovwiri uli uwu [zina] wakapokera?** **CHECK ALL THAT APPLY** □a School fees □b Clothing □c Food □d Money □e School uniform □f Learning materials, such as books, pencils, etc. □g Farming materials □h Other (specify) _____	
3.8 (schmsrc) Where did the support come from? **Kasi wovwiri uwu ukafumira nkhu?** **CHECK ALL THAT APPLY (READ LIST IF NECESSARY)** □a Government □b Non-governmental organization (NGO) □c Church □d Landlord □e Friend/relative □f School □g Don't know □h Other (specify) _____	

4. Now, I have some questions about the work that some of your household members do. I want you to first think back to the last week. By last week we mean last Sunday (insert date) to Saturday (insert date). **Sono nkhukhumba kumufumbani mafumbo ghakukhwaskana na ntchito zinyake izo wanthu wa panyumba pano wakugwira. Nkhukhumba pakwambirira mughanaghanire sabata yamala iyi. Pala nati sabata yamala nkhung'anamula kwambira pa sabata (insert date) paka pa chisulo chamala (insert date).**

   First, **(POPULATE WITH NAMES OF ALL HOUSEHOLD MEMBERS AGES 5 to 17 YEARS)**

HH Members AGED 5 to 17 YEARS	1-12 members
4.1 (emp) Now, think about all the activities <<name>> did in the last week. Please tell me if <<name>> did any of the following in the last week. Did <<name>> do this activity in the last week? Did <<name>> do this activity just for the household, for someone else or for both? Sono ghanaghanirani ntchito zose izo [zina] wagwira mu sabata yamala iyi. Chonde niphalirani pala [zina] wagwirapo yinyake yiliyose mwa ntchito izi musabata yamala iyi. Kasi [zina] wagwirako ntchito iyi sabata yamala iyi? **INTERVIEWER NOTE: READ EACH OF THE TYPE OF ACTIVITIES AND ASK IF PERSON DID IT IN THE LAST WEEK REGARDLESS IF THEY WERE PAID OR NOT FOR IT. REPEAT LAST WEEK DEFINITION (last Sunday to Saturday, as necessary).** **CODE EACH AS:** □1 Yes, only for household □2 Yes, only for someone else □3 Yes, for household and someone else □4 No, did not do this activity in last **week** □8 Don't know (a) Ran or did any kind of business, big or small, for yourself/himself/herself or for your household or with one or more partners? By business we mean, selling things, making things for sale, repairing things, guarding car, hairdressing, crèche business, taxi or other transport business, having a legal or medical practice, performing in public, having a public phone shop, barber, shoe shining and other such businesses • **Wendeskako bizinesi, yikulu panji yichoko, ya imwe/ yake panji na munyake wakupangira bizinesi lumoza panji ya panyumba pano? Pala tati bizinesi tikung'anamula, kuguliska vinthu, kupanga vinthu vakuguliska, kunozga vinthu, kulondera galimoto, kunozga sisi, kupwererera wana wa ku mukaka, taxi panji bizinesi yiliyose ya vya ulendo, kupanga ntchito yaku chipatala panji ya vya malamulo, kupanga viwoneskero kwa wanthu, kukhala na telefoni ya gulu, kumeta sisi, kupoliska skapato na vinyakhe?** *(b)* Did any tobacco-related work, including working on a tobacco farm? • **Wali kugwirapo ntchito yakukhwaskana na hona nga kugwira ntchito ku munda wa hona?** *(c)* Did any work as a domestic worker for someone else? • **Wali kumugwirira ntchito ya panyumba ya munthu waliyose? INTERVIEWER NOTE: Emphasize FOR SOMEONE ELSE.** *(d)* Helped look after livestock such as cattle, goats, chickens, pigs, etc. • **Wakawovwirapo kuliska viweto nga ng'ombe, mbuzi, nkhuku, nkhumba, na viweto vinyake?** *(e)* Did any construction or major repair work on his/her own home, plot, or business or those of the household? • **Wakapanga ntchito ya vyakuzenga panji kunozgaso nyumba yake, pamalo pake panji bizinesi panjiso ya pa nyumba pano?** *(f)* Helped gather wild leaves such as blackjack and okra leaves, or wild fruits, berries for household use?	

HH Members AGED 5 to 17 YEARS	1-12 members
• **Wakawovwira kuyawa mphangwe, vipaso vakugwiriska ntchito pa nyumba pano?** ***(g)*** Helped with keeping birds and other pests from crops • **Wakawovwira kutchimbizga viyuni kumunda?** (h) Fetched water • **Add appropriate translated text from i below** *(i)* Collected firewood • **Wakakatekapo maji panji kukapenja nkhuni za panyumba pano?** *(j)* Caught mice, grasshopper, hares and other animals, or caught fish, prawns, or shells, for sale or household food? • **Wakakawejapo, kusokola, kupenja chakurya chakuguliska panji cha panyumba pano?** *(k)* Produced any other goods for the household's use? • **Wakapanga katundu munyake waliyose wakugwiriska ntchito panyumba pano?** *(l)* Did any work on your/his/her own or the household's plot, farm, food garden, or helped in growing farm produce, including sowing, watering, weeding, harvesting, etc.? • **Walikupangapo ntchito yinyake yiliyose panyumba pano/pake, panji puloti, munda, panji wakovwira kumunda kusazgapo kupanda, kuthirira, kulimilira, kukolora na vinyake?** *(m)* Worked or spent time at a bar, tavern, pub, shebeen or other establishment of entertainment that sells alcohol • **Wakagwirapo ntchito mu bala, tharaveni, ku shabini, panji kumalo ghanyake ghaliwose ghachisangalalo kweniso ghakuguliskira mowa?** . (n) Sold any liquid that contained alcohol? • **Wakaguliska chinthu chilichose chamowa?** (o) Making bricks (p) Working on a construction or building site (q) Going to the maize mill (r) Did any other type of work (please specify what type of work) • **Wakagwirapo ntchito yinyake yiliyose_____** (s) **FINISH LIST AND THEN GO TO OWNFARM OR HOMHRS AS APPROPRIATE BASED ON INSTRUCTIONS IN ITEM.**	
4.2 (ownfarm) ***[ASK IF (l)=YES]:*** **Was any of the work you/he/she did on own or household's plot, farm or food garden related to growing and harvesting tobacco?** K**asi ntchito iyo mukagwira/ wakagwira payekha panji pamalo gha panyumba yino panji munda na vakukhwaskana na kulima panji kukolola hona?** □1 Yes	

HH Members AGED 5 to 17 YEARS	1-12 members
□2 No **(go to homehrs)** □8 Unsure/ Don't know**(go to homehrs)**	
4.3 (tobowntime) Please tell me how many hours during last week he/she spent working on own or household's plot, farm or food garden in growing or harvesting tobacco? **Chonde niphalirani kuti wakatola ma awala ghalinga pasabata wakugwira ntchito iyi mu miyezi itatu yajumpha iyi pa munda wake panji wapanyumba pano, kulima panji kukolora hona?** **RECORD HOURS.**	
4.4 (tobactivity) ***[ASK IF emp_b=YES OR OWNFARM=YES].*** **Please tell me if <<name>> was involved in any of the following for last week.** **Niphalirani pala [zina] wakagwirako ntchito izi musabata yamala iyi?** **CODE EACH AS:** □1 Yes □2 No □8 Unsure/ Don't know • (a) Land preparation? **Kusosa/kukuza munda.** • (b) Manure application? **Kuthira manyuwa** • (c) Nursery establishment? **Kupanda nazale** • (d) Ridging **Kulima nthusi.** • (e) Planting **Kupanda** • (f) Fertilizer application **Kuthira feteleza** • (g) Shade/ban construction **Kuzenga gafa** • (h) Weeding **Kulimilira** • (i) Bunding **Kubandira** • (j) Application of pest control **Kupopera munkhwala** (k) De-sucking **kudumula masakazi** (l) Leaf plucks **Kuphata hona**	
4.5 (homehrs) How many hours did <<name>> spend last week doing household chores? Kasi [zina] wakatola ma awala ghalinga musabata yamala iyi kugwira ntchito zapanyumba? Kuleka kusazgapo ma awala agho wakagwiranga ntchito zakumunda wa nyumba yino panji minda yinyake. **DO NOT INCLUDE HOURS SPENT HELPING IN OWN OR OTHER FARM, FETCHING WATER OR GATHERING FIREWOOD.** **RECORD HOURS; 88 for DON'T KNOW AND 0 for NONE.** **INTERVIEWER NOTE: IF NEEDED – ASK HOW MANY HOURS EACH DAY AND MULTIPLY BY 7. The following activities should be included in the number of hours – READ LIST IF NEEDED.** - child minding own/other children **Kupwererera wana wawo panji wana wa wanthu wanyake**	

HH Members AGED 5 to 17 YEARS	**1-12 members**
- education/training of own children at home**Kusambizga wana wawo kunyumba** - housecleaning and decorating exclusively for own household **Kunozga nyumba yawo** - cooking/preparing meals for own household **Kuphika panji kunozga chakulya cha pa nyumba pawo** - caring for the sick and aged (unpaid **Kupwererera walwali panji wachekulu kwambula kulipilika** - repairs (minor) to own dwelling, etc**Kunozga nyumba yawo yakukhalamo na vinyake** - repair of own domestic equipment and vehicles **Kunozga katundu wawo wapanyumba na magalimoto**	

5. I have some more questions about the activities that you just indicated your children engaged in the last week.

Sono nili na mafumbo ghakukhwaskana na ntchito izo mwati wana wino wapanyumba pano wakhala wakuchita mu sabata yamala iyi.

First, **(POPULATE WITH EACH ACTIVITY OF EACH HOUSEHOLD MEMBERS AGES 5 to 17 YEARS).**

EACH ACTIVITY MENTIONED FOR EACH HH Members AGED 5 TO 17 YEARS	**Activity/HH member**
5.1(else) [ASK IF RESPONSE FOR ANY ACTIVITY FOR EMP IS 2 or 3, THAT IS, WORKED FOR SOMEONE ELSE] You indicated that <<name>> did <<emp>> for someone else. Was that person a relative, non-relative or did he/she do this activity for both relatives and non-relatives? □1 Relative only □2 Non-relative only □3 Both relative and non-relatives □8 Don't know	
5.2 (time) Please tell me how many minutes or hours <<name>> spent doing <<emp>>each day last week? Chonde niphalirani ni ma minitsi ghalinga panji ma awala ghalinga agho [zina] wakatola pakugwira ntchito iyi pa dazi lililose sabata yamala iyi **First, RECORD IF IN HOURS OR MINUTES AND THEN RECORD NUMBER; 88 for DON'T KNOW.** ***a.*** **How many minutes or hours last Sunday did <<name>> spend doing this <<emp>>?** **Ni ma minitsi panji ma awala ghalinga pa Sabata agho [zina] wakatola pakugwira ntchito ya….** **b. How many minutes or hours last Monday did <<name>> spend doing this <<emp>>?** **Ni ma minitsi panji ma awala ghalinga pa Mande agho [zina] wakatola pakugwira ntchito ya….** **c. How many minutes or hours last Tuesday did <<name>> spend doing this <<emp>>?** **Ni ma minitsi panji ma awala ghalinga pa Chiwiri agho [zina] wakatola pakugwira ntchito ya….** **d. How many minutes or hours last Wednesday did <<name>> spend doing this <<emp>>?** **Ni ma minitsi panji ma awala ghalinga pa Chitatu agho [zina] wakatola pakugwira ntchito ya….** **e. How many minutes or hours last Thursday did <<name>> spend doing this <<emp>>?** **Ni ma minitsi panji ma awala ghalinga pa Chinayi agho [zina] wakatola pakugwira ntchito ya….** **f. How many minutes or hours last Friday did <<name>> spend doing this <<emp>>?** **Ni ma minitsi panji ma awala ghalinga pa Chinkhonde agho [zina] wakatola pakugwira ntchito ya….** ***g.*** **How many minutes or hours last Saturday did <<name>> spend doing this <<emp>>?**	

EACH ACTIVITY MENTIONED FOR EACH HH Members AGED 5 TO 17 YEARS	Activity/HH member
Ni ma minitsi panji ma awala ghalinga pa Chisulo agho [zina] wakatola pakugwira ntchito ya….	
5.3(earn) [ASK ONLY FOR ACTIVITIES THAT CHILD WORKED FOR SOMEONE ELSE, THAT IS, EMP=2 or 3] How much did <<name>> earn from <<emp>>in a last week? Ni ndalama zilinga izo [zina] wakasanga kufumira ku ntchito mu sabata yamala iyi? RECORD AMOUNT – 66666 for IN-KIND (meaning food, clothing, other goods); 88888 for DON'T KNOW AND 0 for NONE	

5a. I have some more questions about the activities that children in your household engage in. First,

Sono nili na mafumbo ghakukhwaskana na ntchito izo mwati wana wino wapanyumba pano wakhala wakuchita.

(POPULATE WITH EACH ACTIVITY OF EACH HOUSEHOLD MEMBERS AGES 5 to 17 YEARS).

