

# IMPACT EVALUATION OF THE KWENDA PROGRAM 2020 - 2024



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# KWENDA PROGRAM - IMPACT EVALUATION 2020 - 2024



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# Technical Facts-sheet

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*KWENDA plays a strategic role in enhancing household resilience by facilitating the diversification of income sources – an essential safeguard in rural economies. In contexts where livelihoods are often vulnerable to shocks, income diversification serves as a critical layer of protection. Through access to financial resources, beneficiary families have not only strengthened their traditional agricultural activities but have also initiated small-scale enterprises. These measurable outcomes underscore the Programme's effectiveness and its potential to contribute meaningfully to national goals related to rural development, poverty reduction, and inclusive social protection. KWENDA demonstrates a scalable model that merits continued investment and integration into broader policy frameworks.*

# Foreword

In 2020, Angola embarked on an extraordinary journey with the launch of the KWENDA Program – a bold initiative aimed at addressing extreme vulnerability, particularly in rural areas. Approved in 2019 and launched amid the COVID-19 pandemic and worsening agro-climatic conditions, KWENDA – meaning “*to walk*” – symbolizes progress and hope for families in dire need. Its essence lies not only in the distribution of aid but in reimagining how government can empower communities through innovative, inclusive, and transparent social protection mechanisms.

Social protection is a right. It is not a form of welfare, nor is it an outdated concept reserved for “backward” nations – quite the opposite. Social protection evolves with society, adapting as economies change. In times of prosperity, it helps cement progress by ensuring that growth is shared equitably and that opportunities remain accessible to all. Countries with higher levels of human development typically invest more in social protection. At its core, social protection is not just reactive – it is transformative, shaping a fairer and more equitable future.

When KWENDA was conceived, the challenges were immense. Families across Angola were grappling with acute food insecurity, dwindling resources, and growing uncertainty. For the government, addressing issues of this scale required a program that could deliver real, tangible benefits to those who needed them most. KWENDA emerged as a large-scale direct cash transfer initiative, designed to reach the most vulnerable households, foster resilience, and improve their quality of life.

Implementing KWENDA, however, was far from simple. One of its most notable features was its house-to-house registration process – an intensive but groundbreaking effort that prioritized fairness and accuracy in identifying beneficiaries. With no pre-existing registry to guide the selection, field teams spread across vast and often remote regions of Angola, meticulously registering eligible households. This approach demanded not just technical expertise, but a deep commitment to equity and inclusion. It

wasn't easy—but it worked. KWENDA reached villages and neighborhoods, delivering direct support to those who needed it most and sidestepping the inefficiencies and corruption that often undermine such efforts.

At its heart, KWENDA was built on a community-based intervention model, firmly rooted in local realities. By collaborating with municipal administrations and aligning with existing social initiatives, the Program created a network of support that significantly amplified its impact.

For the individuals and families who received support, KWENDA was more than financial aid—it was a lifeline. The cash transfers had an immediate and measurable effect on food security, helping families put meals on the table during difficult times. Beyond food, beneficiaries were able to invest in healthcare, education, and small-scale production, enhancing their livelihoods and regaining a sense of stability.

But the Program's impact extended beyond the individual level. Institutionally, KWENDA demonstrated how transparency and accountability can rebuild public trust in social protection systems. Funds reached the people, and the implementing team maintained precise control over beneficiary records. Rigorous oversight has made KWENDA a model for effective resource management in complex social contexts.

Of course, KWENDA faced its share of obstacles. Operating such a vast initiative in a country lacking centralized beneficiary data presented major logistical challenges: mobilizing teams, navigating difficult terrain, managing community expectations, and addressing skepticism about the Program's continuity. Yet these hurdles became opportunities—for institutional learning, professional development, and improved implementation.

One of KWENDA's key lessons was the critical importance of political commitment. Its success depended on institutional backing and strong collaboration among state agencies. Just as crucial was its ability to adapt to local contexts – drawing on the knowledge and feedback of local actors to adjust strategies in real time. This flexibility improved the Program's effectiveness and efficiency over time.

KWENDA also underscored a universal truth: social protection is as much about process as it is about outcomes. When you evaluate the process, it becomes clear that the Program's reach extends well beyond immediate assistance. It strengthens Angola's broader social safety net, building resilience to future shocks. Above all, it shows that progress is rarely linear – it's a journey marked by forward steps, adjustments, and collective effort. Each stage, from community registration to beneficiary validation, cash delivery, and financial education, reflected KWENDA's commitment to fairness, rigor, and community trust – setting a new standard for social protection in Angola.

FAS – Institute for Local Development did not take this journey alone. Alongside financial support, the World Bank played a key role as a partner, providing technical assistance and facilitating knowledge exchange with other countries on topics like digital tools and economic inclusion.

Local professionals were the engine behind KWENDA's implementation. Many, though initially inexperienced, rose to the challenge with courage and dedication. They embraced the process as a learning opportunity, growing alongside the Program. The lessons from this four-year journey have become a vital resource for Angola's social protection system, laying the foundation for more robust interventions in the future.

Transparency and accountability were hallmarks of KWENDA's implementation. Financial and procurement reports were published in line with public administration regulations. Oversight was rigorous, involving multiple control bodies, including the Court of Auditors, the National Public Procurement Service, and the General Inspectorate of State Administration (IGAE). Internal audits further reinforced the integrity of the Program, ensuring responsible fund management and adherence to established standards. This meticulous approach to governance not only built trust but also set a precedent for future public initiatives in Angola.

Despite the progress, major challenges remain. KWENDA alone cannot solve all the complexities of poverty in Angola – it is one step in that direction. Urban poverty, in particular, presents new complexities that will require thoughtful adaptation and expansion of the Program's reach. These challenges must be addressed with a continued focus on sustainability.

Sustainability remains at the heart of KWENDA's mission. It depends on three key pillars: strong political will, adequate financial resources, and robust institutional and operational capacity. Achieving this balance is essential to the Program's long-term success.

To support sustainability, knowledge generation must be prioritized. Evaluations and beneficiary feedback are crucial tools for making informed adjustments. KWENDA aims to be a living example of sustainable social protection – a program that learns from its challenges, grows through experience, and evolves to better meet the needs of Angola’s most vulnerable.

This evaluation of KWENDA’s impact offers both qualitative and quantitative evidence that many families have been able to rebuild their livelihoods and increase their resilience to climate shocks. Beyond meeting basic food needs, the cash transfers have been transformative for rural families. This effort reinforces the importance of subjecting public programs to rigorous scrutiny.

The goals of the evaluation are twofold: to assess impact and correct shortcomings, while fostering a culture of learning and continuous improvement. Angola has invested significant resources in KWENDA, and it is vital not only to draw lessons from this experience, but also to enrich public discourse on social protection. For that reason, the decision was made to make the evaluation results and all related tools publicly available. This transparency empowers society to engage in meaningful dialogue about the Program and its implications, strengthening national debate around basic social protection.

KWENDA’s impact can be viewed through three key lenses. At the family level, the Program improves the well-being and security of vulnerable households. At the institutional level, it strengthens the capacity for efficient intervention – enhancing organization, methodology, workforce specialization, and the development of essential systems and procedures. The creation of a database containing nearly five million records on vulnerable individuals—complete with detailed indicators—now provides a foundation for public and private interventions as well as scientific research. At the political level, KWENDA contributes valuable insights for refining social protection policy in Angola.

Ultimately, this assessment aims to advance the national conversation on basic social protection – highlighting not only KWENDA’s impact but also the principles that support its sustainability. It provides a foundation for further research and better-targeted interventions, helping Angola build a more inclusive, resilient approach to vulnerability.

Belarmino Jelembi  
General Manager  
FAS – Institute for Local Development

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We also offer sincere thanks to the ADECOS and Supervisors who worked tirelessly to coordinate group interviews in 70 communities. Their dedication and hospitality, even during peak agricultural periods, were truly commendable. The local knowledge, cultural insights, and lived experiences they shared added a depth to this research that extends well beyond technical findings. We are especially grateful for the access they granted to document these realities through photographs and other media.

Fieldwork during Angola’s rainy season posed formidable logistical challenges, with access to many remote villages severely hampered. In the face of these difficult conditions, we are profoundly thankful to the 102 enumerators whose determination brought this study to completion. We are particularly indebted to the teams who worked in Cabinda (Maiombe region), Cuando Cubango, Lunda Norte, Lunda Sul, Malanje, Moxico, and Uíge. Their resilience and commitment in overcoming such adversity were nothing short of extraordinary.

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## Program Information Sheet

<b>Country</b>	Angola
<b>Program Title</b>	Social Protection Strengthen Program – KWENDA
<b>Intervention Start Date</b>	May 30, 2020
<b>Original End Date</b>	October 31, 2024
<b>Revised End Date</b>	Extended to April 2025 (approved on August 22)
<b>Coordination</b>	Intersectoral Commission chaired by the Minister of State for Social Affairs
<b>Implementing Agency</b>	FAS – Institute for Local Development
<b>Territorial Scope (initial projection)</b>	18 Provinces 40 Municipalities
<b>Number of Beneficiaries</b>	<ul style="list-style-type: none"> <li>▶ <b>Projected with World Bank Funding:</b> 1,000,000 households</li> <li>▶ <b>Supported with Government of Angola Funds:</b> 608,000 households</li> <li>▶ <b>Total Beneficiaries (Cumulative):</b> 1,608,000 households</li> </ul>
<b>Program Objective</b>	To enhance the capacity of Angola's social protection sector to implement short- and medium-term poverty reduction measures by: (i) Increasing the purchasing power and financial stability of poor households through income support; (ii) Laying the groundwork for a robust National Social Protection System.
<b>Program Components</b>	<ul style="list-style-type: none"> <li>▶ <b>Social Cash Transfers (SCT):</b> a Quarterly cash transfers of 33,000 Kwanzas per selected household.</li> <li>▶ <b>Productive Inclusion (IP):</b> Financial support for economic and income-generating activities.</li> <li>▶ <b>Municipalization of Social Action (MAS):</b> Delivery of services through Integrated Social Action Centres (CASI).</li> <li>▶ <b>Strengthening the Single Social Registry (CSU):</b> Enhancing data infrastructure for better program targeting and planning.</li> </ul>

## Program Results from May 30, 2020 to August 2024

<b>Territorial Scope</b>	18 Provinces 94 Municipalities 328 Communes 15,375 Villages   Neighborhoods
<b>Monetary Social Transfers</b>	1,667,906 Households Registered 1,061,746 Households Received Payments Kz 108,374,212 Disbursed to Families
<b>Productive Inclusion</b>	39 Implementation Agents Contracted 25,324 Participants in Productive Inclusion Activities 16,924 Direct Beneficiaries 126,620 Indirect Beneficiaries
<b>Municipalization of Social Action</b>	23 Integrated Social Action Centres (CASI) Delivered and Operational 572,529 Beneficiaries Engaged in CASI, Municipal, and Community Activities 1,247 Municipal Technicians Trained 3,712 ADECOS Participating in the KWENDA Program
<b>Reinforcement of the Single Social Registry (CSU)</b>	4,795,642 Beneficiary Records Migrated from KWENDA to CSU (SIGAS)
<b>Program Financial Information</b>	99% Disbursement Rate (from the USD 320 Million World Bank allocation) 70% Execution Rate 3.5 Billion Kwanzas Allocated from Treasury Ordinary Resources (ROT)

# Executive Summary

The KWENDA Program – Strengthening Social Protection in Angola is the Angolan government's flagship initiative aimed at alleviating widespread poverty and reinforcing the country's social protection systems. It represents a critical step toward sustainable poverty reduction by addressing both immediate needs – through direct cash transfers – and long-term economic resilience via productive inclusion. Extended through 2025, KWENDA stands as a model for social intervention, providing vital support to Angola's most vulnerable populations. As it evolves, the Program remains steadfast in its mission to transform lives and build a more equitable society.

Launched on May 30, 2020, KWENDA implements short- and medium-term strategies to mitigate the effects of poverty. Originally scheduled to end on October 31, 2024, the Government of Angola and the World Bank extended the Program until April 2025 in recognition of its positive impact. Coordinated by the Intersectoral Commission – chaired by the Minister of State for Social Affairs – and implemented by FAS – Institute for Local Development, the Program aims to reach 1.6 million households across Angola's 18 provinces, underscoring its national scope and ambition.

## Program Components and Objectives

The KWENDA Program is built around four core components, each designed to address distinct dimensions of social protection and economic inclusion:

*Social Cash Transfers (SCT):* Each quarter, selected households receive a cash transfer of Kz 33,000. This direct monetary support enhances purchasing power and financial security, covering essential needs such as food, housing, and healthcare – a true lifeline for families in poverty.

*Productive Inclusion (PI):* This component supports economic and productive activities, enabling beneficiaries to engage in income-generating ventures. To date, 25,324 individuals have participated in these initiatives—comprising over 16,000 direct beneficiaries and 126,620 indirect beneficiaries—demonstrating the Program’s ability to foster economic empowerment.

*Municipalization of Social Action (MAS):* Implemented through Integrated Social Action Centres (CASIs), this component delivers direct services to beneficiaries and strengthens local social action. With 23 CASIs rehabilitated so far, more than 572,000 people in municipalities and local communities have benefited from these community hubs.

*Strengthening the Single Social Registry (CSU):* This component ensures that beneficiaries are accurately registered within a comprehensive social protection system. Over 4.7 million beneficiaries have been integrated into the Social Action Information and Management System (SIGAS), significantly enhancing the targeting and delivery of social services. This digital innovation is central to the Program’s efficiency and effectiveness.

## Achievements and Targets

Since its inception, the KWENDA Program has reached significant milestones. According to recent reports, 1.67 million households have been registered, and over 1 million households have received payments totaling Kz 108 billion, directly transforming the lives of millions. Additionally, the Program has trained 1,247 municipal technicians and employed 39 implementation agents to oversee productive inclusion, thereby creating a solid infrastructure for ongoing success.

The financial performance of the Program is equally impressive, with a disbursement rate of 99 percent of the World Bank’s US\$320 million credit and an execution rate of 70 percent as of the current evaluation date. These figures underscore the strong financial commitment and effective management behind KWENDA.

## **KWENDA's Impact on the Well-being of Beneficiaries**

The impact was assessed through a comparative analysis of how the beneficiaries used the funds they received. To facilitate this analysis, the sample population was divided into four groups, or strata, based on the payment amounts received at the time of the survey. Group 1 is made up of beneficiaries who received between Kz 25,000 and Kz 51,000, while Group 2 included those who received between Kz 62,500 and Kz 76,500. Group 3 is made up of beneficiaries with payments between Kz 91,500 and Kz 117,000 and Group 4 of those who received between Kz 127,500 and Kz 142,000. This stratification allowed for a clearer understanding of the influence of payment amounts on the beneficiaries' use of funds.

### **The transformative impact of cash transfers on household spending**

By delivering cash benefits, KWENDA has enabled families to allocate funds to urgent needs such as food, household goods, and long-term investments in a fair and equitable manner. This evaluation examines the strategic distribution of the cash benefit between various categories of expenditure, revealing how higher-value transfers enabled certain families to significantly improve their standard of living. With notable disparities in how different groups of beneficiaries spent their cash transfers, KWENDA's impact on household well-being is evident in several key areas of beneficiaries' lives.

#### **Expenditure on food**

The impact of cash transfers on food expenditure is particularly noteworthy. Families were able to allocate a significant portion of their funds to ensure this essential need was met. On average, 23.1 percent of the total amount received was directed towards food, with variations observed among different beneficiary groups. Notably, Group 1 and Group 4 allocated the highest percentages of their resources to food, with Group 4 leading at 24.6 percent and Group 1 closely following at 26.2 percent. The differences in absolute expenditure were also significant. Group 1, with more limited resources, spent Kz 7,424 less than the average family on food. In contrast, Group 4, benefiting from more substantial and frequent cash transfers, exceeded the average by Kz 15,932.