EACH ACTIVITY MENTIONED FOR EACH HH Members AGED 5 TO 17 YEARS	Activity/HH member
5a.1 (tobseas) Did <<name>> work on your own household's or someone else's tobacco farm last tobacco season? Kasi (zina) wakagwirapo ntchito ya hona pa nyumba pino pano panji pa munda wa munthu munyake? Was it your own household's, someone else's or both? Yikawa ya pa nyumba pino pano panji ya munthu munyake panji kose? □1 Yes, own only □2 Yes, someone else's only □3 Yes, own and someone else's □4 Yes, someone else's only □5 No, did not work in any tobacco farm **(go to question 6)** □8 Unsure/ Don't know	
5a.2 (tobhrsown) In a typical week last tobacco season how many hours did <<name>> work on? Mu sabata yakukwana nyengo ya kulima hona, ni ma awala ghalinga agho (zina) wakatola pa kugwira **a. [ASK IF 1 or 3 above] Own household's tobacco farm (RECORD HOURS)** **Pa munda wino wa hona** **b. [ASK IF 2 or 3 above] Someone else's tobacco farm (RECORD HOURS)** **Pa munda wa hona wa munthu munyake**	
5a.3 (tobearn) In a typical week, how much did <<name>> earn from working in tobacco farms during the last tobacco season? Mu sabata yakukwana, kasi (zina) wakapokera ndalama zilinga kufumira pa ntchito izo akagwira ku munda wa hona nyengo yakulima hona iyo yajumpha? RECORD AMOUNT – 66666 for IN-KIND (meaning food, clothing, other goods); 88888 for DON'T KNOW AND 0 for NONE	

6. Now please tell me if the children in your household engaged in any of the following Sono niphalirani pala wana wapanyumba pano wagwirapo ntchito izi

EACH ACTIVITY MENTIONED FOR EACH HH Members AGED 5 TO 17 YEARS	Activity/HH member
6.1(othhaz) Did <<name>> engage in any of the following activities last week? Kasi [zina] wagwirapo ntchito izi mu sabata yamala iyi? **CHECK ALL THAT APPLY.** □a WORKED UNDERGROUND **Wagwirapo ku migodi** □b WORKED IN CONFINED SPACES **Wagwirapo ku malo ghakupanikizgika** □c WORKED IN OR UNDER WATER **Wagwirapo mumaji panji pasi pa maji** □d WORKED AT DANGEROUS HEIGHTS **Wagwirapo mwakukwera pachanya pakofya chomene** □e CARRY HEAVY LOADS (HEAVIER THAN ONE BUCKET OF WATER) **Kunyamula katundu muzito chomene kuluska ndowa yimoza ya maji** □f WORKING WITH ANY TOOLS THAT YOU THINK ARE DANGEROUS **Wagwirapo na visulo/ vilwelo ivo imwe mukuganiza kuti niva kofya** □g WORK IN A PLACE WITH INSUFFICIENT VENTILATION **Wagwirapo malo ghakuti mvuchi ngwakuperewera** □h WORKING IN CONDITIONS OF EXTREME HEAT OR COLD **Wagwirapo malo ghakotcha chomene panji ghakuzizima chomene** **INTERVIEWER NOTE: Examples include working in brick kilns, flueing tobacco or under the sun for several hours in the summer.** □I WORKING UNDER CONDITIONS WHERE HE/SHE IS NOT ALLOWED TO LEAVE WHEN HE/SHE WANTS TO LEAVE **Wagwirapo malo ghakuti wakuzomerezgeka chala kufumapo nangawuli iyo wakukhumba kufumapo** □j NONE OF THE ABOVE **Palije**	

EACH ACTIVITY MENTIONED FOR EACH HH Members AGED 5 TO 17 YEARS	Activity/HH member
6.2 (exp) Has <<name>> been exposed to any of the following in the last week? Kasi (zina) musabata yajumpha iyi wakhwaskikapo na vinyake mwa vinthu ivi? **CHECK ALL THAT APPLY.** □a DUST THAT BOTHERS BREATHING OR FUMES FROM TOBACCO OR OTHER CHEMICALS **CHUVU PANJI VAKUNUNKHA** □b FIRE, GAS, FLAMES **MOTO PANJI GAS** □c LOUD NOISE, OR VIBRATION, SUCH AS NOISE OR VIBRATION MADE BY MACHINES LIKE THE MAIZE MILL **VIWAWA PANJI KUNJENJEMERA** □d CHEMICALS AND PESTICIDES **MUNKHWALA/ MUNKHWALA GHA MBUTO** □e EXPLOSIVES **MABOMBA** □f NONE OF THE ABOVE **PALIJE CHILICHOSE**	
6.3 (timeofday) Please tell me if <<name>> worked during any of the following times in the last week? Please include any hours that <<name>> worked during weekdays (Monday through Friday) and on weekends (Saturday and Sunday). **Sono ghanaghanirani za ntchito izo (zina) wagwirapo ku munda kusazgilapo munda wa pa nyumba pano, kovwira pa bizinesi ya panyumba pano, kunthenya nkhuni panji kuteka maji, kusola mphangwe, kutola vipaso,, kuweja somba zapanyumba pano panji zakuguliska, kugeira ntchito za panyumba pano panji za wanthu ngati kuphika,kusuka mbale/kuphwera, kuphwererera wana panji wanthu wanyakhe wa panyumba pano. Chonde niphalirani pala [zina] walikugwirapo ntchito mu nyengo izi musabata yamala iyi? Chonde musazgeposo ma awala ghose agho [zina] wakagwira mukati mwasabata (pamande mpaka pachinkhonde) kweniso kuumaliro kwa sabata (pachisulo na pasabata)** **(READ RESPONSE CATEGORIES - Check all that apply) PROBE: So, during the last week <<name>> never worked 5 AM or earlier or after 6 PM etc. Sabata yamala iyi (zina) wandagwireko ntchito muma 5 AM panji mlenji chomene panji kujumpha 6 koloko namise.** □a Early morning (between 5 AM to 8 AM) **Mlenji chomene (pakati pa 5 na 8 koloko mulenji** □b Morning (8 AM to 12 PM) **Mlenji (pakati pa 8 mulenji na 12 koloko mhanya)**	

EACH ACTIVITY MENTIONED FOR EACH HH Members AGED 5 TO 17 YEARS	Activity/HH member
□c Mid-day (12 PM to 2 PM) ***Pakati pa dazi (pakati pa 12 na 2 koloko mhanya)*** □d Afternoon (2 PM to 6 PM) ***Mhanya (pakati pa 2 na 6 koloko namise)*** □e Evening (6 PM to 9 PM) ***Mise (pakati pa 6 na 9 koloko usiku)*** □f Night (9 PM to 5 AM) ***Usiku (pakati pa 9 na 5 koloko mulenji)*** □f Does not apply/does not work	

7. I have some questions now about the activities of adults in the household.
Sono nili na mafumbo ghakukhwaskana na wanthu walala wa panyumba pano
First, **(POPULATE WITH EACH ACTIVITY OF EACH HOUSEHOLD MEMBERS AGES 18 YEARS AND OLDER).**

HH MEMBERS 18 YEARS AND OLDER	1-12 members
7.1 (adultemp) Please tell me if you/<<name>> worked for wages, salary, commission or payment in kind, such as food or other goods, in a last week either for yourself or someone else? **Chonde niphalirani pala imwe/ [zina] wagwirapo ntchito yakulipilika ndalama panji vinthu vinyake nge chakurya panji vithu vinyake musabata yamala iyi?** **PROBE: Is person self-employed and worked on his/her business last week? IF YES, code as Yes.** □1 Yes □2 No**(go to question 8)** □8 Unsure/Don't know**(go to question 8)**	
7.2 (adultearn) How much did you/<<name>> earn in wages, salary, commission or payment in kind in a last week? **Kasi imwe/ [zina] wakalipirika ndalama zilinga olo malipiro uli musabata yamala iyi?RECORD AMOUNT – 66666 for IN-KIND; 88888 for DON'T KNOW**	
7.3 (adulttob) Was any of the work you/<<name>> did to earn wages, salary, commission or payment in kind in a last week tobacco related? **Kasi ntchito iyo imwe/ [zina] wakagwira kuti walipilike ndalama panji malipiro ghanyake, yikawa yakukhwaskana na hona?** □1 Yes □2 No □8 Unsure/Don't know	
7.4 (self) Are you: READ RESPONSES **INTERVIEWER NOTE: CONTRACTED WORKERS SHOULD BE CONSIDERED TO BE SELF-EMPLOYED. TENANT FARMERS ARE WORKING FOR SOMEONE ELSE.** □1 Self-employed	

HH MEMBERS 18 YEARS AND OLDER	1-12 members
Mulikujilemba mwekha ntchito? □2 Working for someone else **Mukugwirira munthu munyake ntchito?** □3 Both, that is you work for yourself and someone else **Mulikujilemba mwekha ntchito kweniso mukugwirira ntchito munthu munyake?**	

8. Does everyone in your household: **Kodi aliyense pakhomo panu pano**
   a. Practice the same religion? □1Yes □2No
      Ngwa chipembedzo chimodzi?
   b. Belong to the same tribe or ethnic group? □1Yes □2No
      Ngwa mtundu umodzi?

IF YES FOR A AND B – COMPLETE FOLLOWING GRID JUST FOR HEAD OF HOUSEHOLD. IF NO ON ANY ITEM, ASK GRID FOR THAT ITEM FOR ALL IN HOUSEHOLD.

HH MEMBERS	1-12 members
8.1 (rel) What is your/<<name>>'s religion? PROBE: Are you Christian, Muslim or do you follow some other religion or do you not have a religion? **Ndinu achipembedzo chnaji?** □1 Christian □2 Muslim □3 Other religion □4 No religion □8 Unsure/ Don't know	
8.2 (tribe) In Malawi people belong to different tribes such as Chewa, Tumbuka and many others. What is the name of your/<<names>>'s tribe or ethnic group? Kodi inu/[dzina] ndi wa mtundu wanji? □1 Chewa □2 Nyamja □3 Yao □4 Tumbuka □5 Lomwe □6 Ngonde □7 Ngoni □8 Sena □9 Tonga □10 Lambya □11 Senga □12 Nyika □13 Mixed □77 Other □88 Unsure/ Don't know	

9. SAVINGS AND LOANS:

9.1 (save) Now, I have some questions about your household. How much did your household save in the last month? **Sono nili na mafumbo ghakukhwaskana na panyumba pinu pano. Kasi panyumba pinu pano mulikusunga ndalama zinandi uli mwezi wamala uwu?**

RECORD AMOUNT, 0 for NONE and 88888 for DON'T KNOW. (SKIP TO saveall if 0)

9.2 (savings) [ASK IF SAVE GT 0] Where do you put the money that you saved last month, that is, in the last 4 weeks?

Kasi mukusunga nkhu ndalama izo mukasunga mwezi wamala uwu?

PROBE: Did you contribute to a village bank or village savings and loans association or a similar organization? How much do you contribute last month? IF THEY GIVE NAME OF SOMETHING THEN PROBE IF THAT IS A VILLAGE BANK OR VSLA OR SOMETHING ELSE.

CHECK ALL THAT APPLY

□a In the house
□b Rotating Savings and Credit Associations (ROSCA)
□c Bank or credit union account
□d Malawi Union of Savings and Credit Cooperative's (MUSCCO) micro-insurance program SACCO (Savings and Credit Cooperative Organizations)
□e Village Savings and Loan Association
□f Other (specify) _____

9.3 (saveall) How much total savings does your household have? **Kasi pa nyumba pinu pano muna muli na ndalama zilinga zose pamoza izo muli kusunga?**

RECORD AMOUNT, 0 for NONE and 88888 for DON'T KNOW. (SKIP TO vsla if 0)

PROBE: Did you contribute to a village bank or village savings and loans association or a similar organization? How much do you have there?

9.4 (savingsall) [ASK IF SAVEALL GT 0] Where do you put this money that your household has saved? **Kasi mukuyika nkhu ndalama izo panyumba pinu pano muli kusunga?**

CHECK ALL THAT APPLY

□a In the house
□b Rotating Savings and Credit Associations (ROSCA)
□c Bank or credit union account
□d Malawi Union of Savings and Credit Cooperative's (MUSCCO) micro-insurance program SACCO (Savings and Credit Cooperative Organizations)
□e Village Savings and Loan Association
□f Other (specify) _____

9.5 banki

CLEAR II VSLA: Respondent's Participation in CLEAR II VSLA Program

(vsla1). Did your household participate in the VSLA groups organized by Total Land Care?

□1 Yes

□2 No

(vsla2). Did your household receive the VSLA training provided by Total Land Care and Local Officials?

□1 Yes

□2 No (If "No", **SKIP** to 9.6 (bank)

9.6 (bank) Does anyone in your household currently: **Kasi pasono pano walipo waliyose panyumba pinu pano uyo**

a. Have a bank or credit union account***?***
Wana na bukhu ku bank?
□1 Yes □2 No □8 Unsure/Don't know

b. Belongs to a village savings and loan association **(Mark "YES" if 9.5 VSLA1 = YES)**
Wali mu bungwe la banki mukhonde/ masheya
□1 Yes □2 No □8 Unsure/Don't know

9.7 (interest) *[*ASK IF NO OR UNSURE/DK TO BANK A OR B AS APPROPRIATE] Would you be interested in:

Kasi munga khumba:

a. Having a bank or credit union account
Kuwa na buku la ku banki?
□1 Yes □2 No □8 Unsure/Don't know

b. Belonging to a village savings and loan association
kuwa nawo mugulu la banki mukhonde/ masheya?
□1 Yes □2 No □8 Unsure/Don't know

9.8 (vslawho) [ASK IF BANK_B=YES] Who in your household belongs to a village savings and loan association? **Ni njani panyumba pinu pano wali mu bungwe la banki mukhonde/ masheya**

CHECK ALL THAT APPLY

□a Self
□b Spouse (wife or husband)
□c Child (son or daughter)
□d Parent (father or mother)
□e Sibling (sister or brother)
□f Son-in-law/Daughter-in-law
□g Grandchild
□h Niece/Nephew
□I Other relation
□j Non-relative

9.9 (vslalen) [ASK IF BANK_B=YES] What is the longest time that your household member(s) have/has belonged to a village savings and loan association?

Ni nyengo yitali uli iyo munthu wa panyumba pinu pano wakhala mugulu la banki mukhonde/ masheya

RECORD IN MONTHS OR YEARS; 88 for DON'T KNOW.

9.10 (vslapay) [ASK IF BANK_B=YES] Has your household received a payout from the village savings and loan association in the last year, that is, in 2018?
Kasi pa nyumba pinu pano muli ku pokerapo ma sheya kufumira kugulu la banki mukhonde/ masheya muchaka chamala ichi kwambira mwezi wa 2018

□1 Yes
□2 No **(go to loanaccess)**
□8 Unsure/ Don't know **(go to loanaccess)**

9.11 (vslause) [ASK IF BANK_B=YES and VSLAPAY=YES] How did your household use the money that you received as payout from the village savings and loan association?
Kasi banja linu likagwiriska uli ntchito ndalama izo mukapokera nge ma sheya kufumira ku gulu la banki mukhonde/ masheya
CHECK ALL THAT APPLY
□a Food
□b Medical expenses
□c To pay off debts
□d For children's schooling (school fees, supplies, uniforms, tuition etc.)
□e To make a major household purchase
□g Marriage, birth or other family celebration
□k To invest in a business or farm, including buying seeds, farming instruments, etc.
□h Home improvement or maintenance
□I To give to another family member
□j To lend to someone else at interest
□k To have as savings
□l Other (specify) _____

àSkip to LOANACCESS

9.12 (loanaccess) If you wanted to get a loan today, are you able to get one**? Pala mungakhumba kutola ngongole mhanya uno mungayisanga?**

□1 Yes → From where can you get such a loan? **Mungakatola nkhu?**
_____
□2 No
□8 Unsure/ Don't know

9.13 (loan) Have you ever taken out a loan? **Muli kutolapo ngongole?**

□1 Yes
□2 No **(go to vslaatt)**
□8 Unsure/ Don't know **(go to vslaatt)**

9.14 (loannum) How many loans did you take out in the last year, that is, between March/ April 2018 and today? **Ni ngongole zilinga izo mulikutolapo mu chaka chamala ichi, apa khwambira mwezi wa March/April 2018 mpaka mhanyauno?**

RECORD NUMBER; 88 for DON'T KNOW.

9.15 (loanval) What was the value of all the loan(s) that you took out in the last year, that is between March/April 2018 and today? **Mukatola ngongole yinandi uli chaka chamala ichi kwambira mwezi wa March/April 2018 mpaka mhanyauno?**

RECORD NUMBER; 888888 for DON'T KNOW.