These differences reflect the transformative potential of KWENDA's support and the promising future it holds. For Group 4 households, higher value transfers led to better food security and access to better quality nutrition, a key factor in improving overall well-being. In contrast, the fact that Group 1 spent less on food underlines the constraints faced by those receiving smaller payments. Cash transfers have, therefore, not just increased spending; they have changed household priorities, especially among those who receive the most financial support.

### **Expenditure on household goods and housing**

KWENDA's cash transfers also significantly impacted spending on housing and household goods, such as furniture and appliances, which are essential for improving living conditions. On average, households allocated Kz 24,947 to this category, but the disparities between groups of beneficiaries were noteworthy. Group 1, with fewer payments and lower cash transfers, spent only Kz 12 768, significantly below the average. This reflects families' difficulty with fewer payments when investing in durable goods. On the other hand, Group 4 invested a substantial Kz 45 003 - Kz 20 056 more than the average - highlighting how higher value transfers enabled these households to make more significant improvements to their homes and quality of life.

The difference in spending illustrates a critical aspect of the KWENDA Program's success: households with more significant financial resources could invest in durable goods essential for long-term stability. Investments in household goods, such as furniture or basic appliances, are more than just purchases; they improve living standards and provide a basis for future economic stability. These purchases can reduce future costs, improve health outcomes, and increase general well-being by creating a more comfortable and functional home environment.

The impact of KWENDA was particularly pronounced for Group 4 households, as these larger transfers provided opportunities for investments that would otherwise have been unattainable. In contrast, Group 1's limited spending in this area suggests that households cannot prioritize these essentials without adequate financial support, leaving them in a cycle of deprivation.

### **Investments in agricultural and livestock production**

Investments in agricultural and livestock production represent critical strategies for families to increase their economic well-being and contribute to the sustainable growth of the community. Regular inflows allow families to invest in essential agricultural tools, seeds, and fertilizers, significantly improving productivity and income. The different levels of investment between the various groups reflect their other priorities and financial capacities. For example, while Group 4 allocated Kz 10,453 above the average for agricultural production, Group 1 invested Kz 9,195 less than the average, suggesting different strategies and availability of resources. This investment is vital for achieving sustainable economic growth, with a marked disparity in investment levels between the groups. For example, Group 4 invested substantially more than Group 1 in agricultural production, as indicated by the statistical result ( $F=244.215$ ,  $p<0.001$ ). Similarly, investment in small animals varied significantly between the groups. Group 4 allocated Kz 7,412 to livestock, considerably exceeding the average of Kz 4,898, while Group 1 invested only Kz 2,251. The statistical analysis ( $F=55.693$ ,  $p<0.001$ ) highlights the significant differences in the allocation of resources between the groups.

### **Cash versus Card: how payment methods shape beneficiaries' spending habits**

The evaluation explored the differences in spending patterns between cash and card payments in various categories, revealing distinct trends. Regarding food purchases, the average expenditure shows no statistically significant differences between cash payments (Kz 18,860) and card payments (Kz 18,641). However, regarding household goods, cash payments (Kz 26,140) far exceed card payments (Kz 21,574), with statistically significant figures highlighting the impact of payment methods. Similarly, cash dominates in agricultural investments, with a substantial average difference favoring cash over cards (Kz 18,376 versus Kz 13,141). In different economic activities, such as land transactions and production investments, the preference for money persists due to convenience, sellers' preferences, and cash's flexibility in rural or less digitized markets. These findings suggest that although digital payments are gaining ground, cash still plays a crucial role, especially for larger or context-specific purchases.

## **Achieving the Gender Parity Target: Next Steps for Empowerment and Equity**

The Program was above the gender parity target, with 64.3 percent of women registered as direct beneficiaries. However, issues of equity and empowerment need deeper work to transform women's lives.

Maintaining the delivery of benefits to women alleviates issues of vulnerability in households. However, the Program must go beyond this and, at the same time, provide a framework for gender intervention with relevant indicators that will allow the effects on women's empowerment to be measured in future evaluations. The intervention must be carefully designed not to achieve results that jeopardize the position of women in the household.

### **Beyond parity: measuring empowerment through gender-sensitive interventions**

Some level of women's empowerment can be achieved through two approaches: "Welfare" and "Agency". One or a combination of both approaches can help KWENDA achieve gender-sensitive development goals.

Interventions at local level to empower women:

- ▶ At the family and community level, with talks on women's rights, gender equality, and family planning, using the existing network of community agents;
- ▶ At the community level, creating women's groups for collective action on common interests;
- ▶ At the level of community projects or productive inclusion, promote positive discrimination that allows access to means of production and technical training for women;
- ▶ At the communal and municipal levels, promoting communal and municipal women's forums, where women can freely express their problems and needs and, at the same time, act as forums for information and training on relevant issues;

- ▶ In the ADECOS network, promote a more significant number of female ADECOS so that women's issues can be better dealt with and attended to, and also increase reports of GBV in the complaints system;
- ▶ At the CASI level, create a program to recognize women's achievements and promote their widespread dissemination;
- ▶ Create awards for female entrepreneurs at the program level and publicize their stories on a national network.
- ▶ Incorporating literacy into Kwenda, within the Adult Education Acceleration Program framework, can enable women to gain greater autonomy, greater awareness of their status, and the ability to manage and design their businesses.

### **Pillars of Sustainability: Ensuring Long-Term Impact**

This evaluation identified at least six fundamental elements to cement the Program's sustainability pillars. Together, these elements ensure that KWENDA can continue to achieve its poverty reduction and social protection objectives well beyond the implementation period.

- ▶ *Political commitment:* strong political will is key to ensuring the Program's longevity. The government's continued priority on poverty alleviation through social cash transfers and integration into national development policies is crucial to protect the Program from discontinuity. This commitment allows for allocating resources and institutional support essential for sustained operation.
- ▶ *Financial commitment and availability of funds:* adequate and sustainable funding is fundamental to the success of the KWENDA Program. Consistent financial resources allow the Program to reach vulnerable populations, expand its scope, and increase its impact. Financial sustainability depends on overcoming challenges such as competing budget priorities and securing diversified funding sources, including partnerships with the private sector.

- ▶ *Increased funding of non-contributory social protection from the general state budget* in the face of economic instability and limited donor contributions is a decisive sustainability factor. The effective decentralization of funds to the local administration and social services level ensures that the impact of cash transfers can be multiplied and achieve a more significant effect. In addition, bureaucratic obstacles, political factors, and administrative inefficiencies can hinder the allocation and disbursement of funds, posing barriers to the implementation and growth of the Program
- ▶ *Institutional capacity*: strengthening staff and administrative and technical skills is critical to designing, implementing, monitoring, and evaluating programs and ensuring sectoral synergies. This involves investing in staff training, developing relevant policies and procedures, establishing effective data management systems, and fostering partnerships with other stakeholders.
- ▶ *Community ownership*: the sustainability of the Program is further enhanced by the active involvement and ownership of local communities. Ownership helps ensure that the Program meets the needs of the beneficiaries and is relevant to local communities. Up-to-date information about the Program, its objectives, procedures, and timings allows information to circulate among communities and make them feel like they are part of the process.
- ▶ *Strengthening proximity between institutions and populations*: It is essential to provide easy access to information and services to connect institutions and the people they serve. This not only spreads awareness about the Program but also educates and fosters a sense of ownership. A well-funded network of community representatives is key to making this happen.
- ▶ *Coordination and integration*: Integration with broader social and economic policies - such as productive inclusion and rural development – extends the program's reach and impact, ensuring that beneficiaries receive comprehensive support. Promoting synergies between stakeholders in the implementation of Kwenda is essential for creating a supportive and enabling environment that



maximizes the potential of collaborative efforts and resources in addressing poverty and social welfare concerns. KWENDA must increasingly integrate with other social and economic projects, sectors, and services in the target municipalities.

- ▶ *Program adaptability and flexibility:* adapting to political, economic, and social changes is essential for long-term sustainability. Flexibility in the design and implementation of the Program is vital to incorporate the evolution of specific needs or to adapt the methods and modalities of the operation to the evolution in the condition of the beneficiaries - targeting new areas, readjusting the value of the benefit, making the benefit conditional on specific categories of beneficiaries and services or changes in payment modalities are some of the issues that may need to be reviewed during the operation.
- ▶ *Flexibility in program design allows* KWENDA to adjust eligibility criteria and benefit amounts in response to unforeseen events, such as natural disasters or economic shocks. This adaptability helps the program remain relevant and effective in responding to the population's changing needs.

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# List of Acronyms

<b>ADECOS</b>	Community and Health Development Agent
<b>AGT</b>	General Tax Administration
<b>APROSOC</b>	Pilot Project for Social Protection Support
<b>CEIC/UCAN</b>	Center for Scientific Studies and Research at the Catholic University
<b>ENFOTSS</b>	National School for the Training of Social Service Technicians
<b>FAO</b>	United Nations Fund for Agriculture and Food
<b>FAS-IDL</b>	Local Development Institute
<b>FCS / PCA</b>	Food Consumption Score
<b>GBV / VBG</b>	Gender-based violence
<b>GPI</b>	Gender Parity Index
<b>HDDI / IDDA</b>	Household Dietary Diversification Index
<b>ILD/FAS</b>	Institute for Local Development
<b>INACOM</b>	Angolan Institute of Communications
<b>INE</b>	National Institute of Statistics
<b>INSS</b>	National Social Security Institute
<b>IP / PI</b>	Productive Inclusion
<b>ISAC / CASI</b>	Integrated Social Action Center
<b>ISPIIS / SIIPS</b>	Integrated Social Protection Information System
<b>M&amp;E</b>	Monitoring and Evaluation
<b>MASFAMU</b>	Ministry of Social Action, Family, and Female Promotion
<b>MAT</b>	Ministry of Territorial Administration
<b>MINSA</b>	Ministry of Health
<b>M-MPI</b>	Municipal Multidimensional Poverty Index
<b>MSA / MAS</b>	Municipalization of Social Action
<b>NDP</b>	National Development Plan
<b>NDP / PND</b>	National Development Plan
<b>NSAP / PNAS</b>	National Social Action Policy
<b>PAD</b>	Program Appraisal Document
<b>PNADECOS</b>	National Policy on Community and Health Development Agents
<b>SAIMS / SIGAS</b>	Social Action Information and Management System
<b>SCT</b>	Social Cash Transfers
<b>SRS</b>	Simple random sampling
<b>SSR / CSU</b>	Single Social Registry
<b>TdR/ToR</b>	Terms of Reference
<b>UNICEF</b>	United Nations Children's Fund
<b>WFP</b>	World Food Program



# 1. EVALUATION CONTEXT

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### **Angola: Building an Inclusive Social Protection Framework**

*PTo safeguard all segments of the population, especially those most vulnerable to economic fluctuations, Angola needs to develop a more comprehensive and inclusive social protection system. This implies designing policies and programs that are not only robust but also well attuned to the local context.*

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A few years ago, Angola embarked on a journey to improve its social protection framework. As the country faces new economic challenges and social inequalities, there is a growing need to develop policies and programs that safeguard the well-being of its most vulnerable citizens. This evaluation report of the KWENDA Program could not fail to take a brief look at the evolution of Angola's social protection system, its challenges, and the strategies needed to build a more inclusive and resilient framework. Since its independence in 1975, Angola has made significant strides in economic development. However, the road to a robust social protection system has been accompanied by challenges. Although well thought out, existing programs often fail to meet all citizens' needs. Recent initiatives, such as the KWENDA social protection program launched in 2020, aim to fill these gaps by providing financial assistance to low-income households.

Through KWENDA and similar initiatives, it has become increasingly clear that a multi-faceted approach is indispensable. This must include financial aid and access to healthcare, education, and employment opportunities to empower disadvantaged communities truly. It is also critical that a continuous dialogue is established between the government, local communities, and international organizations to ensure that the social protection framework remains adaptable and responds to the evolving needs of its population. By focusing on these comprehensive strategies, the country will have the potential to transform its social protection system, promoting greater social cohesion and economic resilience for future generations.

## 1.1. The Social Protection Framework in Angola

### The Need for a Comprehensive Social Protection Framework

Angola, rich in oil reserves, stands among Sub-Saharan Africa's economies with vast potential. Yet, its path from post-conflict recovery to meaningful human development has been anything but smooth. Despite notable economic gains and improvements in living standards, Angola's heavy reliance on oil continues to pose a significant hurdle. Compounding this is the country's weak domestic production, which amplifies economic volatility. Data from the National Statistics Institute (INE, 2019) paints a stark picture: 54.0% of Angolans live in monetary and multidimensional poverty – a figure that soars to 87.8% in rural areas. More recent findings from the Catholic University's Centre for Studies and Scientific Research (CEIC/UCAN, 2023) suggest these conditions may have worsened, driven by recession and widening income inequality. This intricate web of challenges underscores the pressing need for economic diversification and robust social policies to combat poverty and inequality.

Amid ongoing economic fragility and entrenched social disparities, the Angolan government must prioritize building a comprehensive social protection framework. Such a system is vital to shield vulnerable groups from the harsh impacts of poverty, joblessness, and economic shocks. Beyond functioning as a critical safety net, an effective social protection system fosters inclusive growth, ensuring broader participation in and benefits from economic development. Strategic investments in education, healthcare, nutrition, and skills training can markedly enhance individual productivity and employability, easing long-term strain on public resources while revitalizing economic momentum. Furthermore, in times of crisis – be it pandemics or natural disasters – a solid social protection structure enables swift, targeted support for those most in need. Thus, developing this framework transcends moral duty; it is a strategic bet on Angola's socio-economic resilience and future prosperity, paving the way for a fairer, more sustainable society.

### Post-Independence Social Security Funds: Institutionalization of the National Social Security System

Following independence in 1975, Angola inherited a patchwork of corporatist social security funds serving various professional groups. Among them were mutual aid institutions like Montepio Geral de Angola, Ferroviário de Angola, and Mutualidade de Angola. These bodies provided retirement and survivors' pensions, as well as death

grants, covering workers from sectors such as postal services, railways, customs, national police, and civil administration.

In the years after independence, Angola took deliberate steps to expand its social security system, acknowledging the urgent need to protect citizens from economic vulnerabilities. These efforts culminated in 1990 with the passage of Law 18/90 on October 27, formally establishing the National Social Security System. Two years later, this foundational legislation led to the creation of the National Social Security Institute (NSSI), tasked with managing the Compulsory Social Protection System. While this marked a significant advancement, its primary focus remained on formal sector workers, leaving a large portion of the workforce – those in informal employment – uncovered and vulnerable. This oversight exposed a glaring gap in Angola's social security coverage, a gap that persists to this day.

### **A new era: The 2004 Basic Law on Social Protection**

A major turning point came in 2004 with the introduction of the Basic Law on Social Protection<sup>1</sup>. This legislation signaled a shift towards a more inclusive and comprehensive social welfare model, laying out a more robust three-tier system designed to address the needs of diverse population groups.

Angola's social protection framework is structured into three interconnected levels. The first level, basic social protection, is tax-funded and directed at the most vulnerable groups. It provides essential support through state-run programs, often supplemented by international partners to cover funding shortfalls. The second level, compulsory social protection, targets formal sector workers, operating as an insurance-based system funded by employee and employer contributions. This level ensures a safety net for those in formal employment. The third level, voluntary and complementary social protection, allows individuals to enhance their benefits through additional voluntary contributions, offering a more tailored and improved social security experience. This tiered approach reflects Angola's commitment to a fairer, more inclusive social protection system that caters to the diverse needs of its people. **Figure 1.1** illustrates the current structure of Angola's social protection system as defined by the Basic Law on Social Protection.