9.16 (loanwhere) Where did you get your loans from in the last year, that is between March/ April 2018 and today? **Kasi ngongole izo mukatola nkhuni muchaka chajumph apa kwambira mwezi wa March/April 2018 mpaka mwahuno?**

CHECK ALL THAT APPLY

□a From a family member, friend, neighbor or relative
□b From a private money lender
□c From a Village Savings and Loan Association (VSLA)
□d From a Rotating Savings and Credit Associations (ROSCA)
□e From a Bank or credit union account
□f From a Malawi Union of Savings and Credit Cooperative's (MUSCCO) micro-insurance program SACCO (Savings and Credit Cooperative Organizations)
□g From Other (specify) _____

9.17 (loanreas) What prompted you to take out a loan(s) last year, that is between March/ April 2018 and today? **CHECK ALL THAT APPLY.**
Kasi ntchivichi icho chikamupangiskani kuti mutole ngongole muchaka chamala kwambira mwezi wa March/April 2018 mpaka mwahuno

□a Natural disaster such as flood, drought, earthquake, hurricane, cyclone, etc.
□b Other disaster such as fire, explosion, etc.
□c Illness of a household member
□d Changing life circumstances of a household member, such as wedding, graduation, etc.
□e Household maintenance, repair or other expense
□f Other (specify) _____

9.18 (loanuse) How did you use the money that you took out as a loan? **Kasi mukagwiriska ntchito uli ndalama izo mukatola nge ngongole?**

CHECK ALL THAT APPLY

□a Food
□b Medical expenses
□c To pay off debts
□d For children's schooling (school fees, supplies, uniforms, tuition etc.)
□e To make a major household purchase
□g Marriage, birth or other family celebration
□k To invest in a business or farm, including buying seeds, farming instruments, etc.

□h Home improvement or maintenance
□i To give to another family member
□j To lend to someone else at interest
□k To have as savings
□l Other (specify) _____

9.19 (loanwho) Who made the decision to take out the loan(s)? **Ni njani uyo wakapanga maghanoghano ghakuti mutole ngongole?**

CHECK ONE
□1 Self
□2 Spouse
□3 Both
□3 Someone else (specify) _____

9.20 (vslaatt) Now I am going to read you some statements about savings. Some people keep money at home, some people keep it at a bank or a village saving and loan association. You may keep your savings at any of these places. Please tell me if you agree or disagree with each of these statements. There is no right or wrong answer. **Sono nimuwerengereninge viganizo. Chonde muniphalire pala mukukoleleranako navo panji yayi viganizo ivi. Palije zgolo launenesko panji lautesi.**

NOTE: IN TUMBUKA, THIS IS COMING ACROSS AS HOME INSTEAD OF HOUSEHOLD – DEPENDS ON WAY OF READING. NEED TO MAKE SURE INTERVIEWERS UNDERSTAND THAT WE MEAN HOUSEHOLD AND HOME.

RANDOMIZE

	Agree (1)	**Disagree (2)**	**Unsure (3)**
a. My household would save more if there was a place where we could put aside a little savings each week. [need translation]			
b. If my household had some place where I could put aside a little savings each week, then my children would not have to work. [need translation]			
c. If my household had some place where I could put aside a little savings each week, then I could one day start my own business. **Kukanakhala kuti nyumba yanga ili ndi malo omwe nditha kusungapo ndalama sabata iliyonse, tsiku lina nditha kuzayamba bizinesi yangayanga**			
d. If my household has some place where I could put aside a little savings each week, then I will have something to fall back on if something bad like an illness, flooding or drought happens. **Kukanakhala kuti nyumba yanga ili ndi malo omwe nditha kusungapo ndalama sabata iliyonse, nditha kukhala ndipodalira zinthu monga matenda, kusefukira kwamadzi kapena chilara zitachitika**			
e. If I could get a loan in times of difficulty, then I would not have to send my children to work.			

Kukanakhala kuti ndikotheka kupeza ngongole panthawi yamavuto, sindingawatumize ana anga kukagwira ntchito			
f. If I could get a loan, then I could start my own business. **Ngati ndingapeze ngongole, nditha kuyamba bizinesi yangayanga**			

9.21 (Business) Did your household owned a business during the last year?

□1 Yes

□2 No

10. WOMEN HH RESPONDENTS ONLY **(Skip to AGEOP if NOT Woman Respondent):**

10.1 (womearn) Do you do any work that earns you money? **Kasi mukugwira ntchito yiliyose kuti musange ndalama?**

□1 Yes

□2 No **(go to question 11b)**

□8 Unsure/Don't know **(go to question 11b)**

10.2 (earncomp) [ASK IF MAR FOR RESPONDENT=2, i.e., CURRENTLY MARRIED] Would you say that the money that you earn is: **Kasi mungayowoya kuti ndalama izo mukupokera**

(READ RESPONSE CATEGORIES)

□1 More than husband **Zikuluska za afumu winu?**

□2 Less than husband **Nzidoko ku za afumu winu?**

□3 About the same **Zikuyana waka**

□4 Husband has no earnings **Afumu wane wakusanga ndalama yayi (ask EARNUSE A but not EARNUSE B) DO NOT READ CATEGORY**

□8 Unsure/Don't know **Mukumanya yayi DO NOT READ CATEGORY**

10.3 (earnuse) Please tell me, if you have a say in: **Niphalirani pala mukuyowoyapo**

(READ RESPONSE CATEGORIES)

1=Yes
2=No
3=Sometimes/Maybe
4=Husband has no earnings
8=Unsure/Don't know

a. **(Skip if question WOMEARN NE 1)** How your earnings will be used? **Naumo mungagwirisira ntchito ndalama zinu**

b. **(Skip if question EARNCOMP=4)** How your husband's earnings will be used? **Naumo ndalama zaa fumu winu zikugwiriskikira ntchito?**

10.4 (ownmon) Do you have any money of your own that you alone can decide how to use? **Kasi muli na ndalama zinu na zinu zakuti imwe mwekha ndimwe mungawa na ulamuliro pa ivo mukukhumba kuchita nazo?**

□1 Yes

□2 No

10.5 (decision) Now, please tell me if you have any say in the following decisions: **Sono niphalirani pala mukuyowoyapo pa nkhani izi: FIX**

TRANSLATION (READ RESPONSE CATEGORIES)

1=Yes 2=No 3=Sometimes/Maybe/Some say 8=Unsure/Don't know

a. Decision about your child(ren)'s schooling **Nkhani zakukhwaskana na sukulu ya wana**
b. Decision about when your child(ren) should start working to help earn money **Pakupanga maghanoghano kuti wana winu wangayamba pauli kugwira ntchito kuti wawovwire kusanga ndalama**
c. Decision about what kind of work your child(ren) will do to help earn money **Pakupanga maghanoghano kuti wana winu wangagwira zintchito wuli kuti wawovwiresanga ndalama**
d. Decision about your child(ren)'s health care, that is when and where they should see someone for their health **Pakupanga maghanoghano ghakukhwaska umoyo wa wana winu kuti ni nyengo nji kweniso ni nkhu uko wangasanga wovwiri wavya umoyo**
e. Decisions related to children's marriage **Maghanoghano ghakukhwaskana na nthengwa ya wana**
f. Decision when **[Note to interviewer: change to "you were" – for older women]** pregnant about which doctor to see, where to go for health care and where to give birth. **Pakupanga maghanoghano pala muli na nthumbo kuti ni dokotala nju uyo wangamuonaninge, mungaluta chipatala chake ntchi, kweniso ni nkhu uko mukukhumba kukababira**
g. Decisions about making major household purchases? **Pakupanga maghanoghano gha vakugula vikuluvikulu va pa nyumba**
h. Decisions about making purchases for daily household needs? **Pakupanga maghanoghano pa vakugula vinthu vakukhumbikwa panyumba dazi na dazi**
i. Decisions related to participating in groups, such as women's or mother's groups or the village savings and loan association within your community? **Pakupanga maghanoghano ghakukhwaska kutolapo gawo mumagulu gha wazimayi nge mother group panji banki mukhonde mu dera linu?**

ASK ALL (FROM HERE TO END OF SURVEY):

11. Perceptions on Child Labor

11.1 (clawareness) Now, we have some questions on your opinions. **Sono tili na mafumbo ghakukhwaskana na maghanoghano ghinu**

INTERVIEWER INSTRUCTION: USE 88 FOR UNSURE/DON'T KNOW.

a. Do you think that child protection awareness can reduce child labor?

□1 Yes

□2 No

□8 Unsure/Don't know

b. Do you think that VSLA is an effective activity to reduce child labor?

□1 Yes

□2 No

□8 Unsure/Don't know

c. Do you think that child labor awareness is needed in addition to VSLA to reduce child labor?

□1 Yes

□2 No

□8 Unsure/Don't know

d. Which of the following is more important for reducing child labor?

□1 Child labor protection information and awareness campaigns

□2 Financial capacity through VSLA

□3 None of the above

□8 Unsure/Don't know

11.2 (Kidlab) I am now going to read you three statements. Please tell me which one is closer to your view? Remember there is no right or wrong answer. Just tell me which one comes closer to your opinion. **Sono nimuwerengereninge viganizo vitatu. Chonde muniphalire chiganizo icho mukuona kuti ntchapafupi chomene na maghanoghano ghinu. Kumbukirani palije zgolo la unenesko panji la utesi. Muniphalire waka ichi ntchapafupi chomene na maghanoghano ghinu.**

IF MY FAMILY REALLY NEEDS MONEY BADLY THEN,
RANDOMIZE Pala banja lane lingakhumbisiska ndalama chomene

a. I would prefer that the children 12 and older help the family earn money instead of going to school **Ningatemwa kuti wana awo wali na vyaka khumi panji kuluska apo wavwirenge kusanga ndalama mu banja kulekana na kuluta ku sukulu**

OR

b. I would prefer to send the children 12 and older to school instead of sending them to earn money **Ningatemwa kutumizga wana wa vyaka khumi panji kuluska apo kusukulu kulekana nakuti wakapenje ndalama**

OR

c. The children 12 and older have to work to earn money, but I would still send them to school **Wana wa vyaka khumi panji kuluska apo wagwirenge ntchito kuti wasange ndalama kwene walutenge nipera kusukulu**

□1 Closer to A
□2 Closer to B
□2 Closer to C
□8 Unsure/Cannot decide

11.3 (klabwhy) Could you tell me why you feel this way? **Ntchifukwa uli mukughanaghana ntheura?** [OPEN-ENDED]

11.4 (kidop) Now I am going to read you some statements. Please tell me if you agree or disagree with each of these statements. There is no right or wrong answer. **Sono nimuwerengereninge viganizo. Chonde muniphalire pala mukukoleranako navo panji mukususkana na chiganizo chilichose. Palije zgolo la unenesko panji la utesi.**

RANDOMIZE

	Agree (1)	**Disagree (2)**	**Unsure (3)**
a. Girls can miss school for a few days if they are needed at home for housework or to work in the fields. **Wasungwana wangakhala kusukulu kwa madazi ghachoko pala wakukhumbika kugwira ntchito panyumba panji kumunda**			
b. Nowadays girls are the same as boys and if you educate them, they can earn just as much as the boys and help their families. **Madazi ghano wasungwana ntchimozamoza wanyamata, pala mwawasambizga wangapokeranga ngeti mba nyamata**			

	Agree (1)	Disagree (2)	Unsure (3)
nakovwiraso mabanja ghawo nge namo wanyamata wakuchitira			
c. If they work from a young age, then the children will not develop and there will be a negative impact. **Pala wamba kugwira ntchito wali wachoko wachoko, wana wakukula mwa ndondomeko yake chala ndipo paumaliro pake wakuwa wakuwerera nyuma**			
d. To learn work skills, it is important to start at a young age **Kuti munthu wasambirire luso la ntchito, kuli makola kwamba wali muchoko**			
e. Boys can miss school for a few days if they are needed at home for housework or to work in the fields **Wanyamata wangakhala ku sukulu kwa madazi ghachoko pala wakukhumbika kugwira ntchito panyumba panji kumunda**			
f. Education is important for a child's future **Sukulu njakukhumbikiraa pa sogolo la mwana**			

11.5 (kidlaw) The Government of Malawi has laws about children and their activities. My next questions are about some of these laws. I would like to know how much you know about them. Many people do not know them so don't be embarrassed if you are not sure; just tell me so. Can you please tell me: **Boma la Malawi lilri na malango ghakukhwaskana na wana na ncthito zawo. Mafumbo agha ghakwiza ghawe ghakukhwaskana na malamulo agha. Nkhukhumba nimanye kuti mukughamanya makola uli malamulo agha. Wanthu wanandi wakughamanya yayi, sono mungachitanga soni yayi pala mukuleka kughamanyisiska, munimanyiske mbwenu. Chonde**

a. Is there a law that requires children to go to school? **Kasi pali dango ilo likuti wana walutenge kusukulu?**
   - □1 Yes
   - □2 No
   - □8 Unsure/Don't know

b. How about work? Is there a law that regulates at what age children can work? **Vakukhwaskana na ntchito uli? Lilipo dango ilo likuona va vyaka ivo mwana wangayambira kugwira ntchito?**
   - □1 Yes
   - □2 No
   - □8 Unsure/Don't know

c. Have you heard of the term child labor? **Kasi mulikupulikapo va kugwiriska ntchito wana?**
   - □1 Yes
   - □2 No **(go to radio)**
   - □8 Unsure/Don't know **(go to radio)**

d. **[IF C=YES]** What does the term child labor mean to you? _____
   _____
   __

e. **[IF C=YES]** Where did you hear about child labor? **CHECK ALL THAT APPLY**

□a Radio
□b Friends/family/neighbors
□c Newspaper
□d Television
□e Other (specify)
_____

11.6 (radio) [DO NOT ASK IF E=RADIO THAT IS YES TO RADIO ABOVE] Have you heard about child labor on radio?

□1 Yes
□2 No
□8 Unsure/Don't know

12. <u>FOOD SECURITY</u>

Fs1	In the last month, did you, other adults or children in your household once reduce the size of your meals, skip meals or substitute certain foods for other less nutritious food because there was not enough food or money for food? **CHECK ONE** 1. Yes 2. No **(go to WATER)** 8. Don't know ***(*go to WATER)**
Fs1a	Who in the household usually does this, that is, reduce the size of the meals, skip a meal or substitute certain foods for other less nutritious food? 1. Everyone 2. Women 3. Girls (child) 4. Men 5. Boys (child) 6. Other (specify: _)

<u>13. INCOME: Respondent's Household Income/Asset Status</u>

WATER. Does your home have running water? Running water means that there is a pipe that brings water to your home.

□1 Yes
□2 No
□8 Unsure/Don't know

ELEC. Does your home has electricity? Is that from solar panels or from a line that brings electricity or both?