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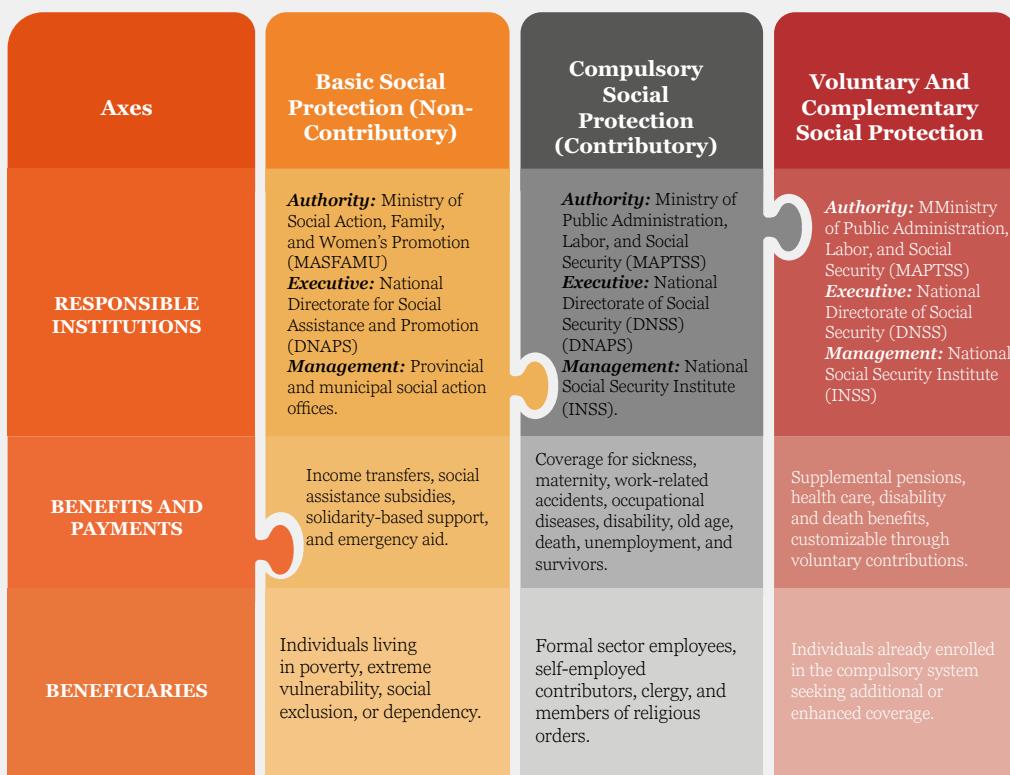
<sup>1</sup> Law n.o 7/04, of October 15.

## Recent developments: Consolidation of Angola's Social Protection System

In recent years, Angola has intensified efforts to strengthen its non-contributory social protection framework, managed by the Ministry of Social Action, Family, and Women's Promotion (MASFAMU). These initiatives gained momentum with the adoption of the National Policy for Social Action (PNAS), designed to support individuals facing extreme vulnerability or lacking basic means of subsistence.

The PNAS aligns closely with the goals of the Long-Term National Development Strategy "Angola 2025", which focuses on poverty reduction and improving overall living conditions. The evolution of Angola's social protection system signals a growing awareness of the critical role that robust safety nets play in reducing poverty, fostering

**Figure 1.1.** Social Protection System in force in Angola



Source: Law No.7/04

inclusive economic growth, and enhancing national resilience. Nonetheless, persistent challenges – including high poverty levels, severe income inequality, and economic instability – underscore the urgent need for ongoing investment in both immediate relief efforts and comprehensive, long-term social protection strategies.

## **A Strategic Path Forward**

Despite various initiatives, the reach of social action services in Angola remains limited. These programs are often small-scale, underfunded, and poorly integrated with complementary sectors. Efforts have been made to allocate resources and implement policies aimed at reducing poverty and promoting social cohesion. However, outcomes have fallen short of expectations. Much of the focus has remained centered on Luanda and a few provincial capitals, with programs primarily designed around contributory pensions and social security schemes benefiting formal sector employees. Consequently, large portions of the population – especially informal workers and the unemployed – have been left without adequate protection.

Acknowledging these shortcomings, Angola faced an urgent need to explore alternative social protection mechanisms. Expanding benefits to a broader segment of society required developing innovative, inclusive policy tools that addressed the realities of those outside formal employment. The goal was to create a flexible, responsive social protection framework capable of adapting to Angola's diverse socio-economic landscape, thereby fostering a more equitable and cohesive society.

### **1.1.1. The evolution of TSM in Angola: A decade of experience**

Social Cash Transfers (SCT) have become a key instrument for poverty reduction and social protection across many developing nations. In Angola, the government, in partnership with international organizations, began experimenting with small-scale SCT initiatives just over a decade ago. These pilot programs aimed to test the effectiveness of direct cash transfers as a tool for supporting vulnerable populations and rebuilding the country's social fabric through innovative social protection strategies. Over this period, three notable programs were launched: the Kikuia Card, Valor Criança, and Emergency Social Cash Transfers – each designed to address the needs of Angola's most vulnerable groups. The KWENDA Program, detailed in Section 1.2, represents

Angola's fourth and largest social protection initiative, focusing primarily on cash transfers at a national scale.

The first of these initiatives, the Kikuia Card, was introduced in 2013 as part of the Aid for Work Program (ProAjuda). It marked an important shift from traditional aid models to more targeted and differentiated support mechanisms. Funded through the General State Budget, the program provided immediate assistance to 100,000 families identified based on their poverty levels and geographic location. The primary beneficiaries included vulnerable women, widows caring for orphans, people with disabilities or chronic illnesses, and former combatants. Beyond meeting basic needs, the program also aimed to stimulate local economies. Each beneficiary received a card loaded with Kz 10,000, redeemable for essential goods – such as food, clothing, school supplies, and agricultural inputs – at small, government-designated stores over a 12-month period.

The second initiative, Valor Criança, was a flagship component of the Social Protection Support Project (APROSOC). Funded by the European Union and implemented by the Ministry of Social Action, Family, and Women's Promotion (MASFAMU), with technical backing from UNICEF and the Louis Berger Consortium, Valor Criança provided monthly cash transfers to 20,000 children aged 0–5 years and their families. The program specifically targeted children born to underage mothers or living under the care of extended family members, such as grandparents or aunts. Its core objective was to enhance the well-being of these children by improving their health, nutrition, and overall quality of life. Implemented in six municipalities across the provinces of Bié, Uíge, and Moxico, where the Municipalization of Social Action (MAS) model was already operational, the program sought to decentralize social services and bring them closer to the most disadvantaged communities. Beyond addressing immediate food insecurity, Valor Criança set an important precedent for future social protection policies, laying the groundwork for a stronger national safety net (UNICEF, 2023)<sup>2</sup>.

The third initiative, Emergency Social Cash Transfers, formed part of Luanda's COVID-19 Emergency Response Program. Although more limited in scale, it was notable for its targeted focus on children suffering from severe malnutrition and their families. This program was distinctive in its implementation, leveraging Angola's primary health ser-

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<sup>2</sup> Damoah, K. A., Uytterhaegen, T., Tirivayi N., Jessica Daminelli, on behalf of the Valor Criança Impact Evaluation Team (2023), "The Impact of Valor Criança - Programa Piloto de Transferências Sociais Monetárias em Angola", Final Report. UNICEF Innocenti - Global Research and Foresight Office. Florence, Italy.

vices network alongside non-governmental organizations. Launched in direct response to the severe socio-economic impacts of the COVID-19 pandemic, the initiative was led by the Luanda Provincial Government, with technical assistance from UNICEF and financial support from the Directorate-General for European Civil Protection and Humanitarian Aid (ECHO). The program provided financial assistance to families of 6,000 children aged 0–5 years diagnosed with severe malnutrition and undergoing treatment. Its multi-faceted approach aimed to ensure continuity of care by alleviating the financial burdens that might otherwise force families to abandon treatment plans, thereby reducing the risk of recurring malnutrition.

## 1.2. Description of the KWENDA Program

On May 4, 2020, Presidential Decree No. 125/20 was issued, officially establishing the framework for the Program to Strengthen Social Protection – Social Cash Transfers, known as “*KWENDA*”. This marked a pivotal moment in Angola’s social protection efforts. Rooted in the state’s duty to safeguard its most vulnerable citizens, KWENDA was conceived to address the pressing need to uplift the living conditions of those facing poverty and extreme vulnerability. By providing direct social cash transfers, the program seeks not only to offer immediate financial relief but also to foster long-term inclusion through productive activities and income-generating opportunities. These goals align with the broader ambitions of Angola’s National Development Plan (PND 2018-2022), reinforcing the government’s commitment to both immediate support and sustainable economic empowerment for disadvantaged populations.

KWENDA aims to enhance Angola’s National Social Protection System by significantly boosting the capacity of the social protection sector to implement effective poverty reduction strategies. Additionally, the program serves to reinforce the social contract between the state and its citizens, promoting greater social cohesion. To achieve these overarching goals, KWENDA focuses on two primary objectives. The first, Poverty Mitigation, involves short- and medium-term strategies designed to provide both immediate and lasting support to impoverished families, easing their economic burdens. The second, Financial Support, entails direct income assistance to vulnerable households, thereby increasing their purchasing power and enabling them to meet essential needs.

The program identifies vulnerable families as those residing in municipalities with the highest concentrations of urban and rural poverty – specifically, those falling within the two lowest quintiles of the national poverty map. To assist these families, KWENDA's Monetary Social Transfers component provides a fixed monthly stipend. Initially set at Kz 8,500.00, this amount was later increased to Kz 11,000.00, as stipulated by Presidential Decree No. 132/23, dated June 1. Designed for nationwide implementation, KWENDA covers all 18 provinces of Angola, with a total projected cost of USD 420 million. Of this amount, USD 320 million corresponds to a repayable loan from the World Bank, while the remaining balance is financed by the National Treasury.

### **1.2.1. Program components**

The KWENDA Program serves as the cornerstone of Angola's broader social protection platform, specifically designed for individuals and families facing poverty and vulnerability who are excluded from the contributory social security system. At its core, KWENDA operates through Social Cash Transfers (SCT), which form a vital pillar of an inclusive and comprehensive social protection framework. This innovative initiative is built upon four integrated components, each crafted to ensure the long-term sustainability and effectiveness of social action efforts. These components are: (i) Social Cash Transfers (SCT), (ii) Productive Inclusion (PI), (iii) Municipalization of Social Action (MAS), and (iv) Single Social Registry (SSR). Collectively, they create a cohesive and resilient framework that not only addresses immediate needs but also fosters sustainable social development and inclusion. The design of these components is informed by research demonstrating that cash transfers, when paired with productive inclusion strategies and robust social action interventions, significantly reduce poverty and promote economic development<sup>3</sup>.

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<sup>3</sup> These studies suggest that cash transfers can reduce poverty, improve living standards and strengthen social inclusion, but they are often insufficient on their own and require complementary interventions to have a substantial and sustained impact. (Bastagli, F., Hagen-Zanker, J., Harman, L., Barca, V., Sturge, G., & Schmidt, T. (2018); Drucza, K. (2016); Hajdu, F., Granlund, S., Neves, D., Hochfeld, T., Amuakwa-Mensah, F., & Sandström, E. (2020).

## Social Cash Transfers (SCT)

The SCT component provides direct financial assistance to those in need, offering immediate relief from economic hardship. Its main objective is to establish and implement an operational model for a large-scale cash transfer program aimed at improving the living conditions of 1,608,000 vulnerable families. As the backbone of Angola's social protection network, this component is guided by three key indicators: the number of families registered, the number of families receiving transfers, and the efficiency of benefit distribution.

The SCT component's complexity is evident in its three core activities: beneficiary identification, validation processes, and benefit distribution. The identification process begins with geographical targeting based on poverty maps, followed by individual assessments using multidimensional poverty indicators (IPM-M). A rigorous three-tier validation process ensures accuracy, with community validation posing the greatest challenge due to its localized nature. Benefits are disbursed every six months, with each validated household receiving Kz 11,000 per month, paid in six-month installments. This structured approach ensures the program reaches those most in need while maintaining operational precision and efficiency.

## Productive Inclusion (PI)

The Productive Inclusion component focuses on integrating beneficiaries of working age and with productive capacity into income-generating activities. Its goal is to foster local economic initiatives, enhance production in an organized and strategic manner, and improve the coordination among economic agents – producers, suppliers, and consumers alike. By doing so, it aims to increase the financial autonomy and resilience of families against social risks.

In 2022, the program undertook a reassessment of this component to ensure its long-term sustainability. This review aimed to refine objectives, intervention strategies, indicators, and expected outcomes. Key objectives included stimulating local self-employment initiatives, improving income and quality of life for local economic agents and families, and promoting grassroots projects through technical assistance, training, and provision of productive resources. Additionally, the component sought to strengthen

local business competitiveness, enhance national production chains, and stimulate agricultural trade, thereby reinforcing economic complementarity and supporting broader development goals.

### **Municipalization of Social Action**

The Municipalization of Social Action component focuses on decentralizing social services, bringing assistance closer to vulnerable communities, and ensuring interventions are more effective and tailored to local needs. Its primary aim is to strengthen social protection for families facing poverty and vulnerability by developing initiatives that prevent social risks, promote social inclusion, and enhance municipal-level human capital. Through actions such as training, information dissemination on social risk prevention, referrals, and support for vulnerable situations, this component works to ensure that basic social services are accessible where they are most needed.

To realize this goal, the rehabilitation of Integrated Social Action Centers (CASIs) was essential. In coordination with municipal administrations, service structures were established to meet community needs. Social action services are delivered by trained technicians and an extensive network of community agents (ADECOS), all operating under the umbrella of CASIs and managed by the municipal Social Action directorates.

### **Single Social Registry (SSR)**

The Single Social Registry (SSR/CSU)<sup>4</sup> is designed as a comprehensive database to streamline and coordinate Angola's social protection efforts, ensuring that support reaches those who need it most. Approved by the Angolan government, the CSU serves as a national tool for publicizing, admitting, registering, and disseminating potential eligibility for all social programs. Beyond its role in targeting beneficiaries, the CSU is also intended as a municipal planning instrument, supporting decentralization efforts and improving public service delivery.

The CSU enhances policy design, program implementation, and facilitates monitoring and evaluation. Currently under development, this component is being implemented with support from MASFAMU, which oversees the Social Action Information

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<sup>4</sup> Presidential Decree no. 136/19, of May 5, on the creation of the Single Social Registry.

and Management System (SIGAS). The goal is to register up to 2 million households. Through the Integrated Social Protection Information System (SIIPS), KWENDA has significantly contributed to improving SIGAS interoperability and remains one of the few programs supplying it with field-collected data.

### **1.2.2. Geographical scope of the program**

Initially, KWENDA focused on urban areas in preparation for the phase-out of fuel subsidies. However, in 2020, its focus shifted to rural families grappling with extreme poverty. The program aims to bolster the purchasing power and financial stability of these households by providing essential income and resources.

The program's geographic reach was initially planned for 40 municipalities across Angola's 18 provinces. By the end of 2021, KWENDA had successfully expanded to 37 municipalities, covering 137 communes and 5,520 neighborhoods and villages. Municipality selection was based on vulnerability quintiles defined by the National Statistics Institute (INE). Despite its broad reach, the program encountered logistical challenges, particularly poor access routes to remote beneficiaries. These and other operational constraints are examined in detail in later chapters. Nevertheless, KWENDA's resilience in overcoming these challenges underscores its commitment to supporting Angola's most vulnerable populations.