□1 Yes, electric line
□2 Yes, solar only
□3 Yes, electric line and solar
□4 No **(go to INC1B)**
□8 Unsure/Don't know

INC1a. **[ASK IF ELEC=YES OR DON'T KNOW]** I have a few more questions about your household. Please tell me how many of each of the following does your household own? **Nili Na mafumbo ghanyake ghakukhwaska na panyumba yinu. Chonde niphalirani, muli na vinthu vilinga va vinthu ivi pa khomo pinu pano**
(Enter 0 for none. Code number – 2 digits)

06. Television…….. **television**
07.Electric Iron…….. **Simbi yakusitira**
08.VCD/DVD player…… **DVD puleyala**
09.Washing machine…… **Matchini ghakuchapira**
10. Oven…… **Uvuni wakuphikira**
11.Dishwasher, that is, a machine that washes dishes…….. **Chakusukira mbale**
12. Refrigerator…… **Filiji**
13. Computer…….. **Komputa**
15.Satellite/Cable TV…….. **Dishi**
28.Motorized pump…….. **i Pampu ya magesi**

INC1b. **[ASK ALL]** I have a few more questions about your household. Please tell me how many of each of the following does your household own? **Nili Na mafumbo ghanyake ghakukhwaska na panyumba yinu. Chonde niphalirani, muli na vinthu vilinga va vinthu ivi pa khomo pinu pano (Enter 0 for none. Code number – 2 digits)**

1. Car…….. **Galimoto**
2. Tractor…….. **Thilakitala**
3. Motorcycle…….. **Muthuthuthu**
4. Bicycle…….. **Njinga yakapalasa**
05.Animal drawn-cart…….. **Ngolo**
07.Fire heated Iron…….. **Simbi yakusitira**
14.Sewing machine…… **Makina ghakusonera**
16.Telephone (Land line)…….. **Telefoni ya munyumba**
17.Mobile phone…… **Telefoni ya mumaoko**
18. Radio…… **Wayilesi**
19. Furniture…….. **Mipando na mathebulo**
20. Utensils (metal pots and metal kitchen ware). **Viwiya va ku khitchini**
21.Grinding Mill…….. **Kachigayo**
22.Bailing jack…….. **Jeke wa foja**
23.Plough/ ridge…….. **Pulawo**
24.Treadle pump…….. **Thiredo pampu**
25. Sprayer…….. **Sipuleyala**
26.Solar panel…….. **Sola panelo**
27.Wheel barrow…….. **Wilibala**

INC2. Does your household own land for growing crops? **Kasi nyumba yinu yili na malo gha kulimapo?**

□1 Yes à How many plots does your household own for growing crops, i.e., plots that are registered in the name of someone in your household? Please include any plots your household **Kasi muli na mapuloti ghalinga ghakulimapo agho mwenecho njumoza wa wanthu wapa nyumba pano. Musazgepo mapuloti agho nga panyumba pano kweni panji wanthu wanyake ndiwo wakughagwiriska ntchito**

[ENTER #: 2 digit]

□2 No

INC3. Does anyone in your household rent land for growing crops? **Kasi walipo [waliyose wapanyumba pano uyo wakubwereka / kupanga renti munda kuti iyo walimepo?**

□1 Yes

□2 No**(skip to INC4)**

INC3A. How many plots does your household rent for growing crops? **Kasi ni mapuloti ghanandi uli agho nyumba yinu yikubwereka kuti lilimepo**

[ENTER #: 2 digit]

INC3B. For how long has your household been renting plots for growing crops? **Nkhwanyengo yitali uli iyo nyumba yinu yakhala yikubwereka mapuloti ghakuti yilimepo?**

□1 Less than one year

□2 1 to 3 years

□3 4 to 5 years

□4 More than 5 years

□8 Unsure/Don't know

Thank you so much for your time. RECORD TIME ENDED AT THE TOP OF THE SURVEY.

Interviewer Answer (HH Survey):

1. During the interview, was the atmosphere at the interview site:
    a. Extremely chaotic and noisy; disruptive to interview
    b. Some noise and interruptions, but interview went reasonably well
    c. Very quiet and calm; ideal for interview

2. Where did the interview take place? _____

3. Where any other people in the same room or near enough to overhear the interview?
    a. Yes, Who were the people? _____
    b. No

4. Did the respondent have any of the following impairments making it difficult to respond? CHECK ALL THAT APPLY
    a. Mentally handicapped
    b. Hard of hearing/hearing impaired
    c. Poor eyesight/vision impaired
    d. Speech impediment
    e. Poor language abilities
    f. Under the influence of alcohol or drugs
    g. Some other impairment

5. How would you describe the respondent's vocabulary (the variety of words the respondent used to describe his/her thoughts)?
    a. Below average
    b. Average
    c. Above average

6. In general, how did the respondent act toward you during the interview?
    a. Not at all attentive
    b. Somewhat attentive
    c. Very attentive

7. How much difficulty do you think the respondent had in understanding most of the questions?
    a. A lot of difficulty
    b. Some difficulty
    c. No difficulty

CHILDREN'S SURVEY

Use question 1 to assess if household has any 5-17 year-olds. IF YES, ASK EACH 12-17 YEAR OLD THE FOLLOWING AFTER OBTAINING CONSENT FROM PARENT/GUARDIAN.

(ASK GUARDIAN) May I now ask <<name>> a few questions? It is about his/her usual activities. **Do I have your permission to continue?** If yes:

(ASK CHILD - all questions in the Children's Survey should be answered by the child. If the child is unable to answer, skip the question and go to the next one.) Hello, my name is [insert name] and first I'd like to thank you for taking the time to talk to me. I am from [Subcontractor], which is a company that interviews people to collect information about them and their opinions.

I am going to ask you a few questions about the things that you do on a regular basis. It should take no more than 10 to 15 minutes of your time.

Please note that everything you say to me is confidential. We will never identify you or anyone in your household in any reports or information we release.

You can choose to refuse to do this interview. You can also choose to refuse to answer any questions you are uncomfortable with or don't want to answer.

There are no penalties to you for not participating or not answering a question. There is also no direct benefit to you for participating in this survey.

Yewo, zina lane ndine [ZINA] ndipo chakwamba nkhukhumba nimuwongani chifukwa cha kusanga nyengo yakuti muchezge nane. Ine nafumira ku [Subcontractor] bungwe ilo likupanga kafukufuku wa wanthu kweniso maganizo ghawo.

Nimufumbaninge mafumbo pachoko ghakukhwaska khomo linu kweniso umo mukuonera vinthu vinyake mu dera linu lino. Kuchezga uku kutolenge pafupifupi ma minitsi 35 panji 40 gha nyengo yinu. Kumbukirani kuti chilichose ichi tidumbiskanenge pano chiwenge cha chisisi ndipo imwe panji wa ku banja linu wazamulembeka palipose chala muma report agho tikufumiska. Mungasankha kuleka kutolapo gawo pa kuchezga uku, panji kusankha kuleka kuzgola fumbo lililose ilo mukuona kuti ndimwe wakumasuka chala kuzgola panji mundakhumbe waka kulizgola. Palije chilango chilichose kwa imwe pala mwasankha kuleka kutolapo gawo panji kuleka kuzgola fumbo lililose. Palijeso chandulo chilichose chakuonekerathu chakwiza kwa imwe pala mwasankha kutolapo gawo mu kafukufuku uyu. Ka munizomerezgenge kulutirira na kuchezga uku?

1. **Do I have your permission to continue?Kasi mwazomera kuti tilutizge kuchezga uku?**

D1. Did you attend any kind of school last week?

Kasi ukasambira sukulu ya mutundu unyake uliwose temu yamala

□1 Yes

□2 No **(go to D3a)**

D2. Did you miss school or were you absent from school last week because you were: **Kasi temu yamala ukakhalapo kusukulu chifukwa chakuti.**

Code as Yes, No and Not Applicable

a. Needed to do household chores, such as cooking, cleaning and taking care of siblings or other family members? **Ukayenera kugwira ntchito yapanyumba nge kuphika, kunozga pa nyumba, kusamala wana wanyako panji munyake waliyose wa panyumba pano?**

b. Needed to work on the family or household's farm? **Ukeneranga kukagwira ntchito kumunda wa panyumba pano?**

c. Needed to help with the family or household's business? **Ukeneranga kuvwira bizinesi ya panyumba pano?**

d. Needed to do some other kind of work? **Ukaneranga kugwira ntchito yinyake?**

➔ **Skip to D4.**

D3a. In which <u>year</u> did you last attend any type of school? **Ni chaka ntchi icho ukaluta ku sukulu kawumaliro**

[ENTER YEAR – 4 digits] □8888 Don't know

D3b. How old were you when you last attended any type of school? **Ukawa na vyaka vilinga apa wukaluta ku sukulu kawumaliro?**

[ENTER AGE] □88 Don't know

D3c. What was your **main** reason for not attending school/not attending school last term? **Ntchifukwa uli chenecho icho wukulekera kuluta ku sukulu/ wukalekera kuluta ku sukulu temu yamala?**

(DO NOT READ RESPONSES)

□1 I am not interested in school

□2 I was not good at school

□3 My family did not allow schooling or did not consider it to be valuable

□4 I did not have money for school fees or I cannot afford schooling

□5 I need to work for own money

□6 I need to work for money because family needs money

□7 I need to help with family farm or business, even though I don't earn any money doing so

□8 I need to help my family with household chores, including taking care of younger children or older relatives

□9 The school is too far

□10 I am afraid of the teacher or other children

□11 I needed to learn a job, including farming skills
□12 I got pregnant or had a child
□77 Something else

D4. What standard or class did you attend when you last went to school? W**ukawa mu kalasi wuli apo wukaluta ku sukulu ka wumaliro?**
(Check ONE)
□0 Pre-Primary (nursery, KG)
□1 Standard 1
□2 Standard 2
□3 Standard 3
□4 Standard 4
□5 Standard 5
□6 Standard 6
□7 Standard 7
□8 Standard 8
□9 Form 1
□10 Form 2
□11 Form 3
□12 Form 4
□13 Vocational school/College
□88 Don't know

WORK – Respondent's Work Information <u>(Mbiri yantchito)</u>

W2. I am now going to read you a list of activities that people often do. Please tell me if you did any of these activities in the <u>last week even just for an hour</u>. **Sono nikuwerengerenge mundandanda wa ntchito izo wanthu wakupanga.Uniphalire pala musabata yamala iyi wagwirako ntchito izi kwa awala limoza.**

W2.1 **(kidemp) Did you do …** ***(READ LIST) in the last week?*** **By last week we mean last Sunday to Saturday (insert dates). Kasi mu sabata yamala iyi mukagwirako ntchito? Pala nati sabata yamala nkhung'anamula pa sabata mpaka pa chisulo (insert dates)**

Did you do this activity just for the household, for someone else or for both?
INTERVIEWER NOTE: READ EACH OF THE TYPE OF ACTIVITIES AND ASK IF HE/SHE DID IT IN THE LAST WEEK REGARDLESS IF THEY WERE PAID OR NOT FOR IT. REPEAT LAST WEEK DEFINITION (last Sunday to Saturday, as necessary).

CODE EACH AS:
□1 Yes, only for household
□2 Yes, only for someone else
□3 Yes, for household and someone else
□4 No, did not do this activity in last **week**
□8 Don't know

(a) Ran or did any kind of business, big or small, for yourself/himself/herself or for your household or with one or more partners? By business we mean, selling things, making things for sale, repairing things, guarding car, hairdressing, crèche business, taxi or other transport business, having a legal or medical practice, performing in public, having a public phone shop, barber, shoe shining and other such businesses

Wendeskako bizinesi, yikulu panji yichoko, ya imwe/ yake panji na munyake wakupangira bizinesi lumoza panji ya panyumba pano? Pala tati bizinesi tikung'anamula, kuguliska vinthu, kupanga vinthu vakuguliska, kunozga vinthu, kulondera galimoto, kunozga sisi, kupwererera wana wa ku mukaka, taxi panji bizinesi yiliyose ya vya ulendo,, kupanga ntchito yaku chipatala panji ya vya malamulo, kupanga viwoneskero kwa wanthu, kukhala na telefoni ya gulu, kumeta sisi, kupoliska skapato na vinyakhe?

(b) Did any tobacco-related work, including working on a tobacco farm?
Wali kugwirapo ntchito yakukhwaskana na hona nga kugwira ntchito ku munda wa hona?

(c) Did any work as a domestic worker for someone else?
Wali kumugwirira ntchito ya panyumba ya munthu waliyose? INTERVIEWER NOTE: Emphasize FOR SOMEONE ELSE.

(d) Helped look after livestock such as cattle, goats, chickens, pigs, etc.
Wakawovwirapo kuliska viweto nga ng'ombe, mbuzi, nkhuku, nkhumba, na viweto vinyake?

(e) Did any construction or major repair work on his/her own home, plot, or business or those of the household?
Wakapanga ntchito ya vyakuzenga panji kunozgaso nyumba yake, pamalo pake panji bizinesi panjiso ya pa nyumba pano?

(f) Helped gather wild leaves such as blackjack and okra leaves, or wild fruits, berries for household use?
Wakawovwira kuyawa mphangwe, vipaso vakugwiriska ntchito pa nyumba pano?

(g) Helped with keeping birds and other pests from crops
Wakawovwira kutchimbizga viyuni kumunda?

(h) Fetched water
Add appropriate translated text from i below

(i) Collected firewood
Wakakatekapo maji panji kukapenja nkhuni za panyumba pano?

(j) Caughtmice, grasshopper, hares and other animals, or caught fish, prawns, or shells, for other food for ~~other food for~~ sale or household food?
Wakakawejapo, kusokola, kupenja chakurya chakuguliska panji cha panyumba pano?

(k) Produced any other goods for the household's use?
Wakapanga katundu munyake waliyose wakugwiriska ntchito panyumba pano?

(l) Did any work on your/his/her own or the household's plot, farm, food garden, or helped in growing farm produce, including sowing, watering, weeding, harvesting, etc.?
Walikupangapo ntchito yinyake yiliyose panyumba pano/pake, panji puloti, munda, panji wakovwira kumunda kusazgapo kupanda, kuthirira, kulimilira, kukolora na vinyake?

(m) Worked or spent time at a bar, tavern, pub, shebeen or other establishment of entertainment that sells alcohol
Wakagwirapo ntchito mu bala, tharaveni, ku shabini, panji kumalo ghanyake ghaliwose ghachisangalalo kweniso ghakuguliskira mowa?

(n) Sold any liquid that contained alcohol?
Wakaguliska chinthu chilichose chamowa?

(o) Making bricks

(p) Working on a construction or building site

(q) Going to the maize mill

(r) Did any other type of work (please specify what type of work)

Wakagwirapo ntchito yinyake yiliyose_____[50]

→FINISH LIST AND THEN GO TO W3 or TOBSEAS AS APPROPRIATE BASED ON INSTRUCTIONS IN ITEM.

W3. **[ASK ONLY THOSE WHO WORKED IN LAST WEEK]** Now, I have some questions about the work that you did in the last week/last week you worked.

Sono nili na mafumbo ghakukhwaskana na ntchito iyo wukachitapo sabata yamala iyi
POPULATE ROSTER WITH ALL ACTIVITIES MENTIONED IN W2. ASK EACH QUESTION FOR EACH ACTIVITY.
SUM SHOULD NOT BE ZERO.