By December 2022, KWENDA had far surpassed its initial projections, reaching 59 municipalities – an increase of 47.5% over the original target. The program extended its coverage to 206 communes and 8,819 neighborhoods and villages. By the end of 2023, this expansion continued, with KWENDA operating in 87 municipalities, 304 communes, and 14,141 neighborhoods and villages. The program's geographic segmentation was closely aligned with findings from the Multidimensional Poverty Index in Angola (MPI-M), ensuring that resources were directed to the areas of greatest need, thereby enhancing the program's effectiveness in combating poverty and improving livelihoods.

### **1.3. Lessons learned and the road ahead**

The implementation of social cash transfer programs, including KWENDA, has provided valuable lessons for Angola's government and stakeholders in the social protection

sector. One key insight is the critical importance of a decentralized approach to social welfare services. The MAS model, which brought services closer to communities, was instrumental in the success of these initiatives. Equally important was the collaboration among government agencies, international organizations, and local communities. This multi-stakeholder involvement facilitated resource sharing, knowledge transfer, and the adoption of best practices, significantly contributing to program effectiveness.

Flexibility and adaptability in program design have also emerged as vital lessons. Future initiatives would benefit from offering more diverse options for beneficiaries and expanding the network of social service providers, thus improving access and choice. Continuous monitoring and evaluation are essential to ensure programs remain effective and responsive to beneficiaries' evolving needs.

As Angola builds on its experiences with social cash transfers, there is an increasing recognition of the need for more innovative, inclusive, and adaptable approaches to social welfare. The insights gained from the past decade will undoubtedly shape the next generation of social protection initiatives, paving the way for more comprehensive and effective programs that strive to leave no one behind.

## **1.4. Objectives of the evaluation**

The primary goal of the KWENDA impact assessment is to evaluate the various effects of the Social Cash Transfers (SCT) initiative. This evaluation was designed to address key questions about the Program's effectiveness and its overall impact, with particular emphasis on how the SCT component (referred to as TSM in Portuguese) has influenced the lives of its beneficiaries. Although KWENDA encompasses four components, this assessment focuses predominantly on SCT, as it provides a comprehensive lens through which to understand the Program's outcomes and assess its broader relevance.

### **Understanding Transformative Impacts**

A central objective of the evaluation is to identify the transformative changes resulting from the Program's interventions. It examines how cash transfers have affected beneficiary families, local institutions, and small-scale economies. Special attention is given to household consumption patterns, particularly in relation to food security, and the Program's role in reducing hunger and promoting diet diversification. Beyond immediate consumption, the evaluation also explores the transfers' broader economic

implications—such as income diversification and productive investments that can foster long-term economic stability. Through this analysis, the evaluation aims to capture both the positive impacts and the challenges associated with SCT, offering a nuanced perspective on its multifaceted effects.

## **Gathering Perceptions and Experiences**

In addition to quantitative data, the evaluation incorporates qualitative research to capture the perceptions and lived experiences of beneficiaries and local institutions involved in the Program's implementation. This approach ensures a more comprehensive understanding of how these stakeholders perceive the changes brought about by SCT, thereby grounding the evaluation in the realities of those directly affected.

### **The gender dimension**

A crucial aspect of this evaluation is its focus on gender dynamics. It assesses women's participation in the Program and examines whether their representation among beneficiaries reflects local demographic realities. The evaluation further explores how SCT has contributed to improving women's living conditions and empowering them within their communities. Additionally, it identifies barriers that may hinder women's full participation, providing recommendations for enhancing gender responsiveness in similar programs. By addressing these issues, the evaluation aims to offer actionable lessons for promoting gender equity in social protection initiatives.

### **Looking ahead**

Through this comprehensive evaluation, the KWENDA Program seeks to gain valuable insights into its effectiveness and identify areas for improvement. The ultimate goal is to generate objective, practical recommendations to guide the Program's future activities. A key focus is on assessing the scalability and generalizability of the Program's findings, with a view to informing similar initiatives elsewhere. By providing a holistic understanding of SCT's outcomes, the evaluation will support the development of strategic recommendations for designing and implementing future impact assessments, ensuring that such programs are evidence-based and responsive to beneficiaries' needs.



## 1.5. Determinants of the Impact of SCT

### Defining Impact?

Social Cash Transfers can be structured as either conditional or unconditional. Conditional transfers require beneficiaries to meet specific criteria, such as school attendance or healthcare visits, whereas unconditional transfers do not impose such requirements (Fiszbein & Schady, 2009; Bastagli et al., 2016). KWENDA operates as an unconditional cash transfer program, and this evaluation assesses its impact based on the benefits it delivers to individuals, families, and communities.

Typically, SCT programs aim to achieve both immediate poverty reduction and long-term poverty alleviation. Transfers directly boost current consumption levels, but many programs also strive to reduce future poverty by enabling sustained investments (Davis et al., 2016; Barrientos & Niño-Zarazúa, 2011). On a microeconomic scale, cash transfers can impact beneficiaries in several ways: easing liquidity constraints, improving access to credit, encouraging household savings, and mitigating the risks associated with fluctuating incomes (Handa et al., 2018). Programs with productive inclusion elements can further help households diversify their livelihoods, manage risks more effectively, and build resilience against economic shocks. Collectively, these factors contribute to the overall impact of SCT initiatives.

However, there is a prevailing argument – particularly in local contexts – that the impact of unconditional cash transfers in situations of extreme poverty tends to be limited. This is largely due to the high marginal propensity to consume, where additional income is immediately spent on basic necessities. This tendency is especially pronounced in remote municipalities with low levels of market activity. In such cases, the potential

for transfers to stimulate productive investments is often ambiguous, as impoverished families prioritize meeting their most urgent needs (Bastagli et al., 2016).

Furthermore, in contexts characterized by limited access to education, chronic mal-nutrition, underemployment, and a lack of subsidized credit for productive activities, small, regular cash transfers are unlikely to transform livelihoods significantly (Devereux & Sabates-Wheeler, 2004; Slater, 2011).

This evaluation does not contest these hypotheses, whether drawn from academic literature or local perspectives. Instead, it aims to present a solid evidence base, using both quantitative and qualitative data, to analyze potential impacts and identify existing bottlenecks. By examining indicators such as household income usage, food security, local commercial activity, and general well-being, the evaluation seeks to provide a balanced and evidence-driven understanding of the Program's benefits and its limitations (Davis et al., 2016).

## 1.6. Organization of the Report

This report is structured into 12 chapters, each carefully crafted to guide the reader through a comprehensive evaluation of the KWENDA Program. **Chapter 1** establishes the context for the assessment, providing an introduction to the study's purpose and scope. It lays the foundation for understanding the Program's broader objectives and the environment in which the evaluation was conducted.

**Chapter 2** delves into the conceptual and methodological framework underpinning the evaluation. It presents the conceptual matrix of the study, explains the sampling approach, outlines the complementary qualitative methods used, and addresses the potential limitations encountered during the evaluation process.

**Chapter 3** profiles KWENDA's beneficiaries, offering an in-depth analysis of the poverty context in the targeted municipalities. This chapter provides a detailed overview of beneficiaries' demographic characteristics, livelihoods, coping mechanisms, and strategies for managing their socio-economic conditions.

**Chapter 4** focuses on the processes of beneficiary registration and validation. It provides a thorough examination of KWENDA's targeted approach, describing the steps taken to ensure the accurate identification and inclusion of eligible participants. This

process forms the basis for the effective delivery of benefits. Building on this, **Chapter 5** addresses the modalities of accessing benefits, with particular attention to payment mechanisms. It explores payment periodicity, beneficiary preferences regarding payment methods, and the Program's efforts to guarantee the efficient and timely disbursement of benefits to the intended recipients.

**Chapter 6** assesses KWENDA's impact on household welfare, focusing on how cash transfers are allocated across different household expenses. The chapter analyzes changes in spending patterns, particularly for essential goods and services, among various beneficiary groups.

The spillover effects of KWENDA's cash benefits are examined in **Chapter 7**. This chapter looks beyond direct household impacts, analyzing how the Program influences the local economy and social dynamics. It evaluates both the positive and potential negative externalities of the Program's implementation at the community level.

**Chapter 8** investigates the Program's impact on food and nutrition security. It evaluates improvements in food availability, access, and dietary diversity among beneficiaries and assesses whether KWENDA has contributed to healthier eating habits.

**Chapter 9** explores beneficiary satisfaction, capturing both positive and negative perceptions. This chapter provides insights into the factors that shape beneficiary satisfaction and how they perceive the Program's relevance and effectiveness.

**Chapter 10** addresses gender dynamics within KWENDA. It examines gender parity among beneficiaries, differences in spending patterns, and broader issues of empowerment. The chapter also discusses challenges related to decision-making, gender-based conflicts, and barriers to achieving gender equity within the Program's framework.

**Chapter 11** discusses the sustainability of social cash transfers, analyzing critical factors that influence the long-term viability of the Program. It highlights key elements essential to maintaining KWENDA's effectiveness and ensuring its lasting impact.

Finally, **Chapter 12** offers conclusions and recommendations. It synthesizes the main findings of the report and proposes strategic directions to enhance and sustain KWENDA's achievements in the years ahead.





## 2. FUNDAMENTALS OF THE CONCEPTUAL AND METHODOLOGICAL APPROACH

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***Evaluating a complex implementation program such as KWENDA required the development of a comprehensive conceptual and methodological framework.***

*This framework enabled the identification of unforeseen impacts over time, while taking into account specific cultural, social, and economic factors that could influence the Program's effectiveness.*

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The study is grounded in a set of methodological principles aimed at ensuring a thorough and informative evaluation. At its core, the study employed a rigorous design combining two-stage cluster sampling with simple random sampling (SRS), allowing for precise measurement of impact across three of the Program's outcome indicators. This methodological rigor was further strengthened by a mixed-methods approach, integrating both qualitative and quantitative research techniques. This combination provided a comprehensive understanding of the Program's planning, operationalization, and the pathways through which its results were achieved.

The evaluation was carried out by a multidisciplinary team of researchers, all with proven expertise in rural livelihoods analysis, ensuring that the assessment was firmly anchored in an in-depth understanding of the context in which the Program was implemented. Additionally, the study leveraged the extensive regional and national presence of the Institute for Local Development (FAS-IDL), along with its recognized experience in beneficiary registration, to administer the sample effectively and ensure its geographical representativeness.

Through these attributes, the study delivers a robust and insightful evaluation, offering valuable evidence on the effectiveness of the KWENDA Program and supporting future policy and programmatic decision-making.

This chapter presents the conceptual framework developed for the evaluation, covering the period from January 2020 to December 2023. The research approach was carefully selected to address each of the objectives set out in the Terms of Reference (ToR), which were subsequently organized into the four research dimensions described below.

## 2.1. Thematic Areas of Study - Conceptual Matrix

Given the multidimensional nature of this evaluation, which seeks to meet the data needs of various stakeholders and interest groups simultaneously, it was essential to establish four key thematic dimensions to provide coherence to the study's conceptual approach. These dimensions are as follows: (i) programmatic dimension and intervention process; (ii) economic and productive dimension; (iii) well-being and improved livelihoods; and (iv) gender equity and women's empowerment. The evaluation's eight thematic areas were grouped under these dimensions. **Section 2.1.1** presents a detailed discussion of these thematic areas.

### 2.1.1. Addressing the specific objectives and thematic dimensions of the evaluation

The following paragraphs explore the conceptual issues that underpin this evaluation. A summary of this discussion is presented in the matrix of the study's conceptual framework, available in **Annex A2-1**. The conceptual framework refers to a structured plan or map used to guide the design and application of various research tools within the evaluation. It brings together several essential elements of the study design, including evaluation dimensions, research questions, key factors, and variables of analysis.

The matrix provides an overarching framework for addressing the main research questions and helps define the study's scope and focus. For each of the four dimensions, the matrix presents between one and three general research questions. These questions are those the evaluation seeks to answer through surveys, focus group discussions, and interviews with key informants at both local and institutional levels. The conceptual framework ensures that each question is aligned with the overall objectives of the evaluation.

#### Programmatic dimension and intervention process

This dimension focuses on identifying the strengths and weaknesses of the Program, providing detailed information on its efficiency and timeliness. The study utilized data from the Program's monitoring system to generate significant and relevant insights into operations, implementation, and goal achievement, particularly in relation to the number of beneficiaries.

This approach enabled the study to: (a) document the quality and extent of Program execution; (b) identify bottlenecks in its implementation; (c) analyze issues related to the use of Program services and adherence to its recommendations; and (d) measure the level of beneficiary exposure to the Program's other components, namely the Municipalization of Social Action and Productive Inclusion, as they evolved.

### **Economic and productive dimension**

This dimension examines the relationship between the Social Cash Transfer (SCT) program and the creation of income-generating activities. KWENDA consists of four main components, two of which form a package that includes direct cash transfers to support household consumption and potential savings, alongside support for launching income-generating activities through the Productive Inclusion component (see [Chapter 1](#)).

The core hypothesis of this dimension is that KWENDA beneficiaries are positively and significantly more likely to engage in income-generating activities. Furthermore, it is assumed that this positive association is primarily driven by two interventions: the productive inclusion component and the cash transfer, which enables some level of productive investment through savings.

### **Well-being and improved living conditions**

This dimension analyzes how beneficiary households utilized the cash transfers they received and examines the transfers' impact on local livelihoods and family well-being. The evaluation explored several key aspects, including: (a) dominant household income sources; (b) use or application of additional income received from KWENDA; (c) access to food; (d) access to social services, such as education and health; and (e) resilience, including the main risks and shocks faced by families, as well as any variations among beneficiaries across municipalities. Despite the inherent subjectivity, beneficiaries' individual perceptions of well-being and expressions of satisfaction with the Program were also analyzed.

### **Gender equity and empowerment dimension**

This dimension addresses issues related to gender equity and women's empowerment. In this context, empowerment is understood as granting women legitimate power

or authority to undertake tasks at the household, community, and institutional levels. Women's participation in decision-making processes is particularly important, as it enhances their bargaining power and fosters real economic empowerment (Bency, 2018). Empowered women are able to engage independently in planning and decision-making processes, contributing to development programs and activities.

Within this thematic dimension, the hypothesis is that the Program has influenced or contributed to greater balance in: (a) control and decision-making over productive assets; (b) control and decision-making over household expenditure, savings, and cash transfers; and (c) control and decision-making over production and income-generating activities.

### **2.1.2. Determinants of the success of SCT**

Effective social cash transfer programs exhibit certain key characteristics that contribute to reducing poverty, enhancing well-being, and promoting social inclusion (Hagen-Zanker & Himmelstine, 2015; Ellis, 2012)<sup>1</sup>. The following are critical characteristics considered essential for the success of the Program. These were identified through an extensive literature review and in-depth discussions with KWENDA staff at both national and provincial levels. They are intended to inform and enrich ongoing debates on the foundational elements the Program should prioritize. This is not intended as a definitive conclusion, but rather as a contribution to continuous discussions on optimizing the Program's implementation.

While the conceptual matrix already outlines the general framework of this evaluation, including its principal research questions, this section presents additional considerations and rationales for assessing progress and identifying unintended outcomes observed to date.

Social cash transfer programs are widely recognized as key tools in combating poverty and fostering inclusive development. By incorporating essential elements, such as clearly defined objectives, regular and predictable payments, effective monitoring and evaluation, complementary services, and financial inclusion, these programs can provide meaningful support to vulnerable populations and contribute to improving their

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<sup>1</sup> In the publication "Richer, but with resentment: What influence do cash transfers have on social relations?" Macauslan and Riemenschneider (2011) conclude that the impact of SCT on social relations is great, but can also often be negative.



well-being. With a strategic focus on poverty reduction, SCT programs hold the potential to create significant positive impacts in the lives of those most in need. However, the success of such programs depends on the effective integration and execution of these core elements.

### **Set clear objectives**

The first and arguably most critical criterion for the success of any SCT program is the clear and objective definition of its aims. Whether the Program is intended to reduce vulnerability to food insecurity and poverty, enhance human development, or provide social protection, these objectives must be precisely articulated. Clear objectives serve as a guiding framework for implementation, ensuring that all activities are aligned with the overall goals and the specific outcomes intended. Without such clarity – and in the common attempt to pursue multiple, sometimes conflicting objectives – programs risk becoming unfocused, making it difficult for the evaluation framework to provide coherence to the outcomes achieved.

Clearly defined objectives also enable program managers to plan and implement activities more effectively, ensuring a meaningful impact on the target population. Furthermore, clear objectives facilitate the evaluation process by providing a benchmark against which success and effectiveness can be assessed, helping to identify areas for improvement and ensuring the efficient and effective use of resources. In short, setting clear objectives is a foundational component of designing a program that is both impactful and capable of delivering tangible improvements in the lives of its intended beneficiaries.

### **Effective selection of beneficiaries**

Accurate targeting is essential to ensure that SCT programs reach those most in need. Many programs apply specific eligibility criteria, such as household income, composition, and vulnerability factors, to determine qualified beneficiaries (Barrientos & de Jong, 2006; Chen et al., 2015). This targeting allows resources to be directed to individuals and households most likely to benefit from transfers, thereby maximizing poverty reduction and improvements in well-being. Moreover, effective targeting ensures that resources are not diverted to individuals or households that do not require assistance, enhancing the efficiency and sustainability of the SCT (Handa et al., 2012; Stoeffler et al., 2016).

Beyond targeting, successful programs also emphasize the participation and empowerment of beneficiaries. Involving them in the design, implementation, and monitoring of the program helps ensure that their perspectives are considered, and their needs addressed. This participatory approach not only enhances the effectiveness of the program but also fosters a sense of ownership and responsibility among beneficiaries. Additionally, the most successful SCT programs adopt transparent and accountable governance structures. Transparency in decision-making, clear eligibility criteria, and regular monitoring and evaluation mechanisms help build trust among stakeholders and ensure that resources are used effectively and efficiently (Devereux et al., 2017; Slater, 2011).

### **Regular and predictable payments**

Consistency and predictability of payments are critical factors for enabling beneficiaries to meet essential needs and plan for the future. This aspect is particularly rele-

vant in the context of this evaluation, given the challenging local operational conditions that often hinder the regular disbursement of payments. The irregularity of the Program's payment schedule – ranging from three to twelve months – has emerged as a significant concern.

It is, therefore, imperative to address this issue and explore strategies to enhance the timeliness and consistency of payments, ensuring that beneficiaries can effectively utilize the support provided. Establishing a system that guarantees regular and predictable payments to all beneficiaries, irrespective of local operational challenges, would not only enhance the Program's effectiveness but also reaffirm its commitment to supporting the most vulnerable.

### **Stipulate a monetary value appropriate to the local economic context**

The amount transferred must be sufficient to meaningfully improve the well-being of beneficiaries, enabling them to meet basic needs and engage in future planning. Although this is a key consideration for any SCT program, the KWENDA transfer is designed to supplement the incomes of low-income vulnerable groups, rather than fully covering the cost of a standard food basket on a monthly basis. The present evaluation does not focus on assessing the adequacy of the benefit amount; rather, it seeks to examine how these funds are used by households to sustain their consumption patterns. This information is valuable for understanding the Program's impact on beneficiary well-being and for informing future programmatic adjustments.

### **Introduction of financial inclusion mechanisms**

Financial inclusion is a critical element in ensuring that beneficiaries of SCT programs have the tools necessary to effectively manage their resources and plan for the future. In the context of KWENDA, where formal financial institutions are scarce in remote areas, it is important to assess beneficiaries' preferred payment methods to understand the levels of financial inclusion and literacy within the communities served.

Financial inclusion entails providing beneficiaries with access to financial services, such as bank accounts or mobile money, enabling them to manage their cash trans-



fers efficiently and build financial stability (Sakarombe, 2018; Chu, 2018). Specifically, within KWENDA, financial inclusion involves: (i) the allocation and use of multi-cash debit cards linked to KWENDA sub-accounts; and (ii) the opening of individual bank accounts accompanied by personalized multi-cash debit cards. Nevertheless, achieving these objectives presents significant challenges due to the limited presence of formal financial institutions in rural areas.

By examining beneficiaries' payment preferences, the evaluation explores whether the promotion of financial inclusion and literacy should be further integrated into future Program initiatives. Understanding how beneficiaries access and manage their funds can inform adjustments to program activities, promoting financial inclusion and fostering financial resilience. Ultimately, providing beneficiaries with access to financial services empowers them to make informed decisions regarding their financial futures and enhances their overall well-being. This evaluation contributes valuable insights into the current status of financial literacy and inclusion, informing the future development and implementation strategies of the Program.

### **Integration of services from other sectors at municipal level**

Certain SCT programs incorporate complementary services – such as health care, education, or livelihood support – to enhance the effectiveness of cash transfers and

promote long-term well-being. This study assesses the extent to which these complementary services have been integrated into KWENDA's operations at the municipal level. The analysis provides important insights into how these services are utilized to support the sustained well-being of Program participants. Understanding the degree of integration of complementary services allows for the identification of areas requiring improvement, ensuring that the benefits of cash transfers are maximized. Ultimately, this evaluation contributes to optimizing the current Program's impact and informs the design of more effective services in future programs.

### **Monitoring and evaluation**

Although a detailed assessment of KWENDA's monitoring and evaluation (M&E) system falls outside the scope of this study, it is important to acknowledge this component. For social programs to succeed, they must be supported by robust M&E systems capable of tracking outcomes related to poverty reduction, education, health, and other relevant indicators. A reliable data management and analysis system is essential to facilitate these processes effectively.

While the present evaluation does not assess the M&E component, it is important to note that the quality of data generated by the system directly affects the analysis of payment-related indicators. Thus, the accuracy and reliability of the evaluation depend on the quality of the data provided. It is therefore imperative that implementers of social protection programs prioritize the systematic collection of relevant data to ensure the effectiveness and overall success of their initiatives.

## **2.2. Sampling Approach**

This study employed two-stage cluster sampling combined with simple random sampling, both widely recognized methods in project monitoring and evaluation. Although the total population is finite, the chosen approach was designed to minimize bias and enhance the representativeness of the sample, which proved particularly beneficial given the large and geographically dispersed population of beneficiaries.

Cluster sampling was used to group the population into distinct clusters based on livelihood (or agro-economic) zones, municipalities, and communes, as illustrated in **Figures 2.1** and **2.2**. Within each selected cluster, simple random sampling was applied to select villages and households, ensuring that each beneficiary had an equal



probability of selection. This multi-stage approach allowed for the consideration of geographical diversity, physical accessibility, and logistical constraints.

It is estimated that over 90 percent of KWENDA's interventions – both pilot and expansion phases – took place in rural municipalities where livelihoods are predominantly dependent on natural resources such as land, water, and forests, which largely shape the local economies. Consequently, the clusters were based on the country's agro-economic characteristics and the municipalities where the Program was implemented up to July 2023.

The methodology utilized the map of Angola's agro-economic zones<sup>2</sup> developed in 2015, following the 2014 population census, which was overlaid onto the map of the FAS administrative regions<sup>3</sup>. Between one and three municipalities were then selected per agro-economic zone, according to the following criteria:

<sup>2</sup> Angola's livelihood zones were initially outlined during a national zoning exercise led by FEWS NET in 2013, in collaboration with the Ministry of Agriculture and Rural Development (MINADERP) of the Government of Angola (GoA), the Food Security Office (GSA) and the Southern African Development Community Regional Vulnerability Assessment and Analysis Program (SADC-RVAA).

<sup>3</sup> For the purposes of planning and managing FAS programs, the country has been divided into six administrative regions, with the first region consisting solely of Cabinda province. The second region, North, includes the provinces of Malanje, Uíge and Zaire, while the third region includes the provinces of Bengo and Luanda. The fourth region, Central-South, includes the provinces of Bié, Benguela, Kwanza Sul and Huambo. In the fifth region, South, are the provinces of Cuando Cubango, Cunene and Huíla, and finally the East region, which includes the provinces of Lunda Norte, Lunda Sul and Moxico.



- (i) number of beneficiaries served up to July 2023, who had received between one and four payments;
- (ii) size or geographical extent of the agro-economic zone; and
- (iii) inclusion of municipalities participating in the KWENDA pilot phase. Within each municipality, simple random sampling was applied to the group of beneficiaries.

This approach enabled the evaluation of the effects of cash transfers across diverse social and economic contexts within the country. From the outset, it was assumed that both the amount of money received and its allocation within household expenditure would be strongly influenced by the agro-economic potential of the respective municipality.

The final sample size was determined based on the distribution of beneficiaries in each selected municipality, as recorded in the Program's payment database. Although July 2023 was set as the theoretical cut-off date for the sample, 16.3 percent of respondents had received payments between September and November 2023, which impacted the definition of parameters used for post-stratification.

### **2.2.1. Selection of the agro-economic zones and municipalities in the sample**

As previously mentioned, the selection of municipalities was preceded by an analysis of the characteristics of the agro-economic zones. The zoning exercise was conducted to establish a baseline of livelihoods, drawing on a broad range of climatic, agro-ecological, economic, social, and ethno-linguistic variables. However, for the purposes of this study – and specifically for the geographical identification of municipalities included in the sample – only a select set of factors that distinguish these zones from one another were considered. These characteristics are summarized in the matrix presented in [Annex A2.2](#). Of the 13 zones identified in the agro-ecological map, zones LHZ-A06 and LHZ-A12 were excluded, as they do not yet contain municipalities covered by KWENDA.

Agro-economic zones, officially referred to as “*livelihood zones*,” are areas characterized by homogeneous food economies, where populations broadly share the same means of production and similar levels of access to markets. The classification of areas into livelihood zones allows for more targeted and detailed research into these systems



across the country, offering a more nuanced understanding of how communities in different regions may be affected by various shocks, including drought, market disruptions, and climate change. The mapping of these zones took into account the country's agro-ecological regions and geographical features, combined with seasonal variations, local production systems, and differences in infrastructure and market dependency. The resulting classification is presented in the map shown in **Figure 2.1<sup>4</sup>. Annex A2.2** further summarizes the characteristics of all zones based on five key indicators: (i) dominant livelihood; (ii) access to markets; (iii) sources of monetary income; (iv) sources of food; and (v) gender-based division of labor.

By overlaying the map of livelihood zones with the map of FAS management and planning areas (administrative zones), 20 municipalities were selected for inclusion in this study, as shown in Figure 2.2. Four of the five municipalities involved in the pilot phase were included to capture the initial experiences of beneficiaries receiving SCT. This criterion also allowed for an assessment of the Program's evolution, particularly regarding the planning and management of cash transfers, by enabling a comparative analysis of the effectiveness and beneficiary satisfaction levels between municipalities in the pilot and expansion phases.

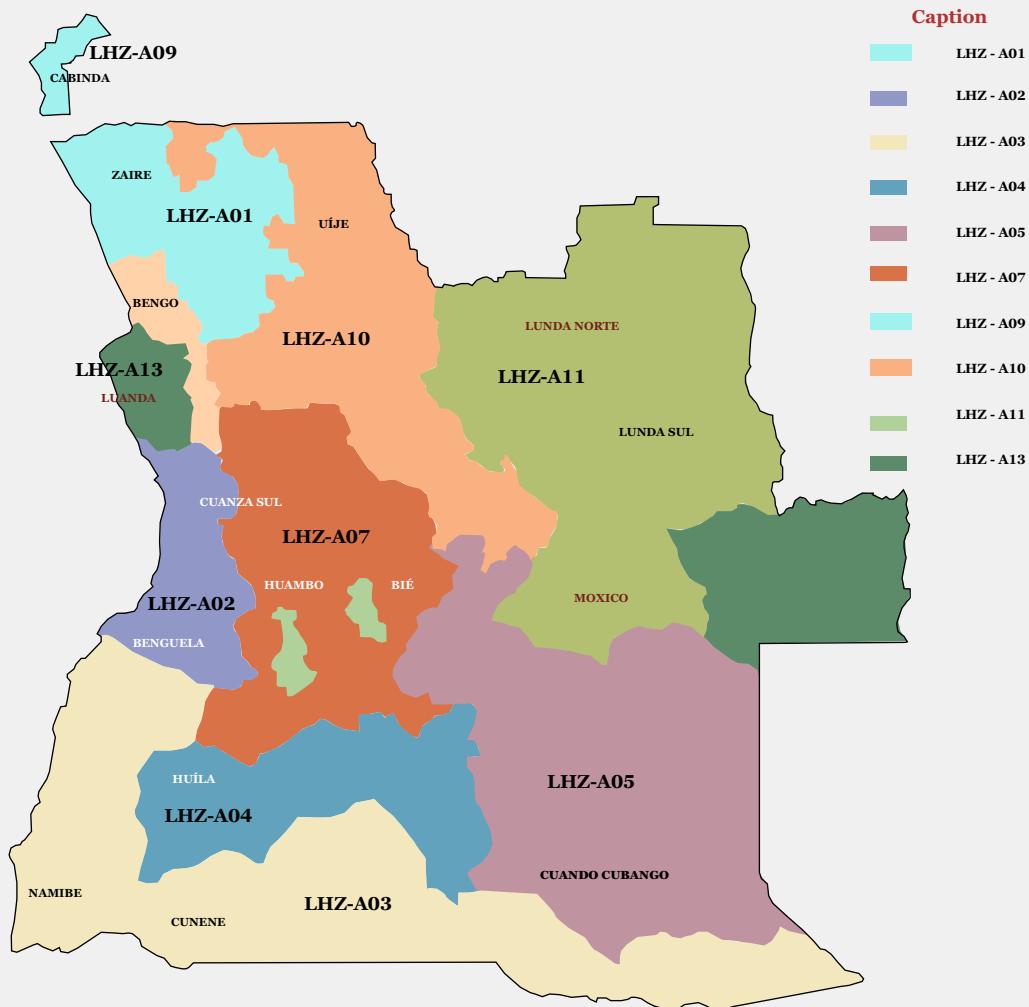
Once the municipalities had been selected for the study, a set of indicators was carefully chosen to ensure both the quality and representativeness of the results. These included: (i) the geographical distribution of beneficiaries across municipalities; (ii) the gender of the beneficiaries; (iii) the payment method used; (iv) the Program phase (pilot or expansion); and (v) the dominant livelihood of the beneficiaries.

The Program comprises two main phases: the Pilot phase, which included 4,703 beneficiaries – representing 1.3 percent of the total participants in this evaluation – and the Expansion phase, with 355,868 beneficiaries, accounting for 98.7 percent of participants. The primary focus of the study was on the beneficiaries from the expansion phase, as they constitute the vast majority of the Program's reach. This distribution enables a comprehensive assessment of the Program's impact and effectiveness at scale, offering valuable insights to inform future development and expansion efforts. At the same time, including beneficiaries from both phases allows for a more contextualized

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<sup>4</sup> Source: Adapted from ANGOLA (2016), National Overview and Summary of the Results of the Baseline Analysis of the Household Economy. A report prepared by Tanya Boudreau - The Food Economy Group (FEG) for the Southern African Development Community (SADC). April 2016.