W3.1 **(kidelse) [ASK IF RESPONSE FOR ANY ACTIVITY FOR KIDEMP IS 2 or 3, THAT IS, WORKED FOR SOMEONE ELSE] You indicated that <<name>> did <<emp>> for someone else. Was that person a relative, non-relative or did he/she do this activity for both relatives and non-relatives?** □1 Relative only □2 Non-relative only □3 Both relative and non-relatives □8 Don't know
W3.2 Please tell me how many hours on each day of the week you did this activity on <<weekday>>last week? **Wuniphalire ni ma awala ghalinga agho iwe wukagwira ntchito iyi sabata yamala iyi? INTERVIEWER NOTE: REPEAT WEEK DEFINITION AS NEEDED.** i. Sunday (RECORD HOURS) **pasabata** ii. Monday **(RECORD HOURS) pamande** iii. Tuesday **(RECORD HOURS) pachiwiri** iv. Wednesday **(RECORD HOURS) pachitatu** v. Thursday **(RECORD HOURS) pachinayi** vi. Friday **(RECORD HOURS) pachinkhonde** vii. Saturday **(RECORD HOURS) pachisulo** **PROBE: What time did you start and when did you end? RECONCILE WITH RESPONDENT IF HOURS DO NOT MATCH UP WITH START AND END TIME. PROBE FOR ESTIMATED HOURS SPENT ON THIS ACTIVITY. Wukayamba nyengo wuli na kumalizga nyengo wuli?**
W3.3 **[ASK ONLY FOR ACTIVITIES THAT CHILD WORKED FOR SOMEONE ELSE, THAT IS, KIDEMP=2 or 3]** I see that you worked a total number of <<hours totaled in a. for that activity>> the last week you did this activity. For how many of those hours did you get paid either in cash or in kind? **Nawona kuti wukagwira ntchito ma awala ghakukwana […] wukugwira ntchito ya […] mu sabata yamala iyi. Ni ma awala ghalinga mwa ma awala agha awo wukalipirika ndalama panji vinthu vinyake?** **RECORD HOURS (should be equal to or less than hours totaled from a)** **IF 0, then go to NEXT ACTIVITY OR IF AT END OF ACTIVITY, GO TO TOBSEAS.**
W3.4 Were you paid for these hours either in kind, with cash or with both? Kasi **Wukalipilika ma awala agha munthowa yinyake noti ndalama, na ndalama panji vose?** □1 In-kind only **(go to NEXT JOB/tobseas)** □2 Cash only **(go to e)**

[50] List is based on what are the relevant hazardous industries and occupation in the study areas. Item O (other) will capture any other industries or occupations being performed. Using the list from Malawi's prohibited work for children, we will specify information to categorize it as hazardous or not.

□3 Both **(go to d)**

□4 Not paid **(go to NEXT JOB/tobseas – RECONCILE WITH RESPONDENT)**

W3.5You said, you got paid for <<hours from b>> hours for doing this activity the last week when you did it. For how many of these hours, did you get paid in cash?

Wayowoya kuti wukalipilika ndalama kwa ma awala […] chifukwa chakuchita ntchito ya […] mu sabata yamala iyi. Ni ma awala ghalinga mwa ma awala agha agho wukalipilika ndalama?

RECORD HOURS (should be equal to or less than hours totaled from b)

W3.6 How much did you earn in cash last week when you worked at this activity? **Ni ndalama zilinga izo wukalipilika musabata yamala iyi wati wagwira ntchito iyi?**

RECORD AMOUNT

W3a. I have some more questions about the activities that you did. First,

W3a.1 **(tobseas) Did you work on your own household's or someone else's tobacco farm last tobacco season? Was it your own household's, someone else's or both?**

□1 Yes, own only
□2 Yes, someone else's only
□3 Yes, own and someone else's
□4 Yes, someone else's only
□4 No, did not work in any tobacco farm **(go to W4a)**
□8 Unsure/ Don't know

W3a.2 **(tobhrsown) In a typical week last tobacco season how many hours did you work on:**

a. **[ASK IF 1 or 3 above] Own household's tobacco farm (RECORD HOURS)**
b. **[ASK IF 2 or 3 above] Someone else's tobacco farm (RECORD HOURS)**

W3a.3 **(tobearn) In a typical week, how much did <<name>> earn from working in tobacco farms during the last tobacco season? RECORD AMOUNT – 66666 for IN-KIND (meaning food, clothing, other goods); 88888 for DON'T KNOW AND 0 for NONE**

W4a. What types of crop do you help with? **Wukuvwira ntchito pa mbuto zakhe zi? READ RESPONSES - Check all that apply.**

□a Tobacco
□b Maize
□c Rice
□d Sorghum
□e Millet
□f Cassava
□g Banana
□h Sweet Potato
□i Irish Potato
□j Groundnut
□k Tomatoes
□l Onions
□m Other fruits and vegetables
□n Other
□o Never help with crops **(skip to W5)**

W4b. Which of the following tasks do you **usually** do while farming?
Ni ntchito zi izo wukupanga panga pala muli ku munda?
READ RESPONSES - Check all that apply.

(a) Land preparation? **Kusosa**
(b) Manure application? **Kuthira Mayuwa**
(c) Nursery establishment? **Kupanda nasale**
(d) Ridging **Kulima nthusi**
(e) Planting **Kupanda**
(f) Fertilizer application **Kuthira feteleza**
(g) Shade/ban construction **Kuzenga gafa**

(h) Weeding **Kulimirira**
(i) Bunding **Kubandira**
(j) Application of pest control **Kupopera mankhwala**
(k) De-sucking **Kudumula masakazi**
(l) Leaf plucks **Kusola hona**

W5. At which of the following times did you work in the last week? Please include any hours that you worked during weekdays (Monday through Friday) and on weekends (Saturday and Sunday). Please include any time during the last week when you may have worked during the times I am about to read out.

Ni nyengo zi mwa nyengo izi wukagwira ntchito musabata yamala. Chonde wusazgepo ma awala agho ukagira ntchito mukatikati mwa sabata ((pamande mpaka pachinkhonde) kweniso kuumaliro kwa sabata (pachisulo mpaka pasabata).Chonde usazgepo nyengo yinyake yiliyose musabata yamala iyi iyo ungawa kuti ukagwiranga ntchito mu nyengo izi nuzunulenge izi

(READ RESPONSE CATEGORIES - Check all that apply)
PROBE: So, during the last week you never worked 5 AM or earlier or after 6 PM etc.

□a Early morning (between 5 AM to 8 AM **Mulenji chomene (pakati pa 5 na 8 koloko mulenje)**
□b Morning (8 AM to 12 PM) **Mulenji (pakati pa 8 mulenji na 12 koloko mhanya)**
□c Mid-day (12 PM to 2 PM) **Pakatikati pa dazi (pakati pa 12 na 2 koloko mhanya)**
□d Afternoon (2 PM to 6 PM) **Mhanya (pakati pa 2 na 6 koloko mise)**
□e Evening (6 PM to 9 PM) **Mise (pakati pa 6 na 9 koloko usiku)**
□f Night (9 PM to 5 AM) **Usiku (pakati pa 9 koloko usiku na 5 koloko mulenji)**

W6. How many hours did you spend last week in doing household chores?
Ni nyengo yitali wuli iyo wukawa wukugwira ntchito za pa khomo sabata yamala iyi

DO NOT INCLUDE HOURS SPENT HELPING IN OWN OR OTHER FARM, FETCHING WATER OR GATHERING FIREWOOD.

INTERVIEWER NOTE: The following activities should be included in the number of hours – READ LIST IF NEEDED.

RECORD HOURS; 88 for DON'T KNOW AND 0 for NONE.

- child minding own/other children
  Kuphwererera wana wawo panji wa wanyawo
- education/training of own children at home
  Kusambizga wana wawo kunyumba
- housecleaning and decorating exclusively for own household
  Kunozga nyumba yawo
- cooking/preparing meals for own household
  Kuphika panji kunozga chakulya chapanyumba
- caring for the sick and aged (unpaid)
  Kuphwererera waluwali panji wachekulu kwambula kulipilika
- repairs (minor) to own dwelling, etc.
  Kunozga nyumba yawo yakukhalamo na vinyake
- repair of own domestic equipment and vehicles
  Kunozga katundu wawo wapanyumba na magalimoto

W7. At what age did you **first start working**? _____ RECORD AGE **(CODE AS 99 IF NEVER WORKED)**

OR IF NECESSARY AND RESPONDENT IS UNABLE TO GIVE EXACT AGE: About what age do you think you were when you first started working

(RECORD AGE ABOVE)? AND FINALLY: Would you say you were younger than 6, between 6 and 13, between 14 and 16 or 17 and older

Wukughanaghana kuti wukawa na vyaka vilinga apo wukambanga kugwira ntchito. Kasi wungayowoya kuti ukawa na vyaka va kuchepera 6, pakati pa 1 na 13, pakati pa 14 na 17 panji wukawa mulalako?

□1 Under 6
□2 6-13
□3 14-16
□4 17 and over
□8 Don't know
□9 Never worked **(RECONCILE WITH RESPONDENT)**

HARD WORK: Respondent's Hazardous or Hard Work Status Ntchito izo wukugwira zakofya kweniso zinonono chomene

HW1. Now, please tell me if you have used any of the following equipment **in the LAST WEEK while you were working**? Please include all work that you do for pay and jobs and chores that you do for which you do not get paid.

Would you say **[READ RESPONSE CATEGORIES]**

Sono wuniphalire pala wukagwiriskapo ntchito vilwero ivi apo wukagwiranga ntchito musabata yamala iyi. Chonde wusazgepo ntchito izo wukagwiranga kuti wulipilike kweniso ntchito za panyumba zambula kulipilika.

CODE AS: 1=Yes; 2=No; 8=Don't know

a. Tools like Circular saw/Hacksaw/Saw/ Blade **Vilwero nge ma sowo ghakudumilira vinthu**
b. Tools like Sickle/Axe/Pick/ Machete/Hoe **Zipangizo ngati Chomwetera Vilwero nge chigero/ mbavi/ chigwandali/ jembe**
c. Tools like Knife/ cutter **Vilwero nga vimayi**
d. Tools like Hammer/Mallet **Vilwero nge nyondo**
e. Tools like Shears **Vilwero nge ma sizasi ghakulughakulu**
f. Welding Tools **Vakuwotcherera**
g. Blow (explosion)/Acetylene (gas) **Gasi**
h. Torch with fire/ blowtorch **Tochi wa moto**
i. Bullock/Plow **Pulawo/Pulawo**
j. Sprayer **Sipuleyala**
k. Ropes **Vingwe**

l. Machines that are turned on or off automatically/ not protected by supervisors **Makina ghakuti ghakubuskika na kuzimwisika kweni kwambula munthu wakukuonerera gha otomatiki.**

m. Lifting machines ***Makina ghakunyamulira vinthu***

n. *Driving heavy machines/ vehicles* ***Kwendeska maskini/galimoto zikuluzikulu***

Visiting, verifying, servicing machines that are turned on and don't have protective parts to avoid contact with such parts in motion **Kuyendera, kulawisiska, kunozga makina ghakuti ghakubuskika kweni ghalije vilwero vakukuvikirira kuvisulo vakuti vileke kukhwaskika pala vikugwira ntchito**

HW2. Did you engage in any of the following activities last week because of your work? Please include all work that you do for pay and jobs and chores that you do for which you do not get paid. **READ RESPONSE CATEGORIES - CHECK ALL THAT APPLY.**

Kasi musabata yamala iyi wagwirapo ntchito izi? Chonde wusazgepo ntchito izo wukagwiranga kuti wulipilike kweniso ntchito za panyumba zambula kulipilika.

□a WORKED UNDERGROUND **Pasi pa nthaka/ (mgodi)**

□b WORKED IN CONFINED SPACES **Wagwirapo kumalo ghakuphapatizgika**

□c WORKED IN OR UNDER WATER **Wagwirapo mumaji panji pasi pa maji**

□d WORKED AT DANGEROUS HEIGHTS **Wagwirapo mwakukwera pachanya chomene ndipo pakofya**

□e CARRY HEAVY LOADS (HEAVIER THAN ONE BUCKET OF WATER) **Kunyamula katundu muzito wakuluska ndowa yimoza ya maji**

□f WORKING WITH ANY TOOLS THAT YOU THINK ARE DANGEROUS **Wagwirapo na visulo/ vilwero ivo imwe mukuganiza nvakofya**

□g WORK IN A PLACE WITH INSUFFICIENT VENTILATION **Wagwirapo malo ghakuti mvuchi ngwakuperewera**

□h WORKING IN CONDITIONS OF EXTREME HEAT OR COLD **Wagwirapo malo ghakuti ngakotcha chomene panji ghakuzizima chomene**
INTERVIEWER NOTE: Examples include working in brick kilns, flueing tobacco or under the sun for several hours in the summer.

□i WORKING UNDER CONDITIONS WHERE HE/SHE IS NOT ALLOWED TO LEAVE WHEN HE/SHE WANTS TO LEAVE. **Wagwirapo malo ghakuti wukuzomerezgeka yayi kufumako olo iwe ungawa kuti wakhumba kufumako**

□j NONE OF THE ABOVE **Palije**

HW3. Have you been exposed to any of the following in the last week because of your work? Please include all work that you do for pay and jobs and chores that you do for which you do not get paid. **READ RESPONSE CATEGORIES - CHECK ALL THAT APPLY. Kasi wakhwaskikapo na vinthu ivi mu sabata yamala iyi? Chonde wusazgepo ntchito izo wukagwiranga kuti wulipilike kweniso ntchito za panyumba zambula kulipilika.**

□a DUST THAT BOTHERS BREATHING OR FUMES FROM TOBACCO OR OTHER CHEMICALS
CHUVU PANJI VAKUNUNKHA

□b FIRE, GAS, FLAMES
MOTO PANJI GAS

□c LOUD NOISE, OR VIBRATION, SUCH AS NOISE OR VIBRATION MADE BY MACHINES LIKE THE MAIZE MILL
VIWAWA PANJI KUNJENJEMERA

□d CHEMICALS AND PESTICIDES
MUNKHWALA/ MUNKHWALA GHA MBUTO

□e EXPLOSIVES
MABOMBA

□f NONE OF THE ABOVE
PALIJE CHILICHOSE

HW4. In the last week, please tell me if you experienced any of the following health related problems **because of your work**? Please include all work that you do for pay and jobs and chores that you do for which you do not get paid. **Musabata yamala iyi, wuniphalire pala wakumanapo na masuzgo agha gha za umoyo chifukwa cha ntchito yako? Chonde usazgepo ntchito izo ukugwira kuti wulipilike kweniso ntchito zambula kulipilika**

Would you say **[READ CATEGORIES] Wungayowoya kuti wukapulika:**

CODE AS: 1=Yes; 2=No; 8=Don't know

a. Back or muscle pains (Did you experience this in the last 12 months because of any work you do?) **Kuwawa kwa musana panji minofu (kasi mwapulikapo vinthu ivi mu miyezi khumi na yiwiri yajumpha iyi chifukwa cha ntchito izo mukugwira?)**
b. Headaches **Kuwawa kwa mutu**
c. Wounds or deep cuts **Vilonda kweniso kuchekeka chomene**
d. Breathing problems **Kusuzgika kuthuta**
e. Eye problems **Suzgo lamaso**
h. Fevers **Kotcha/ kuthukira kwa thupi**
i. Snake bites **Kulumika na njoka**
j. Broken bones **Kupyoka viwanga**
k. Extreme fatigue **Kupulika vwakulema chomene**
l. Depression **Kukhumudwa/Kudandaula m'mtima**
m. Anxiety **Kufipa mutima**
n. Did you have any other health problem as a result of work that you do? (specify) _____ **Kasi wukawa na masuzgo ghanyake ghaliwose gha za umoyo chifukwa cha ntchito izo wukugwira?**

HW5. In the last week, please tell me if you experienced any of the following **when you were working**?
Sabata musabata yamala wakumanapo na ivi apo wukagwiranga ntchito? Chonde usazgepo ntchito izo ukugwira kuti ulipilike kweniso ntchito zambula kulipilika
Again, please include all work that you do for pay and jobs and chores that you do for which you do not get paid.

Would you say **[READ CATEGORIES]**

CODE AS: 1=Yes; 2=No; 8=Don't know

a. Physical harassment such as being beaten or slapped
Kunyozeka pa kutimbika panji kutchayika makofi

b. Someone touching you in a private place or inappropriately when you did not want them to
Munyake kumukolani malo ghambula kwenerera ghakubisika panji mwambula kukhala makola apo imwe mukakhumbanga chala

c. Someone proposing or forcing sexual activity of any kind when you did not want to
Munyake kumufumbirani panji kumuchichizgani vakulewana/ kugonana apo imwe mukakhumbanga chala

Thank you so much for your time. RECORD TIME ENDED AT THE TOP OF THE SURVEY.

Interviewer Answer (CHILD SURVEY):

1. During the interview, was the atmosphere at the interview site:
    a. Extremely chaotic and noisy; disruptive to interview
    b. Some noise and interruptions, but interview went reasonably well
    c. Very quiet and calm; ideal for interview

2. Where did the interview take place? _____

3. Where any other people in the same room or near enough to overhear the interview?
    a. Yes, who were the people? _____
    b. No

4. Did the respondent have any of the following impairments making it difficult to respond? CHECK ALL THAT APPLY
    a. Mentally handicapped
    b. Hard of hearing/hearing impaired
    c. Poor eyesight/vision impaired
    d. Speech impediment
    e. Poor language abilities
    f. Under the influence of alcohol or drugs
    g. Some other impairment
    h. Too young to answer most questions

5. How would you describe the respondent's vocabulary (the variety of words the respondent used to describe his/her thoughts)?
    a. Below average
    b. Average
    c. Above average

6. In general, how did the respondent act toward you during the interview?
    a. Not at all attentive
    b. Somewhat attentive
    c. Very attentive

7. How much difficulty do you think the respondent had in understanding most of the questions?
    a. A lot of difficulty
    b. Some difficulty
    c. No difficulty

Appendix D. Impact Findings – Full Regressions

Exhibit D 1. Program Impact on Child Labor Participation

Models	Adult Survey						Children Survey	
	All Children		Children 5–13		Children 14–17		Children 14-17	
	Benchmark Model	Model with Sex Interaction	Benchmark Model	Model with Sex Interaction	Benchmark Model	Model with Sex Interaction	Benchmark Model	Model with Sex Interaction
Treatment	-0.042 (0.032)	-0.030 (0.034)	-0.026 (0.039)	-0.026 (0.041)	-0.078* (0.033)	-0.044 (0.033)	-0.038 (0.027)	-0.036 (0.024)
Sex	0.115*** (0.014)	0.128*** (0.020)	0.118*** (0.012)	0.118*** (0.022)	0.097*** (0.028)	0.137*** (0.028)	0.051* (0.026)	0.053 (0.040)
Household Members	-0.020*** (0.004)	-0.020*** (0.004)	-0.019*** (0.005)	-0.019*** (0.005)	-0.016** (0.006)	-0.016** (0.006)	0.017 (0.025)	0.017 (0.025)
Household Head Sex	-0.019 (0.020)	-0.019 (0.020)	-0.005 (0.020)	-0.005 (0.020)	-0.033 (0.031)	-0.032 (0.031)	-0.010 (0.006)	-0.010 (0.006)
Sex* Treatment		-0.025 (0.027)		-0.000 (0.025)		-0.072 (0.047)		-0.005 (0.052)
Control Mean	0.603	0.603	0.638	0.638	0.509	0.509	0.485	0.485
N	9,839	9,839	7,098	7,098	2,741	2,741	2,731	2,731
Boot Strapped CI	(-0.118, 0.027)	(-0.106, 0.049)	(-0.115, 0.063)	(-0.116, 0.068)	(-0.147, 0.001)	(-0.117, 0.029)	(-0.096, 0.025)	(-0.090, 0.016)
R-squared	0.020	0.020	0.020	0.020	0.018	0.019	0.006	0.006

Source: Authors' calculations.

Notes: We base CIs on robust standard errors clustered at the community level. CV refers to the coefficient of variation. We present 95 percent confidence intervals. * p<0.05, ** p<0.01, *** p<0.001.

Exhibit D 2.Program Impact on Hazardous Child Labor

Models	Adult Survey						Children Survey	
	All Children		Children 5–13		Children 14–17		Children 14-17	
	Benchmark Model	Model with Sex Interaction	Benchmark Model	Model with Sex Interaction	Benchmark Model	Model with Sex Interaction	Benchmark Model	Model with Sex Interaction
Treatment	-0.040* (0.018)	-0.029 (0.021)	-0.028 (0.016)	-0.021 (0.021)	-0.078* (0.033)	-0.044 (0.033)	-0.038 (0.027)	-0.036 (0.024)
Sex	0.058** (0.013)	0.070** (0.019)	0.051** (0.012)	0.058** (0.019)	0.097** (0.028)	0.137** (0.028)	0.051* (0.026)	0.053 (0.040)
Household Members	-0.015* (0.005)	-0.015* (0.005)	-0.018** (0.006)	-0.018** (0.006)	-0.016* (0.006)	-0.016* (0.006)	0.017 (0.025)	0.017 (0.025)
Household Head Sex	-0.018 (0.019)	-0.018 (0.019)	-0.024 (0.018)	-0.024 (0.018)	-0.033 (0.031)	-0.032 (0.031)	-0.010 (0.006)	-0.010 (0.006)
Sex* Treatment		-0.021 (0.025)		-0.014 (0.023)		-0.072 (0.047)		-0.005 (0.052)
Control Mean	0.357	0.357	0.300	0.300	0.509	0.509	0.626	0.626
N	9,839	9,839	7,098	7,098	2,741	2,741	2,731	2,731
Boot Strapped CI	(-0.079, 0.001)	(-0.073, 0.014)	(-0.062, 0.007)	(-0.069, 0.024)	(-0.147, 0.001)	(-0.117, 0.029)	(-0.096, 0.025)	(-0.090, 0.016)
R-squared	0.009	0.009	0.009	0.009	0.018	0.019	0.006	0.006

Source: Authors' calculations.

Notes: We base CIs on robust standard errors clustered at the community level. CV refers to the coefficient of variation. We present 95 percent confidence intervals. * p<0.05, ** p<0.01, *** p<0.001.

Exhibit D 3. Program Impact on School Enrollment

Models	School Enrollment					
	All Children		Children 5–13		Children 14–17	
	Benchmark Model	Model with Sex Interaction	Benchmark Model	Model with Sex Interaction	Benchmark Model	Model with Sex Interaction
Treatment	-0.013 (0.014)	-0.013 (0.018)	-0.016 (0.015)	-0.020 (0.018)	-0.001 (0.019)	0.002 (0.025)
Sex	0.017* (0.006)	0.016 (0.009)	0.023** (0.007)	0.018* (0.007)	-0.003 (0.012)	-0.000 (0.024)
Household Members	0.000 (0.002)	0.000 (0.002)	0.000 (0.002)	0.001 (0.002)	0.002 (0.005)	0.002 (0.005)
Household Head Sex	-0.022* (0.010)	-0.022* (0.010)	-0.014 (0.010)	-0.013 (0.010)	-0.032 (0.019)	-0.032 (0.019)
Sex* Treatment		0.001 (0.012)		0.008 (0.013)		-0.005 (0.026)
Control Mean	0.921	0.921	0.941	0.941	0.870	0.870
N	9,839	9,839	7,098	7,098	2,741	2,741
Boot Strapped CI	(-0.078, 0.006)	(-0.071, 0.019)	(-0.060, 0.010)	(-0.068, 0.028)	(-0.146, 0.008)	(-0.112, 0.040)
R-squared	0.002	0.002	0.004	0.004	0.002	0.002

Source: Authors' calculations.

Notes: We base CIs on robust standard errors clustered at the community level. CV refers to the coefficient of variation. We present 95 percent confidence intervals. * p<0.05, ** p<0.01, *** p<0.001.

Exhibit D 4. Program Impact on School Attendance

Models	Number of School Days Missed					
	All Children		Children 5–13		Children 14–17	
	Benchmark Model	Model with Sex Interaction	Benchmark Model	Model with Sex Interaction	Benchmark Model	Model with Sex Interaction
Treatment	-0.012 (0.012)	-0.023** (0.011)	-0.007 (0.011)	-0.006 (0.014)	-0.027 (0.020)	-0.062** (0.023)
Sex	-0.001 (0.006)	-0.012 (0.007)	0.001 (0.007)	0.003 (0.011)	0.001 (0.014)	-0.040** (0.018)
Household Members	-0.000 (0.003)	-0.000 (0.003)	0.001 (0.002)	0.001 (0.002)	-0.006 (0.007)	-0.006 (0.007)
Household Head Sex	0.020 (0.015)	0.020 (0.015)	0.025 (0.018)	0.024 (0.018)	-0.002 (0.015)	-0.002 (0.015)
Sex* Treatment		0.021* (0.010)		-0.003 (0.015)		0.072*** (0.022)
Control Mean	0.070	0.070	0.048	0.048	0.132	0.132
N	9,839	9,839	7,098	7,098	2,741	2,741
Boot Strapped CI	(-0.040, 0.012)	(-0.046, -0.001)	(-0.034, 0.014)	(-0.035, 0.026)	(-0.074, 0.022)	(-0.118, - 0.006)
R-squared	0.332	0.0460	0.555	0.679	0.228	0.0290

Source: Authors' calculations.

Notes: We base CIs on robust standard errors clustered at the community level. CV refers to the coefficient of variation. We present 95 percent confidence intervals. * p<0.05, ** p<0.01, *** p<0.001.

Exhibit D 5. Program Impacts on Household Savings

Models	Last Month's Savings Benchmark Model	Current Savings Benchmark Model
Treatment	-389.387 (597.247)	1,251.154 (3,644.460)
Household Sex	-2,308.373** (404.019)	-7,475.377** (2,053.883)
Household Members	-86.073 (102.863)	334.462 (871.825)
Control mean	2,647	7,808
CI	(-1853.388, 905.941)	(-7971.713 8960.489)
N	4,018	4,018
R-squared	0.005	0.002

Source: Authors' calculations.

Notes: We base CIs on robust standard errors clustered at the community level. CV refers to the coefficient of variation. We present 95 percent confidence intervals. * p<0.05, ** p<0.01, *** p<0.001.

Exhibit D 6. Program Impacts on Household Loans

Models	Number of Loans Benchmark Model	Loan Value Benchmark Model
Treatment	-0.667 (0.591)	4,460.335 (12,861.273)
Household Sex	0.140 (0.331)	-14,650.218* (5,593.654)
Household Members	0.097 (0.065)	2,461.394 (1,634.587)
Control mean	2.931	42,752.58
CI	(-2.483, 0.442)	(-29,800, 30,729.116)
N	2,453	2,153
R-squared	0.003	0.004

Source: Authors' calculations.

Notes: We base CIs on robust standard errors clustered at the community level. CV refers to the coefficient of variation. We present 95 percent confidence intervals. * p<0.05, ** p<0.01, *** p<0.001.

Exhibit D 7. Program Impacts on Business Ownership

Model	Number of Loans Benchmark Model
Treatment	-0.117 (0.073)
Household Sex	-0.033 (0.021)
Household Members	0.008* (0.004)
Control mean	.4563
CI	(-0.313, 0.041)
N	4,018
R-squared	0.016

Source: Authors' calculations.

Notes: We base CIs on robust standard errors clustered at the community level. CV refers to the coefficient of variation. We present 95 percent confidence intervals. * p<0.05, ** p<0.01, *** p<0.001.

Appendix E. Treatment on the Treated Impact Estimates

Exhibit E 1. TOT Estimates of Program Impact on Child Labor Participation

Models	Adult Survey					
	All Children		Children 5–13		Children 14–17	
	Benchmark Model	Model with Sex Interaction	Benchmark Model	Model with Sex Interaction	Benchmark Model	Model with Sex Interaction
Treatment	-0.472 (0.429)	-0.408 (0.476)	-0.298 (0.476)	-0.371 (0.614)	-0.845* (0.510)	-0.538 (0.409)
Sex	0.124*** (0.019)	0.129*** (0.019)	0.123*** (0.018)	0.118*** (0.020)	0.114*** (0.034)	0.140*** (0.031)
Household Members	-0.0143* (0.008)	-0.0151* (0.008)	-0.0157** (0.008)	-0.0148 (0.010)	-0.00816 (0.012)	-0.0112 (0.0102)
Household Head Sex	-0.031 (0.025)	-0.030 (0.024)	-0.014 (0.028)	-0.016 (0.030)	-0.048 (0.042)	-0.042 (0.036)
Sex* Treatment		-0.011 (0.031)		0.012 (0.034)		-0.059 (0.050)
Control Mean	0.75	0.75	0.74	0.74	0.78	0.78
N	9,839	9,839	7,098	7,098	2,741	2,741
R-squared	-0.185	-0.132	-0.060	-0.105	-0.701	-0.282

Source: Authors' calculations.

Notes: We base CIs on robust standard errors clustered at the community level. CV refers to the coefficient of variation. R-squared presented in the exhibit but because instrumental variable regression model has been used, the standard interpretation of R-squared does not hold and the values can also be negative. * p<0.05, ** p<0.01, *** p<0.001.

Exhibit E 2. TOT Estimates of Program Impact on Hazardous Child Labor

Models	Adult Survey					
	All Children		Children 5–13		Children 14–17	
	Benchmark Model	Model with Sex Interaction	Benchmark Model	Model with Sex Interaction	Benchmark Model	Model with Sex Interaction
Treatment	-0.447 (0.279)	-0.405 (0.278)	-0.321 (0.203)	-0.302 (0.258)	-0.845 (0.510)	-0.538 (0.409)
Sex	0.067*** (0.015)	0.070*** (0.019)	0.057*** (0.013)	0.058*** (0.018)	0.114*** (0.034)	0.140*** (0.031)
Household Members	-0.010 (0.007)	-0.011 (0.007)	-0.014*** (0.005)	-0.014* (0.006)	-0.008 (0.012)	-0.011 (0.010)
Household Head Sex	-0.029 (0.026)	-0.028 (0.024)	-0.034 (0.024)	-0.033 (0.022)	-0.048 (0.042)	-0.042 (0.036)
Sex* Treatment		-0.007 (0.027)		-0.003 (0.027)		-0.059 (0.050)
Control Mean	0.50	0.50	0.41	0.41	0.78	0.78
N	9,839	9,839	7,098	7,098	2,741	2,741
R-squared	-0.212	-0.173	-0.107	-0.094	-0.701	-0.282

Source: Authors' calculations.

Notes: We base CIs on robust standard errors clustered at the community level. CV refers to the coefficient of variation. R-squared presented in the exhibit but because instrumental variable regression model has been used, the standard interpretation of R-squared does not hold and the values can also be negative. * p<0.05, ** p<0.01, *** p<0.001.

Exhibit E 3. TOT Estimates of Program Impact on School Enrollment

Models	School Enrollment					
	All Children		Children 5–13		Children 14–17	
	Benchmark Model	Model with Sex Interaction	Benchmark Model	Model with Sex Interaction	Benchmark Model	Model with Sex Interaction
Treatment	-0.143 (0.214)	-0.184 (0.311)	-0.185 (0.247)	-0.291 (0.383)	-0.008 (0.201)	0.021 (0.297)
Sex	0.012*** (0.007)	0.017* (0.009)	0.026*** (0.008)	0.019*** (0.007)	-0.003 (0.011)	-0.000 (0.021)
Household Members	0.002 (0.004)	0.003 (0.005)	0.003 (0.004)	0.004 (0.007)	0.002 (0.005)	0.002 (0.005)
Household Head Sex	-0.025* (0.011)	-0.026* (0.013)	-0.019 (0.012)	-0.022 (0.016)	-0.032* (0.019)	-0.031 (0.019)
Sex* Treatment		0.007 (0.019)		0.018 (0.020)		-0.006 (0.030)
Control Mean	0.96	0.96	1.00	1.00	0.87	0.87
N	9,839	9,839	7,098	7,098	2,741	2,741
R-squared	-0.080	-0.126	-0.157	-0.358	0.001	0.004

Source: Authors' calculations.