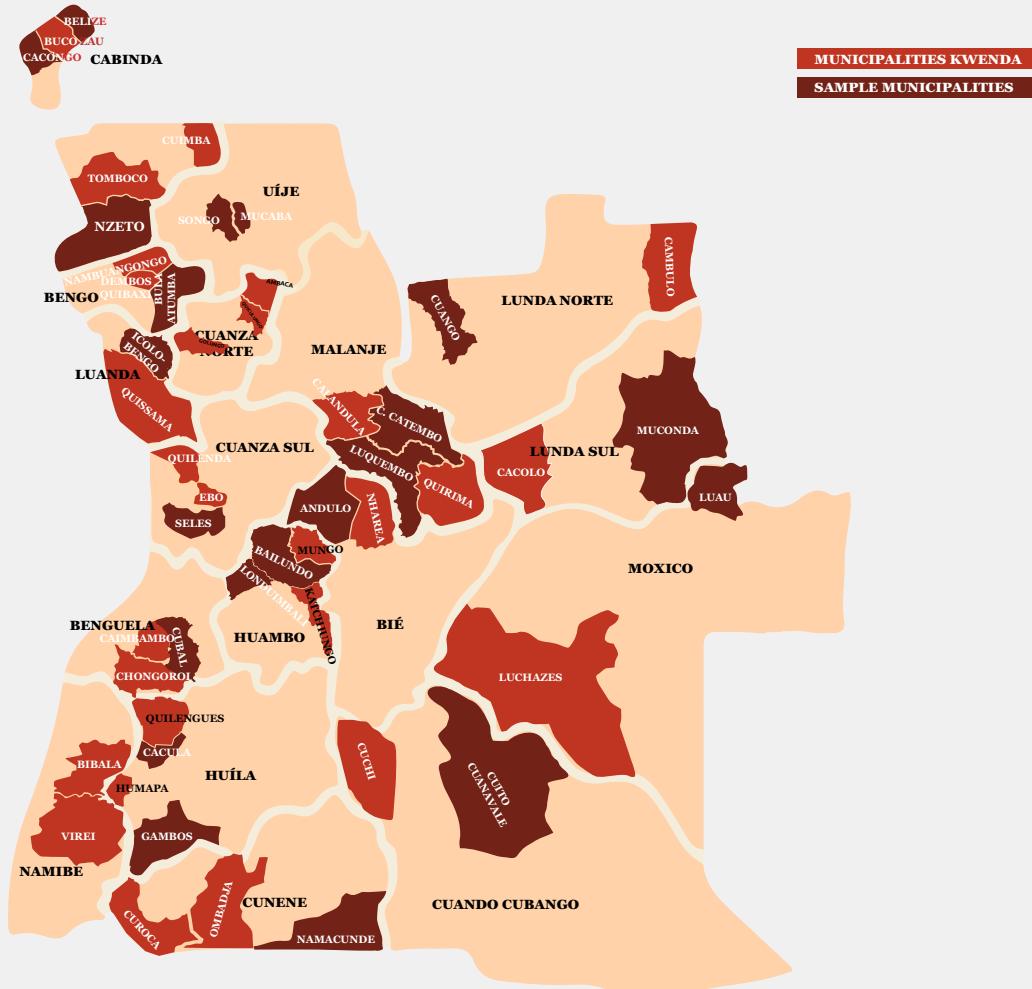
**Figure 2.1.** Livelihood zones in Angola



Source: Adapted from ANGOLA (2016), *National Panorama and Summary of the Results of the Basic Analysis of the Domestic Economy*.

and dynamic analysis, providing a better understanding of how the Program's implementation evolves over time and its effects on different groups of beneficiaries.

Incorporating gender differences into the analysis allows for a more accurate and sensitive understanding of the distinct needs of male and female beneficiaries, contributing to gender equity and strengthening the internal validity of the study. Examining

**Figure 2.2.** Municipalities in the sample

the distribution of beneficiaries by gender also offers important insights into the demographics of the population served. In this case, the total number of beneficiaries is 360,571, of which 37.7 percent are male and 62.3 percent are female.

These figures highlight existing gender disparities and can support decision-making processes related to resource allocation and Program development. Addressing the spe-

cific needs and experiences of both men and women is crucial for effectively tackling the diverse challenges they may encounter.

The predominant payment method among beneficiaries in the municipalities studied is direct cash payment, covering 77.5 percent of beneficiaries. This involves receiving cash in person at designated locations. In contrast, 22.5 percent of beneficiaries use multi-cash debit cards, allowing them to withdraw funds electronically from ATMs. These two payment modalities offer beneficiaries different options for accessing funds, ensuring the efficient distribution of social transfers. The variation in payment methods may also influence beneficiaries' perceptions of and engagement with the Program. By considering this variable, the study can evaluate how different payment methods impact beneficiary outcomes, enriching the analysis and supporting more targeted and effective recommendations.

Including information on beneficiaries' dominant livelihoods further allows for an analysis of socio-economic differences, contributing to the contextualization and external validity of the results. This approach supports a more robust understanding of the Program's impacts across different settings. The data emphasizes the importance of recognizing the primary livelihoods in the municipalities where the Program operates. For instance, agriculture plays a central role for most beneficiaries, with 77.9 percent relying on it as their primary source of income. However, other sectors—such as fishing, street vending, and specialized trade—also contribute to household livelihoods.

Obtaining accurate information on household income sources is essential for adapting the Program to beneficiaries' specific needs. The considerable proportion of beneficiaries with no declared or unknown activity (17.8 percent) highlights the need for deeper and more comprehensive surveys to gather reliable data on livelihoods. By gaining a clearer understanding of the dominant livelihoods in these areas, the Program can better support beneficiaries in enhancing their economic opportunities, ultimately contributing to improved well-being and quality of life.

Thus, the careful and balanced selection of these indicators in the study's sampling process is essential to ensuring the quality, representativeness, and relevance of the results. This approach enables a more complete and comprehensive analysis of the Program's impact on its beneficiaries.



## 2.2.2. Determining the sample size

This section outlines the process used to determine the survey's sample size, based on the payments database provided for this purpose. The survey aimed to assess how KWENDA beneficiaries utilized the financial support they received. Given that the delivery of benefits is a critical component of the Program's success, understanding how these funds are used is essential for evaluating the overall impact of KWENDA.

### Sample Selection Criteria

As previously noted, the sample selection process was guided by several key criteria, including demographic factors such as the age and gender of the registered direct beneficiaries, dominant livelihoods (e.g., agriculture, livestock, fishing, or trade), and the total number of beneficiaries enrolled in the Program within each municipality. Additionally, four of the five municipalities from KWENDA's pilot phase – Nzeto, Cambundi Catembo, Cuito Cuanavale, and Cacula – were included in the sample. These criteria were carefully applied to ensure that the sample reflected a wide range of experiences and socio-economic conditions among beneficiaries, enhancing the representativeness of the data collected.

### Sample Size and Regional Representation

The sample size was determined with a focus on balancing logistical feasibility and the need for statistical precision. Between one and two municipalities were selected per agro-economic zone, based on the size of the municipality and the practical accessibility of the selected areas. This approach ensured a diverse sample that adequately represented the geographical variations across regions, enabling a comprehensive assessment of the Program's effectiveness in different local contexts. By applying this sampling strategy,

the evaluation was able to produce accurate conclusions about the broader beneficiary population, offering reliable insights into the KWENDA Program's reach and impact.

## **Unit of Observation and Analysis**

To accurately assess the Program's impact and effectiveness, the unit of analysis was the individual beneficiaries who directly received the SCT. The analysis centered on the experiences and feedback of these selected beneficiaries, who served as the primary focus of this evaluation. The careful selection of these individuals was crucial for determining the relevance and accuracy of the research findings. By focusing on the beneficiaries' experiences and the benefits received, the study was able to generate valuable information on the Program's effectiveness in meeting its intended goals. This approach enabled a more comprehensive and nuanced understanding of the real impacts of the Program on the lives of its beneficiaries, thereby informing future policy decisions and program improvements.

## **Sample Design Parameters**

In designing the sample, the following essential parameters were established: confidence level; estimated population proportion ( $p$ ); desired margin of error ( $E$ ); and total population size ( $N$ ). The final distribution of the sample by municipality is presented in **Table 2.1**.

### **2.2.3. Sample distribution**

The survey of KWENDA cash transfer beneficiaries captured data from 7,551 respondents across 20 municipalities in 16 provinces, as detailed in **Table 2.2**. The objective of the survey was to generate detailed information on the gender composition and preferred payment methods among beneficiaries, highlighting significant regional disparities.

The average number of respondents per municipality was 378, although certain municipalities, such as Icolo e Bengo and Cuito Cuanavale, recorded higher participation levels, each exceeding 400 respondents. These variations in respondent numbers may reflect differences in population density or levels of program engagement within these areas.

**Table 2.1.** Sampling parameters

 <b>Confidence Level</b>	A 95 percent confidence level ( $Z = 1.960$ ) was defined, representing the probability that the sample would fall within the specified margin of error relative to the true characteristics of the Program indicators, as presented in <b>Table 2.2</b> .
 <b>Estimated Proportion of Population (p)</b>	The estimated population proportion was set at 0.5, indicating that 50 percent of the population was assumed to exhibit the characteristics of interest for the evaluation. This estimate was informed by data from the Program's monitoring system and was critical for calculating the required sample size.
 <b>Desired Margin of Error (E)</b>	The margin of error was established at 0.050022, representing an acceptable variation in the sample estimates. This parameter was particularly significant, as it directly influenced the sample size required to achieve reliable and accurate estimates.
 <b>Population size (N):</b>	The total population was defined as 360,571 beneficiaries with complete records in the payments database as of July 2023. The sample was drawn from this total population.
 <b>Final sample size</b>	The calculated sample size was 7,263 respondents. To account for potential non-responses or data inconsistencies, an additional 4 percent contingency was included, bringing the final effective sample size to 7,551 respondents.

**Gender Distribution:** The survey data reveals a significant gender disparity among respondents. Women represent the majority of the sample, accounting for 58.7 percent, while men make up 41.3 percent. This higher representation of women reflects both their greater eligibility for social cash transfers and their higher levels of willingness to participate in the survey.

**Distribution of Payment Methods** The survey also highlights a pronounced predominance of cash payments over debit card usage among beneficiaries. Specifically,

74.0 percent of respondents reported receiving their transfers in cash, while only 26.0 percent indicated payment via multi-cash debit cards.

***Incidence of Cash Payments: In several municipalities*** – including Songo, Icolo e Bengo, Seles, Luquembo, Cuango, Cubal, Bailundo, Londuimbali, Luau, Nama-cunde, Muconda, and Bula Atumba – 100 percent of respondents reported receiving payments exclusively in cash.

***Payment via Bank*** – Multi-bank Debit Cards: Conversely, the survey shows an exceptionally high prevalence of debit card payments in five municipalities. Belize, Cacula, and Gambos reported 100 percent of respondents receiving payments via debit cards, followed by Cacongo with 85.1 percent and Cuito Cuanavale with 83.8 percent. In Malanje province's two surveyed municipalities, Cambundi Catembo and Luquembo, all respondents reported having received the benefit in cash.



It is important to note, however, that these figures reflect beneficiaries' perceptions of the payment method rather than the method formally adopted by the Program, which is the multi-cash debit card. This discrepancy is due to the Program's use of banking correspondents who facilitate beneficiaries' direct access to cash during payment events, leading to the perception of cash transactions.

These marked contrasts in payment methods across municipalities suggest the influence of regional factors, such as access to banking infrastructure and cultural preferences regarding payment modalities. Understanding these variations is essential for tailoring the delivery of social cash transfers to better align with the needs and preferences of beneficiaries in different regions.

### **Post-stratification of beneficiary groups**

The survey data was post-stratified by grouping the sample population into sub-groups (strata) based on the amount of payments received at the time of the survey, as shown in **Table 2.3**. This approach allows for more accurate estimates within each stratum, ensuring that sub-groups with specific characteristics of interest are adequately represented, thereby increasing the precision of the estimates and reducing sampling error. This is particularly important when analyzing smaller sub-populations or groups with distinct features relevant to the study.

The analysis of the distribution and impact of benefits across different beneficiary groups revealed notable disparities, as well as variations in the logistical operating conditions across municipalities. Group 1, comprising those who received between Kz 25,000 and Kz 51,000, is predominantly found in Nzeto (69.6 percent), Londuimbali (100 percent), Cuito Cuanavale (31.3 percent), and Gambos (100 percent), but is absent in many other municipalities. Group 2, the largest overall group – representing 46.9 percent of the sample, with payments ranging from Kz 62,500 to Kz 76,500 – is dominant in municipalities such as Songo (100 percent), Cambundi Catembo (87.5 percent), Luquembo (94.3 percent), Cuango (98.4 percent), and Muconda (98.4 percent). Group 3, receiving between Kz 91,500 and Kz 117,000, is mainly concentrated in Icolo e Bengo (96.5 percent), Seles (96.3 percent), Cubal (90.7 percent), and Bailundo (98.1 percent). Group 4, the smallest at 10.5 percent of the sample, received the highest payments, ranging from Kz 127,500 to Kz 142,000, and is largely represented in Icolo e Bengo and Seles.

**Table 2.2.** Sample distribution by gender and payment method

Province	Municipalities	TOTAL		Male		Female		Paid in Cash		Paid by Card	
		[N]	[%]	[N]	[%]	[N]	[%]	[N]	[%]	[N]	[%]
<b>TOTAL</b>		<b>7 551</b>	<b>100,0</b>	<b>3 121</b>	<b>41,3</b>	<b>4 430</b>	<b>58,7</b>	<b>5 584</b>	<b>74,0</b>	<b>1 967</b>	<b>26,0</b>
Cabinda	Cacongo	388	100,0	170	43,8	218	56,2	58	14,9	330	85,1
	Belize	390	100,0	103	26,4	287	73,6	0	0,0	390	100,0
Zaire	Nzeto	362	100,0	137	37,8	225	62,2	229	63,3	133	36,7
Uíge	Songo	385	100,0	140	36,4	245	63,6	385	100,0	0	0,0
Luanda	Icolo-Bengo	405	100,0	165	40,7	240	59,3	405	100,0	0	0,0
Cuanza Sul	Seles	379	100,0	166	43,8	213	56,2	379	100,0	0	0,0
Malanje	C. Catembo	369	100,0	222	60,2	147	39,8	369	100,0	*	*
	Luquembo	336	100,0	206	61,3	130	38,7	336	100,0	*	*
Lunda Norte	Cuango	386	100,0	159	41,2	227	58,8	386	100,0	0	0,0
Benguela	Cubal	375	100,0	155	41,3	220	58,7	375	100,0	0	0,0
Huambo	Bailundo	373	100,0	118	31,6	255	68,4	373	100,0	0	0,0
	Londimbali	383	100,0	233	60,8	150	39,2	383	100,0	0	0,0
Bié	Andulio	387	100,0	134	34,6	253	65,4	384	99,2	3	0,8
Moxico	Luau	376	100,0	151	40,2	225	59,8	376	100,0	0	0,0
C. Cubango	C. Chuanavale	425	100,0	164	38,6	261	61,4	69	16,2	356	83,8
Huíla	Cacula	383	100,0	159	41,5	224	58,5	0	0,0	383	100,0
	Gambos	377	100,0	93	24,7	284	75,3	0	0,0	377	100,0
Cunene	Namacunde	386	100,0	112	29,0	274	71,0	386	100,0	0	0,0
Lunda Sul	Muconda	369	100,0	221	59,9	148	40,1	369	100,0	0	0,0
Bengo	Bula-Atumba	317	100,0	113	35,6	204	64,4	317	100,0	0	0,0

\* Beneficiaries registered in the system as being paid by debit card, but who are in fact paid in cash