Notes: We base CIs on robust standard errors clustered at the community level. CV refers to the coefficient of variation. R-squared presented in the exhibit but because instrumental variable regression model has been used, the standard interpretation of R-squared does not hold and the values can also be negative. * p<0.05, ** p<0.01, *** p<0.001.

Exhibit E 4. TOT Estimates of Program Impact on School Attendance

Models	Number of School Days Missed					
	All Children		Children 5–13		Children 14–17	
	Benchmark Model	Model with Sex Interaction	Benchmark Model	Model with Sex Interaction	Benchmark Model	Model with Sex Interaction
Treatment	-0.136 (0.130)	-0.313 (0.245)	-0.084 (0.132)	-0.086 (0.212)	-0.291 (0.153)	-0.767 (0.447)
Sex	0.002 (0.007)	-0.012 (0.007)	0.003 (0.008)	0.003 (0.011)	0.007 (0.014)	-0.034 (0.025)
Household Members	0.001 (0.003)	0.003 (0.005)	0.002 (0.003)	0.002 (0.003)	-0.003 (0.006)	0.001 (0.009)
Household Head Sex	0.016 (0.014)	0.012 (0.018)	0.022 (0.015)	0.022 (0.017)	-0.007 (0.016)	-0.016 (0.022)
Sex* Treatment		0.031* (0.013)		0.000 (0.020)		0.091* (0.036)
Control Mean	0.11	0.11	0.07	0.07	0.21	0.21
N	9,839	9,839	7,098	7,098	2,741	2,741
R-squared	-0.021	-0.125	-0.012	-0.012	-0.049	-0.400

Source: Authors' calculations.

Notes: We base CIs on robust standard errors clustered at the community level. CV refers to the coefficient of variation. R-squared presented in the exhibit but because instrumental variable regression model has been used, the standard interpretation of R-squared does not hold and the values can also be negative. * p<0.05, ** p<0.01, *** p<0.001.

Exhibit E 5. TOT Estimates of Program Impacts on Household Savings

Models	Last Month's Savings Benchmark Model	Current Savings Benchmark Model
Treatment	-4,353 (6,548)	13,986 (40,531)
Household Sex	-25.56 (164.1)	140.0 (874.3)
Household Members	-2,424* (424.1)	-7,105* (2,248)
Control mean	3,915.448	2,522.505
N	4,018	4,018
R-squared	-0.039	0.005

Source: Authors' calculations.

Notes: We base CIs on robust standard errors clustered at the community level. CV refers to the coefficient of variation. R-squared presented in the exhibit but because instrumental variable regression model has been used, the standard interpretation of R-squared does not hold and the values can also be negative. * p<0.05, ** p<0.01, *** p<0.001.

Exhibit E 6. TOT Estimates of Program Impacts on Household Loans

Models	Number of Loans Benchmark Model	Loan Value Benchmark Model
Treatment	-5.788 (5.934)	32,380.41 (89,181.96)
Household Sex	0.140 (0.302)	-14,895.95 (5,325.317)
Household Members	0.187 (0.132)	1,996.984 (1,839.006)
Control mean	5.243	26,669.36
N	2,453	2,153
R-squared	-0.1654	-0.012

Source: Authors' calculations.

Notes: We base CIs on robust standard errors clustered at the community level. CV refers to the coefficient of variation. R-squared presented in the exhibit but because instrumental variable regression model has been used, the standard interpretation of R-squared does not hold and the values can also be negative. * p<0.05, ** p<0.01, *** p<0.001.

Exhibit E 7. TOT Estimates of Program Impacts on Business Ownership

Model	Business Ownership Benchmark Model
Treatment	-0.168*** (0.018)
Household Sex	-0.025 (0.004)
Household Members	0.005 (0.004)
Control mean	0.333
N	4,018
R-squared	0.029

Source: Authors' calculations.

Notes: We base CIs on robust standard errors clustered at the community level. CV refers to the coefficient of variation. R-squared presented in the exhibit but because instrumental variable regression model has been used, the standard interpretation of R-squared does not hold and the values can also be negative. * p<0.05, ** p<0.01, *** p<0.001. Bootstrapped standard error p-value is .000.

Appendix F. Endline Descriptive Statistics

This section provides endine descriptive statistics and t-test with clustered standard errors at the community level.

Socio-Demographic Characteristics

Exhibit F 1. Household Demographics and Financial Characteristics

	Treatment		Control		Difference (t-test)		
	Mean (CV)	N	Mean (CV)	N	Mean	Norm Dif	CI (LB, UB)
Number of households	**1,948**		**2,070**				
Adults 18 years and above (%)	49.6% (1.007)	10,704	49.8% (1.004)	8,859	-0.1%	-0.003	(-0.015, 0.012)
Average number of household members	5.599 (0.307)	2,175	(0.309)	1,843	0.110	0.065	(-0.128, 0.349)
Children between 5 and 11 (%)	26.7% (1.657)	10,704	27.3% (1.632)	8,859	-0.6%	-0.013	(-0.039, 0.027)
Children between 12 and 13 (%)	9.4% (3.103)	10,704	9.2% (3.146)	8,859	0.2%	0.008	(-0.014, 0.019)
Children between 14 and 17 (%)	14.2% (2.454)	10,704	13.7% (2.506)	8,859	0.5%	0.014	(-0.014, 0.024)
% of female headed households	23.1% (1.824)	2,175	25.3% (1.717)	1,843	-2.2%	-0.052	(-0.069, 0.025)
General information of household members							
Age	24.218 (0.712)	10,704	23.972 (0.709)	8,859	1.395	0.021	(-1.861, 4.651)
Female (%)	51.1% (0.978)	10,704	51.3% (0.975)	8,859	-0.2%	-0.003	(-0.01, 0.007)
Currently married (household members 12 years and above)	45.6% (1.093)	7,845	44.7% (1.112)	6,440	0.9%	0.017	(-0.037, 0.054)
Christian religion	95.0% (0.230)	10,704	94.2% (0.247)	8,859	0. 7%	0.033	(-0.045, 0.060)
Household savings and loan							
% households with no savings last month	77.1% (0.554)	2,175	79.2% (0.512)	1,843	-2.11%	-0.05	(-0.079, 0.098)
Total savings	8872.23(MWK) (9.247)	2,121	7,423.80 (8.811)	1,843	1448.43	0.020	(-11,178.047, 5,440.371)
% with access to loan	31.7% (1.469)	2,121	43.7% (1.136)	1,802	-12.0%	-0.249	(-0.354, 0.063)

Source: Authors' calculations.

Notes: We base CIs on robust standard errors clustered at the community level. CV refers to the coefficient of variation. We present 95 percent confidence intervals. * p<0.10, ** p<0.05, *** p<0.01.

Adult Education, Employment and Earnings

Exhibit F 2. Adult Education, Employment, and Earnings

	Treatment		Control		Difference (t-test)		
	Mean (CV)	N	Mean (CV)	N	Mean	Norm Diff	CI (LB, UB)
Highest education levels: household members 18 years and above							
Never enrolled in school (%)	11.5% (2.775)	5,314	13.5% (2.530)	4,410	-2.0%	-0.061	(-0.081, 0.040)
Pre-primary (%)	-	-	-	-	-	-	-
Primary (grades 1– 5) (%)	34.2% (1.386)	5,314	34.6% (1.374)	4,410	-0.4%	-0.008	(-0.090, 0.082)
Upper primary (grades 6–8) (%)	31.0% (1.494)	5,314	29.7% (1.538)	4,410	1.3%	0.027	(-0.056, .081)
Secondary (grades 9–10) (%)	9.1% (3.170)	5,314	9.2% (3.141)	4,410	-0.1%	-0.005	(-0.039, 0.036)
Higher secondary (grades 11–12) (%)	8.6% (3.268)	5,314	8.6% (3.252)	4,410	0.0%	-0.003	(-0.051, .049)
Some college (%)	0.5% (13.995)	5,314	0.5% (13.812)	4,410	0.0%	-0.002	(-0.006, 0.006)
College degree or above (%)	0.6% (13.056)	5,314	0.5% (14.124)	4,410	0.1%	0.012	(-0.005, 0.007)
Adult employment and earnings							
% employed in last week	18.4% (2.103)	5,272	23.4% (1.810)	4,374	-5.0%	-0.122	(-0.099, 0.00)
Adult earnings last week	17,656.95 (2.972)	972	14,032.93 (3.033)	1,023	3,624.02	0.076	(-3,090.78, 10,338.82)
% employed who did tobacco work last week	35.3% (1.356)	970	25.5% (1.710)	1,023	9.7%	0.213	(-0.111, 0.306)

Source: Authors' calculations.

Notes: We base CIs on robust standard errors clustered at the community level. CV refers to the coefficient of variation. We present 95 percent confidence intervals. * p<0.10, ** p<0.05, *** p<0.01.

Adult Attitudes and Perception

Exhibit F 3. Adult Attitudes and Perceptions

	Treatment		Control		Difference (t-test)		
	Mean (CV)	N	Mean (CV)	N	Mean	Norm Diff	CI (LB, UB)
Preferred that children 12 years of age or older:							
Help earn money instead of going to school	0.9% (10.383)	2,175	0.8% (11.433)	1,843	0.2%	0.018	(-0.008, 0.011)
Go to school instead of helping earn money	87.2% (0.383)	2,175	84.2% (0.434)	1,843	3.1%	0.088	(-0.042, 0.103)
Help earn money and still go to school	11.8% (2.732)	2,175	14.7% (2.409)	1,843	-2.9%	-0.085	(-0.095, 0.037)

Source: Authors' calculations.

Notes: We base CIs on robust standard errors clustered at the community level. CV refers to the coefficient of variation. We present 95 percent confidence intervals. * p<0.10, ** p<0.05, *** p<0.01.

Child Demographic Characteristics

Exhibit F 4. Child Demographic Characteristics

	Treatment		Control		Difference (t-test)		
	Mean (CV)	N	Mean (CV)	N	Mean	Norm Diff	CI (LB, UB)
Sex: children from ages 5 to 17							
Female	51.1% (0.978)	5,390	50.8% (0.983)	4,449	0.3%	0.005	(-0.010, 0.015)
Age groups: children from ages 5 to 17							
5 to 11	53.0% (0.941)	5,390	54.4% (0.916)	4,449	-1.3%	-0.027	(-0.077, 0.051)
12 to 13	18.7% (2.109)	5,390	18.3% (2.115)	4,449	0.4%	0.011	(-0.028, 0.036)
14 to 17	28.3% (1.593)	5,390	27.4% (1.630)	4,449	0.9%	0.021	(-0.028, 0.047)

Source: Authors' calculations.

Notes: We base CIs on robust standard errors clustered at the community level. CV refers to the coefficient of variation. We present 95 percent confidence intervals. * p<0.10, ** p<0.05, *** p<0.01.

School Enrollment, Attendance and Absenteeism for Children 5-17

Exhibit F 5. School Enrollment, Attendance and Absenteeism for Children 5-17

	Treatment		Control		Difference (t-test)		
	Mean (CV)	N	Mean (CV)	N	Mean	Norm Diff	CI (LB, UB)
Children's school enrollment (ages 5–17)							
% of children enrolled in school	90.9% (0.316)	5,390	92.1% (0.292)	4,449	-1.2%	-0.044	(-0.043, 0.018)
% of boys	90.0% (0.333)	2,635	91.3% (0.309)	2,187	-1.3%	-0.044	(-0.051, 0.026)
% of girls	91.8% (0.300)	2,755	92.9% (0.276)	2,262	-1.2%	-0.044	(-0.039, 0.016)
Children's grade currently attending for the enrolled (ages 5–17)							
Pre-primary (%)	2.8% (5.942)	4,900	3.9% (4.979)	4,099	-1.1%	-0.063	(-0.033, 0.010)
Primary (grades 1– 5) (%)	73.8 (0.595)	4,900	72.0% (0.624)	4,099	1.8%	0.041	(-0.06, 0.097)
Upper primary (grades 6–8) (%)	20.8% (1.952)	4,900	21.2% (1.931)	4,099	-0.4%	-0.009	(-0.064, 0.057)
Secondary (grades 9–10) (%)	1.9% (7.113)	4,900	2.4% (6.325)	4,099	-0.5%	-0.034	(-.021, 0.011)
Higher secondary (grades 11–12) (%)	0.6% (13.192)	4,900	0.5% (13.615)	4,099	0.0%	0.005	(-.005, 0.006)
Children's school attendance for the enrolled (ages 5-17)							
% attending school every day last week	97.2% (0.169)	4,785	96.8% (0.181)	4,008	.4%	0.023	(-.008, 0.016)
% missing school for 1-3 days last week	2.5% (6.290)	4,785	2.6% (6.128)	4,008	-0.1%	-0.008	(-0.012, 0.010)
% missing school for more than 3 days last week	0.3% (17.834)	4,785	0.6% (13.165)	4,008	-0.3%*	-0.039	(-0.005, 0.00)
Whether children (ages 5-17) missed school for work							
% of children who missed school in last week because of work	3.0% (5.684)	4,785	3.5% (5.229)	4,023	-0.5%	-0.030	(-0.017, 0.006)
% of boys	3.9% (4.960)	2,354	5.4% (4.206)	1,999	-1.4%*	-0.069	(-0.030, 0.002)
% of girls	5.0% (4.356)	2,516	6.0% (3.954)	2,166	-1.0%	-0.044	(-0.027, 0.007)

Source: Authors' calculations.

Notes: We base CIs on robust standard errors clustered at the community level. CV refers to the coefficient of variation. We present 95 percent confidence intervals. p<0.10, ** p<0.05, *** p<0.01.

Prevalence of Child Labor

Exhibit F 6. Prevalence of Child Labor

	Treatment		Control		Difference (t-test)		
	Mean (CV)	N	Mean (CV)	N	Mean	Norm Diff	CI (LB, UB)
Total (%)	52.2% (0.957)	5,390	56.5% (0.877)	4,449	-4.3%	-0.083	(-.108, .022)
Age: Percentage of children engaged in child labor in each age category							
5 to 11 (%)	61.3% (0.794)	2,859	63.5% (0.758)	2,419	-2.2%	-0.045	(-0.113, 0.069)
12 to 13 (%)	39.5% (1.238)	1,007	44.2% (1.125)	813	-4.6%	-0.094	(-0.101, 0.008)
14 to 17 (%)	43.4% (1.141)	1,524	50.5% (0.990)	1,217	-7.1%*	-0.142	(-0.096, 0.014)
Sex: Percentage of children engaged in child labor in each sex category							
Girls (%)	56.4% (0.879)	2,755	62.6% (0. 773)	2,262	-6.2%	-0.126	(-0.135, 0.012)
Boys (%)	47.7% (1.046)	2635	50.3% (0.995)	2187	-2.5%	-0.050	(-0.095, 0.044)

Source: Authors' calculations.