Table 2.3. Sample distribution by payment group

Província	Municipalities	TOTAL		Group - 1 [Kz 25,500   Kz 51,000]		Group - 2 [Kz 62,500   Kz 76,500]		Group - 3 [Kz 91,500   Kz 117,000]		Group - 4 [Kz 127,500   Kz 142,500]	
		[N]	[%]	[N]	[%]	[N]	[%]	[N]	[%]	[N]	[%]
<b>TOTAL</b>		<b>7 551</b>	<b>100,0</b>	<b>1 308</b>	<b>17,3</b>	<b>3 539</b>	<b>46,9</b>	<b>1 912</b>	<b>25,3</b>	<b>792</b>	<b>10,5</b>
Cabinda	Cacongo	388	100,0	0	0,0	382	98	6	1,5	0	0,0
	Belize	390	100,0	28	7,2	160	41	202	51,8	0	0,0
Zaire	Nzeto	362	100,0	252	69,6	71	19,6	39	10,8	0	0,0
Uíge	Songo	385	100,0	0	0,0	385	100	0	0,0	0	0,0
Luanda	Icolo-Bengo	405	100,0	0	0,0	7	1,7	7	1,7	391	96,5
Cuanza Sul	Seles	379	100,0	8	2,1	6	1,6	0	0	365	96,3
Malanje	C. Catembo	369	100,0	17	4,6	323	87,5	29	7,9	0	0,0
	Luquembo	336	100,0	19	5,7	317	94,3	0	0,0	0	0,0
Lunda Norte	Cuango	386	100,0	6	1,6	380	98,4	0	0,0	0	0,0
Benguela	Cubal	375	100,0	33	8,8	0	0	340	90,7	2	0,5
Huambo	Bailundo	373	100,0	5	1,3	0	0	366	98,1	2	0,5
	Londuimbali	383	100,0	383	100,0	0	0	0	0,0	0	0,0
Bié	Andulo	387	100,0	0	0	387	100,0	0	0,0	0	0,0
Moxico	Luau	376	100,0	0	0	376	100	0	0,0	0	0,0
C. Cubango	C. Cuanavale	425	100,0	133	31,3	18	4,2	274	64,5	0	0,0
Huila	Cacula	383	100,0	25	6,5	6	1,6	352	91,9	0	0,0
	Gambos	377	100,0	377	100,0	0	0	0	0,0	0	0,0
Cunene	Namacunde	386	100,0	377	100,0	0	0	0	0,0	0	0,0
Lunda Sul	Muconda	369	100,0	6	1,6	363	98,4	0	0,0	0	0,0
Bengo	Bula-Atumba	317	100,0	0	0,0	0	0	290	91,5	27	8,5

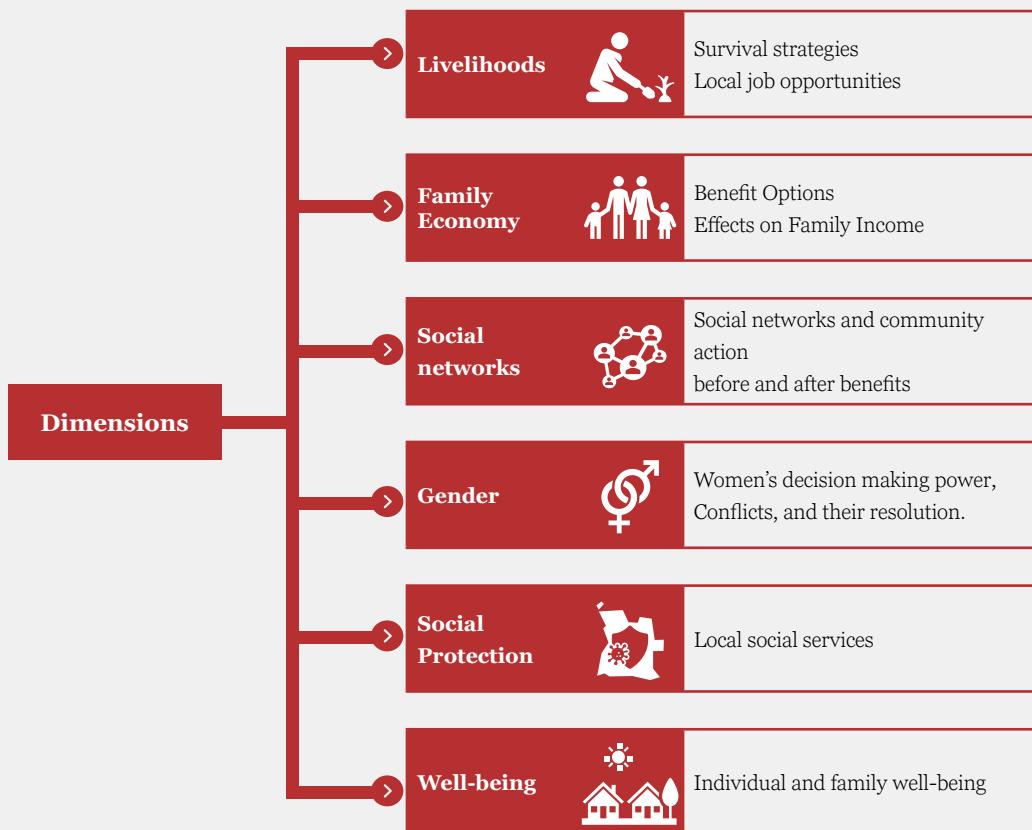
These regional differences in payments show clear patterns. For instance, Songo, Andulo, Luau, and Namacunde are exclusively Group 2 beneficiary municipalities, while Icolo e Bengo and Seles predominantly feature Group 4 beneficiaries. Conversely, Londuimbali and Gambos only include Group 1 beneficiaries, and Belize, Cubal, and Bailundo have a higher concentration of Group 3 beneficiaries.

It is important to note that any discrepancies between the reported data and the Program's official planning database are attributable to the information provided directly by respondents. The primary indicator of impact was determined by analyzing behavioral differences between Group 4 and Group 1 beneficiaries, thereby offering insights into the broader economic effects associated with varying benefit levels.

#### **2.2.4. Estimated impact of the program**

In the absence of a baseline study specifically designed for KWENDA – which would have enabled a difference-in-differences (DiD) analysis – the impact assessment adopted an alternative approach. The analysis compared average differences between beneficiary groups using statistical methods, such as t-tests and F-ratios, to estimate the Program's effects. For instance, if Group 4 beneficiaries exhibited higher expenditures on consumer goods compared to those in Group 1, the impact would be inferred from the statistical significance of the difference in average spending between these groups.

The null hypothesis ( $H_0$ ) posits that all group averages are equal, indicating no difference between the groups ( $H_0: \mu_1 = \mu_2 = \mu_3 = \mu_4$ ), where  $\mu_1, \mu_2, \mu_3$ , and  $\mu_4$  represent the respective group means. Conversely, the alternative hypothesis ( $H_1$ ) suggests a difference in average expenditure between Group 1 and Group 4, implying an impact from the Program. The magnitude and significance of this impact were assessed using p-values derived from the t-tests and F-ratios. A p-value below the conventional threshold of 0.05 indicates a statistically significant difference in the group averages, allowing the difference to be interpreted as evidence of Program impact. This analytical approach thus provides a framework for assessing KWENDA's effectiveness in the absence of a formal baseline.

**Figure 2.3.** Study dimensions explored with program beneficiaries

### 2.3. Complementary qualitative approach

While this study was primarily quantitative in nature, it incorporated a complementary qualitative component within a convergent methodological approach. Although the qualitative and quantitative data were collected independently, the analysis of both datasets was conducted in an integrated manner, enabling the identification of convergences and discrepancies, and contributing to a more comprehensive and nuanced understanding of the subject matter.

### **2.3.1. Design of the qualitative component**

The qualitative component collected data related to the research questions through two principal approaches. The first focused on capturing the perceived effects of the intervention as articulated by beneficiaries, using their narratives in relation to the selected dimensions outlined in **Figure 2.3**. These dimensions mirrored those explored in the quantitative component, both of which were combined in the study's conceptual matrix. Additionally, the qualitative approach gathered perceptions from local institutions regarding impacts on the local economy, the dynamics of social services and social protection, as well as opinions on the implementation process and potential continuity of the Program.

The second approach focused more explicitly on collecting information to analyze the implementation of the Program and related services, drawing on inputs from both beneficiaries and members of the Program's technical teams. By triangulating information from these different sources, the study was able to obtain a more reliable picture of how the Program's operational strategies have evolved in response to the national context. A more detailed conceptual basis for these areas is provided in **Annex A2.1**.

### **2.3.2. Sampling the qualitative component**

The qualitative sample adopted an intentional, or purposive, approach, aiming to include KWENDA beneficiaries with relevant knowledge and experiences that could enhance the quality and accuracy of the data collected. This non-random sampling approach selected participants based on specific characteristics or criteria relevant to the study's objectives. To this end, a combination of purposive sampling techniques was employed, including: (i) maximum variation sampling; (ii) homogeneous sampling; (iii) criterion sampling; and (iv) expert sampling. The application of each technique in selecting beneficiaries for the various topics explored is detailed in **Table 2.4**.

The first level of stratification was based on the livelihood zones identified in this study (see **Figure 2.1**). Given that one of the study's aims was to assess how KWENDA benefits are used by households, it was considered important to account for the influence of the dominant livelihood on households' decisions regarding the use of these resources. The second level of stratification reflected the study dimensions, ensuring the selection of participants best positioned to contribute relevant knowledge and experience to the study.

**Table 2.4.** Type of qualitative sampling used

Type of Purposive Sampling	Application in the Selection of Participants
<b>Maximum Variation Sampling:</b> Participants were selected to represent a wide range of characteristics – such as age, gender, and socio-economic status – helping to capture diverse perspectives on the topics under study.	<b>Focus Groups:</b> (i) Livelihoods and Survival Strategies; (ii) KWENDA Operations; (iii) Social Protection; (iv) Community Participation.
<b>Homogeneous Sampling:</b> Participants were selected who shared specific characteristics or experiences relevant to the research questions. This approach was used to explore particular phenomena within defined groups.	<b>Focus Groups:</b> (i) Men; (ii) Women; (iii) ADECOS; (iv) Beneficiaries of Productive Inclusion.
<b>Criterion Sampling:</b> Participants were selected based on specific criteria or characteristics essential to the research objectives, ensuring the inclusion of individuals with relevant knowledge or experience.	<b>Institutional Interviews:</b> (i) Provincial Governments; (ii) Municipal and Communal Administrations; (iii) Municipal Social Sector Directorates; (iv) CASI; (v) ADECOS and their Supervisors; (vi) Local Traders.
<b>Expert Sampling:</b> Participants were selected based on their recognized expertise in relevant fields or topics of interest. This approach provided in-depth information from individuals with specialized knowledge.	<b>Semi-Structured Interviews:</b> (i) IP Project Managers; (ii) FAS Provincial Directors (Operations); (iii) Bank Agents.

Within each selected municipality, focus group participants were drawn from villages located near the municipal seat, meeting the geographical proximity criterion. This decision was based on the assumption that proximity to municipal centers – where social services and markets are typically concentrated – could influence beneficiaries' knowledge of available services promoted by the Program, as well as their patterns of benefit utilization.



### **2.3.3. Qualitative data collection tools**

Data collection instruments were developed for both Focus Group (FG) discussions and semi-structured interviews with Key Informants (KII) and public institutions involved in the implementation of the Program and the social sector. The focus groups were organized following clear objectives, structure, and procedures. Their composition adhered to several guiding principles, including: (i) conducting separate discussions with men and women, and jointly when the topic warranted such an approach. The basic social distinctions present in each community informed the composition of the groups, meaning that the number and types of groups varied depending on the specific context; (ii) selecting participants to capture the social diversity and differences with-

in each community; and (iii) limiting groups to six to eight participants. However, in certain cases – particularly when exploring the operational aspects of the Program – it was necessary to expand the groups to as many as 12 participants to ensure a broader range of opinions.

Semi-structured interviews were conducted individually with key informants identified during the focus groups, as well as with local traders and public institutions involved in the implementation of the KWENDA Program. These public institutions included both provincial and municipal bodies, with interviews prioritized with deputy governors responsible for the social sector, provincial directors of the Provincial Office for Social Action, Family, and Gender Equality (GASFIG), municipal and communal administrators, and provincial directors responsible for Social Action, Health, and Education. Additionally, interviews were conducted with representatives from Integrated Social Action Centers (CASI) and Community and Health Development Agents (ADECOS).

### **2.3.4. Characteristics of the interviewees**

#### **Focus group interviews**

A total of 75 focus group discussions were conducted as part of the qualitative component, with an average of eight participants per group, all of whom were Program beneficiaries. Among participants, 82.4 percent were fully active adults aged between 20 and 65, while elderly individuals over 65 years old – but still active – accounted for 17.6 percent. The municipality of Londuimbali was underrepresented due to operational constraints, primarily related to access difficulties and the unavailability of transportation.

Gender emerged as the most prominent theme, with 18 focus group discussions dedicated to exploring gender-related issues. This was followed closely by discussions on KWENDA operations, which were the subject of 13 sessions, reflecting participants' high interest in the topic. Livelihoods were explored in 10 group sessions, emphasizing the importance of economic activities to participants' concerns. Themes such as Social Protection, ADECOS, and Productive Inclusion beneficiaries were each addressed in four focus groups, indicating a moderate level of importance. Finally, Community Participation and ADECOS Supervisors were each covered in three sessions, representing the least frequently discussed topics.

## **Interviews with Key Informants**

In total, 88 semi-structured interviews were conducted with a wide range of stakeholders occupying diverse social and institutional roles. The distribution and diversity of these interviews reflect the study's comprehensive approach. A significant number of interviews (24) were conducted with Municipal Directorates or Secretariats, which play an essential role in local governance and policy implementation, making their input particularly valuable. Furthermore, 13 interviews were carried out with key informants among Program beneficiaries, underscoring the importance of incorporating direct feedback from those most directly affected by the Program.

The study included stakeholders across all levels, from high-level officials, such as deputy governors, to grassroots actors, such as local traders and key informants identified among Program beneficiaries. This diversity ensured that perspectives were captured from both decision-makers and community-level stakeholders, strengthening the relevance and applicability of the conclusions and recommendations.

Some categories, such as bank branch representatives, were minimally represented, with only one interview conducted. This was primarily due to scheduling difficulties with bank agents. Similarly, the number of interviews with GASFIG directors (three) and Productive Inclusion Project Coordinators (three) was relatively low. This limited representation may also reflect the peripheral involvement of these roles in the main focus areas of the study.

### **2.3.5. Ethical considerations**

The application of the qualitative instruments adhered to ethical considerations consistent with both local and international social research standards. All activities conducted within the communities respected cultural and community norms. Accordingly, the research process was preceded by consultations with local administrative institutions and traditional authorities in each selected locality, during which the objectives of the study and the criteria for participant selection in the focus groups were presented.

The research team was acutely aware of the unique cultural dynamics of each community, ensuring that all interactions were conducted with sensitivity and respect. This commitment went beyond simple recognition, shaping the way the study team engaged with participants and structured the data collection process. At the beginning of each

focus group session, participants were clearly informed about the purpose of the study, its scope, and the estimated duration of the session (between 1.5 and 2 hours). This transparency enabled participants to make informed decisions about their participation. Moreover, participants were made aware of their right to withdraw from the discussion at any time, reinforcing the voluntary nature of their involvement.

A key ethical consideration was to ensure the independence of the study team. It was explicitly communicated to all participants that the researchers were not directly affiliated with the KWENDA Program. This clarification was essential to maintaining the objectivity of the research and reassuring participants that their responses would not be influenced by any conflicts of interest.

Obtaining consent was central to the ethical framework of the study. Prior to any recording of conversations, the explicit consent of all interviewees was secured. This was accompanied by assurances of privacy, anonymity, and confidentiality, ensuring that participants' contributions could not be attributed to them individually. These measures were fundamental to fostering trust between researchers and participants, particularly in the context of sensitive discussions.