Notes: We base CIs on robust standard errors clustered at the community level. CV refers to the coefficient of variation. We present 95 percent confidence intervals. * p<0.10, ** p<0.05, *** p<0.01.

Prevalence of Hazardous Child Labor

Exhibit F 7. Prevalence of Hazardous Child Labor

	Treatment		Control		Difference (t-test)		
	Mean (CV)	N	Mean (CV)	N	Mean	Norm Diff	CI (LB, UB)
Total	31.6% (1.472)	5,390	0.348 (1.368)	4,449	-3.1%*	-0.081	(-.079, .002)
Age: Percentage of children engaged in hazardous child labor in each age category							
5 to 11 (%)	22.6% (1.853)	2,859	25.3% (1.717)	2,419	-2.8%	-0.065	(-0.073, 0.018)
12 to 13 (%)	39.4% (1.240)	1,007	43.9% (1.131)	813	-4.5%	-0.091	(-0.099, 0.01)
14 to 17 (%)	43.4% (1.141)	1,524	50.9% (0.982)	1,217	-7.5%*	-0.151	(-0.145, 0.005)
Sex: Percentage of children engaged in hazardous child labor in each sex category							
Girls (%)	34.0% (1.393)	2,755	38.8% (1.256)	2,262	-4.8%*	-0.100	(-0.097, 0.001)
Boys (%)	29.0% (1.564)	2,635	31.9% (1.462)	2,187	-2.8%	-0.062	(-0.075, 0.018)

Source: Authors' calculations.

Notes: We base CIs on robust standard errors clustered at the community level. CV refers to the coefficient of variation. We present 95 percent confidence intervals. * p<0.10, ** p<0.05, *** p<0.01.

Appendix G. Qualitative Guides

Interview Guide: Government Officials

Informed Consent

Have interviewee read and sign the informed consent form. Give interviewee an unsigned copy of the form to keep for his or her records.

Introduction (5 minutes)

The purpose of this interview is to discuss your organization's activities related to the CLEAR II Project including challenges, successful strategies, perceived outcomes, and sustainability plans.

This interview will last approximately 45 minutes.

With your permission, we will audio record the discussion to assist with note-taking. **No one outside the evaluation team will have access to this recording.**

This interview will work best if you do most of the talking. Feel free to speak openly and candidly about your experiences and perspectives regarding this project. Your participation in this interview is voluntary. If, at any time, you wish to discontinue participation, you may do so without penalty.

The data gathered through these interviews will be reported in an aggregate manner, highlighting informational points from specific CLEAR II activities and not from particular individuals. **You will not be identified by name or position.**

Do you have any questions for me before we begin? Okay, let's get started.

Interviewee Background (5 minutes)

1. What is your name?
2. What is your title? How long have you been with [government agency/organization]?
3. Can you tell me about what your role has been related to the CLEAR II project? How long have you been involved with this project?

Context (15 minutes)

4. What prevents some children in this community from going to school? Are there different reasons that prevent boys and girls from going to school? What usually happens when children are unable to attend regularly?
5. Do the educational barriers you just mentioned relate to the likelihood of child labor in tobacco production activities? What are other typical reasons why families involve their children in tobacco production activities? (Probes: for lack of value for education, generational norms, gender/age differences, other cultural reasons, financial reasons, lack of legal oversight, etc.)
6. What are the financial barriers facing families in these areas? What do families do to address these barriers? Who they turn to for assistance when they need money? Are there any services available for families if the need access to credit?)
7. How does the local tobacco industry influence the participation of children in tobacco production? Are there any practices that might incentivize the use of child labor?

Fidelity (5 minutes)

8. What are the impacts, if any so far, of the activities on communities where the VSLAs are being implemented? Did expected results occur as planned? What has helped achieve desired outcomes and what has made it difficult? From your perspective, which components of the project have been the most important or successful in addressing child labor? Which have been the least important or successful? Why?

Effectiveness (15 minutes)

9. From your perspective, do the VSLAs adequately address the needs of children and their families? Do you think children in your community have access to education, and do not need to work in tobacco? Why or why not? What would you do differently to better support children and their families?
10. To what extent do you think the VSLAs are meeting their goals? In what ways, if any, does it fall short? How can it be improved?
11. In your opinion, is there anything about the project that could be strengthened or done differently? What were the overall challenges you see? What are the overall successes of the VSLAs? How can they be taken into account for future projects?

Conclusion (5 minutes)

12. Is there anything that I did not ask about that you would like to share with me, or do you have any additional thoughts about what we have discussed today?

Focus Group Guide: VSLA/Community Group Members

Informed Consent

Have interviewees read and sign the informed consent form. Give interviewees an unsigned copy of the form to keep for his or her records.

Introduction (5 minutes)

Good morning/afternoon. My name is [your name]. With me, I have [introduce other researchers]. We are very grateful that you agreed to participate in our discussion today. The purpose of this focus group is to discuss your experiences with the CLEAR II Project, particularly in your participation in the VSLA/community group. The CLEAR II Project aimed to protect children from child labor in tobacco growing and protect legally working children from hazardous work in tobacco growing. The project implemented several activities, including developed VSLAs. Today's discussion will allow us to better understand your experiences participating in the VSLA/community group, your attitudes about the program, and suggestions to improve similar programs in villages like yours.

Our discussion today will last about 60 minutes. With your permission, we will audio record the discussion. Even though [insert name] will be taking notes, we want to be very sure we are accurate in our information. **But please be assured that your remarks will be kept confidential. No one outside the evaluation team will have access to this recording.** Is it OK if I record the discussion?

The focus group will work best if you do most of the talking. Feel free to speak openly and candidly about your experiences and perspectives regarding this project. There are no right or wrong answers. We will ask you to speak one at a time so everyone can be heard. **Everyone has a right to express his or her opinions.** If you disagree with what someone else is saying, please be polite and let them finish their thoughts. Everyone will get their chance to speak.

Your participation is voluntary. If, at any time, you wish to leave, you may do so without penalty.

We will be doing groups like this in other villages that received similar services and participated in similar activities. The information we collect in these group conversations will be used to write a report. The report will put together the information from all the groups, highlighting informational points from specific sites but not from particular individuals. **You will not be identified by name.**

Do you have any questions for me before we begin? Okay, let's get started.

Interviewee Background (5 minutes)

To begin, I'd like to go around and ask each person to introduce themselves. Please tell me:

1. Your first name or nickname and where you live.

   The first question will not be recorded.

2. First, I'd like to learn about your VSLA/group. When was this group formed? How did it start? How many members do you currently have?

Context (10 minutes)

3. What prevents some children in this community from going to school? Are there different reasons that prevent boys and girls from going to school? What usually happens when children are unable to attend regularly?
4. Do the educational barriers you just mentioned relate to the likelihood of child labor in tobacco production activities? What are other typical reasons why families involve their children in tobacco production activities? (Probes: for lack of value for education, generational norms, gender/age differences, other cultural reasons, financial reasons, lack of legal oversight, etc.)
5. What are the financial barriers facing families in these areas? What do families do to address these barriers? Who they turn to for assistance when they need money? Are there any services available for families if the need access to credit?)
6. How does the local tobacco industry influence the participation of children in tobacco production? Are there any practices that might incentivize the use of child labor?

Fidelity (20 minutes)

7. Does anyone want to tell me about why you decided to join this VSLA? How did you find out about it? What were you told that this group would do for you, and for your community?
8. Let's talk about how your VSLA/group operates.
   a. What kind of resources does your group receive? Who provided it, and when? What did you like about this? Are these resources sufficient? Are there any areas where you need more support?
   b. What kind of support/training does your group receive? Who provided it, and when/how often? What did you like about these trainings? What have you learned? Are there any areas where you need more support?
   c. Which organization(s) have been involved in your VSLA/group? How have they been involved? How useful is their involvement? What suggestions do you have to improve it?
9. Earlier, you said that when joining the VSLA, [insert responses from earlier] Has the VSLA met your expectations? Why or why not?
10. Were there any activities the VSLA/group tried to do this year or last year which were not successful? Which were the least successful? What needs do you think are still unmet? (Probe: were there any negative outcomes that were surprising to you?)
11. What challenges have you (or your group) faced? Are they ongoing challenges? Has anything been done anything to address these challenges (probe for both internal activities and outside support)?

Effectiveness (25 minutes)

12. What are the impacts, if any, of the activities on communities where the VSLA component is being implemented? Did expected results occur as planned? What has helped achieve desired outcomes and what has made it difficult? Do you think the activities of the VSLA have had an influence in the community on:
    d. Increasing savings and loans? If so, how? (Probe for concrete examples)
    e. Child labor? If so, how? (Probe for concrete examples, positive and negative)
    f. School attendance? If so, how? (Probe for concrete examples, positive and negative)
    g. Mitigating the effects of economic shocks? (for example, family emergencies or unexpected expenses) If so, how? (Probe for concrete examples)
    h. Providing income-generating activities? (for example, starting a business or improving existing work) If so, how? (Probe for concrete examples)
13. Is there a difference in the way that the activities are affecting boys and girls?
14. Does anyone want to tell me if participating in the VSLA has affected your decisions about having your children work? Has participating in the VSLA affected your family's ability to send children to work or school? What about other families in your community, who are not VSLA members? What decisions do they typically make about deciding to send their children to work or to school?
15. Have you personally made any investments as a result of participating in the VSLA (probe for actions such as start a new business, improve an existing business, send children to secondary school)?
16. From your perspective, do the VSLAs adequately address the needs of children and their families? Do you think children in your community have access to education, and do not need to work in tobacco? Why or why not? What would you do differently to better support children and their families?
17. To what extent do you think the VSLAs are meeting their goals? In what ways, if any, does it fall short? How can it be improved?
18. In your opinion, is there anything about the project that could be strengthened or done differently? What were the overall challenges you see? What are the overall successes of the VSLAs? How can they be taken into account for future projects?

Conclusion (5 minutes)

19. Overall, have you had a positive or negative experience in your VSLA? Please explain.
20. Is there anything that I did not ask about that you would like to share with me, or do you have any additional thoughts about what we have discussed today?

Interview Guide: Implementers and Main Stakeholders

Note to Moderator

This guide will be used for (group) interviews with district-level stakeholders associated with the CLEAR II Project. These include the following:

- CLEAR II Project staff at TLC, YONECO, and CRECCOM
- Other stakeholders (Area Supervisors of Tobacco Companies, etc.)

Informed Consent

Have interviewee(s) read and sign the informed consent form. Give interviewee(s) an unsigned copy of the form to keep for his or her records.

Introduction (5 minutes)

Good morning/afternoon. My name is [your name]. With me, I have [introduce other researchers]. We are very grateful that you agreed to participate in our discussion today. The purpose of this focus group is to discuss your experiences with the CLEAR II Project, particularly the VSLA component. The CLEAR II Project aimed to protect children from child labor in tobacco growing and protect legally working children from hazardous work in tobacco growing. The purpose of this interview is to discuss your activities related to the CLEAR II Project including challenges, successful strategies, perceived outcomes, and sustainability plans.

Our discussion today will last about 60 minutes. With your permission, we will audio record the discussion. Even though [insert name] will be taking notes, we want to be very sure we are accurate in our information. But please be assured that your remarks will be kept confidential. **No one outside the evaluation team will have access to this recording.** Is it OK if I record the discussion?

The interview will work best if you do most of the talking. Feel free to speak openly and candidly about your experiences and perspectives regarding this project. There are no right or wrong answers.

Your participation is voluntary. If, at any time, you wish to leave, you may do so without penalty.

We will be doing interviews like this in other districts that received similar services and participated in similar activities. The information we collect in these conversations will be used to write a report. The report will put together the information from all the groups, highlighting informational points from specific sites but not from particular individuals. **You will not be identified by name.**

Do you have any questions for me before we begin? Okay, let's get started.

Interviewee Background (5 minutes)

1. What is your title?
2. How long have you been involved in the CLEAR II Project and in what capacity?

Context (10 minutes)

3. What prevents some children in this community from going to school? Are there different reasons that prevent boys and girls from going to school? What usually happens when children are unable to attend regularly?
4. Do the educational barriers you just mentioned relate to the likelihood of child labor in tobacco production activities? What are other typical reasons why families involve their children in tobacco production activities? (Probes: for lack of value for education, generational norms, gender/age differences, other cultural reasons, financial reasons, lack of legal oversight, etc.)
5. In what ways do you think the CLEAR II project took these socio-economic, cultural, and legal situations into consideration, particularly for the VSLA component?
6. What are the financial barriers facing families in these areas? What do families do to address these barriers? Who they turn to for assistance when they need money? Are there any services available for families if the need access to credit?)
7. How does the local tobacco industry influence the participation of children in tobacco production? Are there any practices that might incentivize the use of child labor?

Fidelity (5 minutes)

8. Can you tell me about the activities that you or your project staff have provided as part of this project, particularly as related to the VSLA component?
    a. What kinds of resources have been provided to the VSLAs? Have these been sufficient?
    b. What training has been provided to the VSLAs? How often? Has this been sufficient?
9. From your knowledge, are the project's activities related to the VSLAs proceeding as originally planned? As originally scheduled? What has helped this and what has made it difficult?
10. Are the implementation of some activities more successful than others? If so, which ones? Why?
11. What challenges have you faced? What about challenges for program beneficiaries? What have you done to address these challenges?
12. What are the impacts, if any, of the activities on communities where the VSLA component is being implemented? Did expected results occur as planned? What has helped achieve desired outcomes and what has made it difficult? Do you think the activities of the VSLA have had an influence in the community on:
    a. Increasing savings and loans? If so, how? (Probe for concrete examples)
    b. Child labor? If so, how? (Probe for concrete examples, positive and negative)
    c. School attendance? If so, how? (Probe for concrete examples, positive and negative)
    d. Mitigating the effects of economic shocks? (for example, family emergencies or unexpected expenses) If so, how? (Probe for concrete examples)

e. Providing income-generating activities? (for example, starting a business or improving existing work) If so, how? (Probe for concrete examples)

13. Is there a difference in the way that the activities are affecting boys and girls?

Effectiveness (15 minutes)

14. From your perspective, has participating in the VSLA affected members' decisions about having their children work? Has participating in the VSLA affected members' ability to send children to work or school? What about other families who are not VSLA members? What decisions do they typically make about deciding to send their children to work or to school?
15. Do you think the VSLAs have had an influence in the community on providing income-generating activities? (for example, starting a business or improving existing work) If so, how? (Probe for concrete examples)
16. From your perspective, do the VSLAs adequately address the needs of children and their families? Do you think children in your community have access to education, and do not need to work in tobacco? Why or why not? What would you do differently to better support children and their families?
17. To what extent do you think the VSLAs are meeting their goals? In what ways, if any, does it fall short? How can it be improved?
18. In your opinion, is there anything about the project that could be strengthened or done differently? What were the overall challenges you see? What are the overall successes of the VSLAs? How can they be taken into account for future projects?
19. From your perspective, which components of the project have been the most important or successful in addressing child labor? Which have been the least important or successful? Why?
20. What innovations, lessons learned and good practices can be documented?

Conclusion (5 minutes)

21. Is there anything that I did not ask about that you would like to share with me, or do you have any additional thoughts about what we have discussed today?