Ensuring the physical safety and comfort of participants was also a priority. Focus group discussions were conducted in secure and comfortable settings, promoting an



environment conducive to open and honest dialogue. Language use was another critical ethical consideration. The study team utilized appropriate language, including local dialects and community-specific terminology, ensuring that participants fully understood the discussions and felt respected in their cultural context. Participants were encouraged to ask questions and actively engage, reinforcing their role as active contributors rather than passive subjects.

These ethical principles were not treated as procedural formalities but were embedded in the research ethos. By prioritizing ethical conduct, the study team ensured that the research was conducted with integrity, respect, and a deep understanding of the communities involved. These measures not only upheld ethical standards but also helped build trust and rapport with participants, thereby enriching the quality and authenticity of the data collected.

## 2.4. Potential limitations of evaluation

*What is expected of this assessment? Although the Terms of Reference describe this study as an “impact assessment,” it is important to clarify that the methodology employed does not fully meet the rigorous standards typically required of a impact evaluation.*

### Challenges in conceptualizing and constructing the evaluation matrix

One key limitation relates to the fact that, at the outset of the Program, the necessary conditions for conducting a rigorous impact evaluation were not established. Specifically, no baseline study or control group was identified at the Program’s inception, and no systematic monitoring of the Program’s objective indicators was conducted to define annual targets for outcome indicators. In light of these constraints, the study adopted a methodological approach based on comparing behavioral differences among beneficiaries across four payment strata to infer the Program’s impact.

Another limitation stems from the dynamic profile of the payments database used to draw the sample. The percentage distribution of beneficiaries across the four strata, as calculated for May–July 2023, had already changed by the time the household survey was conducted in September 2023, due to ongoing payment activities. For example, beneficiaries in Huambo, Kwanza Sul, Malanje, Benguela, and Luanda, who had received two or three payments by May 2023, had by September received four or, in some cases, five payments.

This required post-stratification during data processing, and the weights initially calculated during the sample design phase had to be revised to reflect the actual distribution of beneficiaries at the study's conclusion.

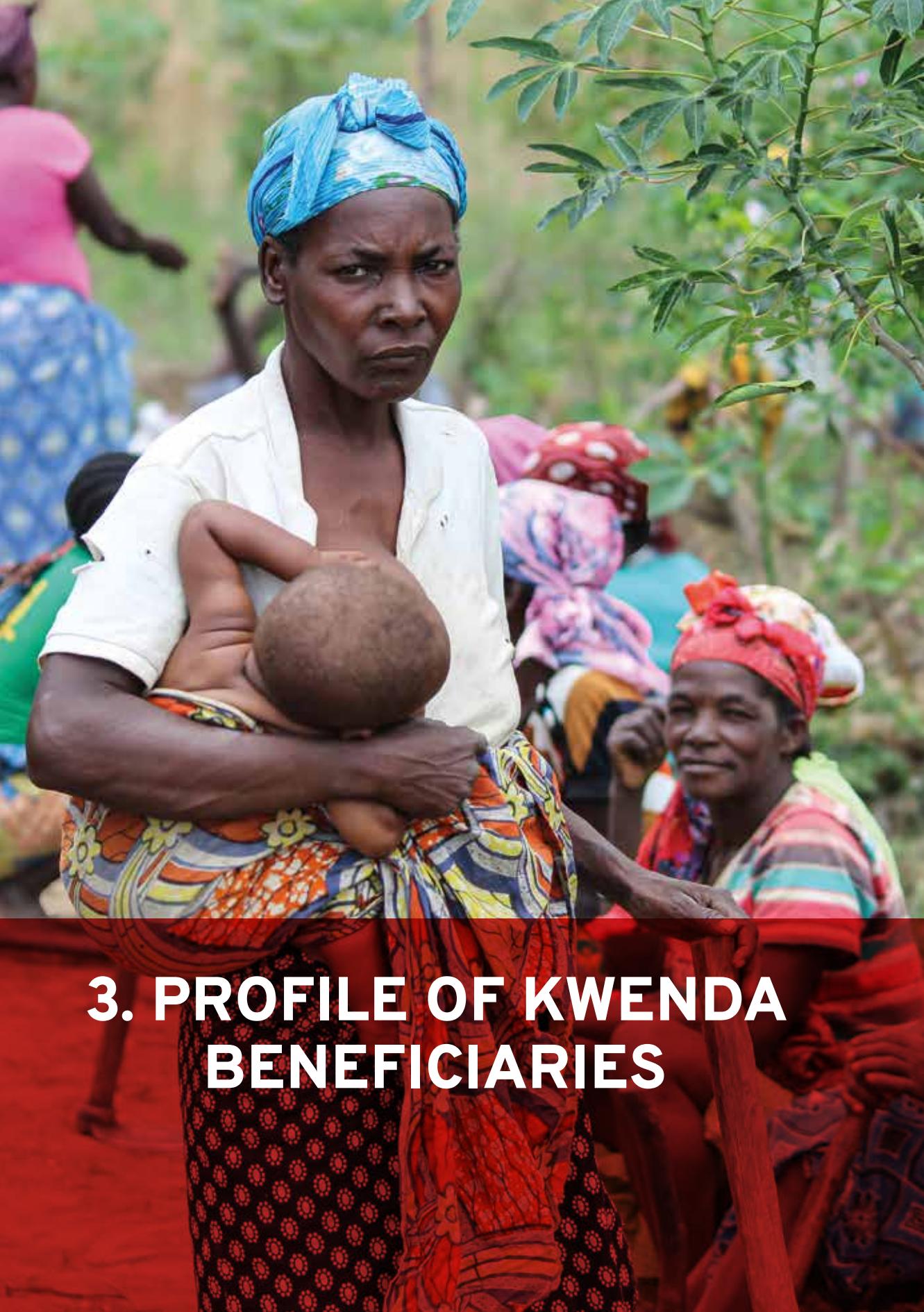
### **Challenges in conducting qualitative interviews**

Conducting qualitative interviews, particularly focus groups, posed several challenges stemming from logistical, social, and contextual factors that required careful management to ensure data reliability and relevance. While some of these challenges were mitigated through local adaptations, others persisted beyond the data collection phase.

Assembling focus groups with the ideal composition proved to be one of the primary challenges. The effectiveness of qualitative research relies heavily on having a well-balanced mix of participants; however, this was difficult to achieve, especially given the need to limit group sizes. The study team often had to renegotiate group composition on site—a process that was time-consuming and, at times, resulted in less-than-optimal group dynamics. Additionally, in some locations, expectations of payments drew large crowds, with many individuals eager to participate, complicating group management. In sparsely populated villages, it was often challenging to gather sufficient participants who met the specific selection criteria. Despite efforts to emphasize the independence of the study team, some community members found it difficult to dissociate the researchers from the FAS team, given the research's focus on a cash transfer program. This misunderstanding may have influenced some responses, particularly when participants were asked to provide ratings or evaluations. Conversely, when participants understood the study team's independence, it occasionally resulted in reduced motivation, as participants perceived the researchers as having no direct influence over the Program.

The length and complexity of the interview scripts also posed challenges, necessitating adjustments in the field. The detailed scripts required considerable time commitments from participants, which, while generally manageable, had to be shortened in certain municipalities and provinces to maintain participant engagement and relevance. In some cases, the questions were not entirely applicable to participants' experiences or local institutions, requiring the team to adapt the scripts to better fit the specific context and ensure the collection of meaningful data.

Finally, it should be noted that the overall design of the conceptual framework was burdened by a large set of research questions, necessitating the development of complex instruments to accommodate multiple topics.



### **3. PROFILE OF KWENDA BENEFICIARIES**

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## **Who are KWENDA's beneficiaries and where are they located?**

### **Leveraging demographic data to enhance the Program's impact.**

*The use of demographic data not only enhances the Program's effectiveness but also fosters equity and inclusion, ensuring that the benefits of the KWENDA initiative are distributed fairly and sustainably. By strategically focusing on demographic profiles, the Program is better positioned to address the specific challenges faced by various social groups, thereby maximizing its overall impact and fostering positive, long-term transformation.*

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When planning SCTs, it is essential to understand the demographic characteristics of the target population – such as age, education, gender, and household composition. This knowledge plays a significant role in shaping the program's design and enhancing its effectiveness.

Age, for instance, is a key factor in identifying the specific needs of the population. Older adults often require greater access to healthcare and support services, while younger individuals may benefit more from educational assistance. By aligning program interventions with the age profile of the target groups, resources can be allocated more efficiently, ensuring the program addresses the distinct needs of each age segment effectively.

Similarly, the education level of the target population can greatly influence how beneficiaries manage and utilize program benefits. Individuals with higher education levels often possess better financial literacy skills, enabling them to make informed decisions about spending or investing their funds. Conversely, those with lower education levels may require additional support or training to use cash transfers effectively. Recognizing these educational disparities allows program managers to integrate complementary initiatives, such as financial literacy workshops, ensuring that all beneficiaries, regardless of their educational background, are able to make the most of the program's benefits.

Gender is also a critical consideration. In many target communities, women and men occupy different roles, bear different responsibilities, and have unequal access to resources, as reflected in the summary of dominant livelihoods in **Annex A2-2**. Women, often primarily responsible for household care, tend to prioritize spending on food, healthcare, and education – directly contributing to the household’s well-being. By acknowledging these gender dynamics, program managers can ensure that cash transfers are distributed equitably and reach the intended recipients. These gender considerations are further explored in **Chapter 10**.

### 3.1. Context of poverty in the intervention municipalities

This chapter begins with a fundamental question: who are KWENDA’s beneficiaries, and where are they located? The first part of this question is addressed through the demographic analysis of the beneficiaries’ characteristics, detailed in **section 3.2**.

Before presenting this demographic data, however, it is important to briefly examine the geographical location of these beneficiaries, as this plays a decisive role in determining eligibility for social cash transfers. In fact, geographical location is the primary eligibility criterion and is closely linked to the level of multidimensional poverty in each municipality.

It is not the purpose of this report to provide an exhaustive analysis of the poverty conditions in the municipalities prior to the KWENDA Program, since comprehensive data are already available in reports published by the National Statistics Institute (INE). Instead, the focus here is to summarize the criteria used by the Program to define the initial selection of intervention areas, specifically targeting municipalities with the highest Multidimensional Poverty Index (MPI-M). A more nuanced approach to poverty analysis involves the use of poverty quintiles, which categorize municipalities based on their levels of deprivation. By segmenting municipalities into these quintiles (INE 2019), patterns and nuances emerge that might otherwise be overlooked in broader analyses.

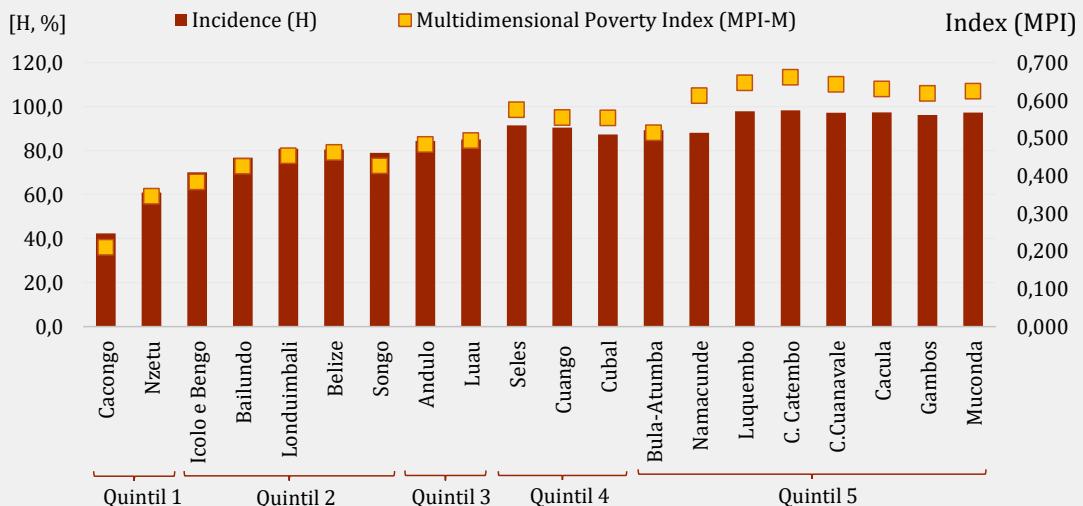
The Multidimensional Poverty Index combines both the headcount ratio and the intensity of poverty, offering a comprehensive measure of deprivation. MPI-M scores among the municipalities range from 0.210 in Cacongo to 0.661 in Cambundi Catem-

bo. A higher MPI-M score signals a higher level of multidimensional poverty, reflecting both a larger proportion of people living in poverty and a greater intensity of that poverty. Notably, MPI scores increase consistently from Quintile 1 to Quintile 5, underscoring the link between poverty levels and the severity of deprivation, particularly among the most vulnerable populations.

This progression from the lowest to the highest quintiles exposes the stark disparities in poverty levels between municipalities. In those with the highest MPI-M scores, residents often face compounded challenges that hinder their ability to escape poverty, such as limited access to education, inadequate healthcare, unsafe water and sanitation, and scarce economic opportunities. These high MPI-M scores signal an urgent need for targeted interventions that tackle the multiple, interconnected dimensions of poverty simultaneously.



**Figure 3.1.** Multidimensional poverty (MPI-M) and incidence rate in sampled municipalities



Data source: INE, November 2019

### Mapping the Depth of Deprivation: A broad look at poverty in the evaluation municipalities

The MPI-M is a vital metric that captures diverse aspects of poverty beyond mere income, including education, health, and living standards, offering a more comprehensive picture of deprivation. For this assessment, multidimensional poverty levels were compiled for the 20 municipalities included in the sample, as illustrated in **Figure 3.1**. This figure highlights the considerable disparities in poverty levels among these municipalities, reinforcing the urgency for focused social interventions in the most severely affected areas. Through this targeted approach, KWENDA seeks to allocate resources efficiently and effectively to the communities most in need, thereby maximizing the impact of its poverty reduction efforts. A detailed presentation of the data is provided in **Annex A3-1**.

Drawing on the INE report, the Program mapped the intervention municipalities by combining poverty distribution across five quintiles, the incidence ratio (H), the intensity of poverty (A), and the MPI-M, as presented in **Figure 3.1**. This classification offers a clearer understanding of how poverty manifests in different regions. For instance,

municipalities in Quintile 1, such as Caongo and Nzetu, show lower MPI-M scores, indicating comparatively lower poverty levels. These areas generally have better access to essential services, higher employment rates, and more developed infrastructure than municipalities with higher levels of deprivation.

Conversely, Quintile 5 includes municipalities such as Cambundi Catembo and Luquembo, which register the highest MPI-M scores and exhibit severe levels of deprivation. These regions frequently lack basic amenities, suffer from poor healthcare and inadequate education facilities, and have limited economic opportunities. The stark contrast between municipalities across the quintiles underscores the unequal distribution of resources and opportunities, perpetuating the cycle of poverty in the most disadvantaged areas.

### **Fighting inequality: how the MPI-M reveals the most pressing needs of municipalities**

The patterns revealed through the quintile analysis offer valuable insights into the nature of poverty. Municipalities in Quintile 5, such as Namacunde, Gambos, and Muconda, exhibit consistently high levels of multidimensional poverty, with significant intensity. This points to deep and widespread deprivation, demanding urgent and targeted interventions to alleviate poverty in these regions. Beyond ensuring food security through social programs, these areas require efforts focused on improving access to essential services, upgrading infrastructure, and creating economic opportunities that can help break the cycle of poverty.

In comparison, municipalities in the middle quintiles – such as Andulo, Luau, and Bula-Atumba – experience substantial poverty, though the intensity of deprivation is somewhat lower than in the most severely affected areas. These municipalities still require considerable attention, though interventions might differ in scale and approach from those designed for Quintile 5. Policies in these areas should aim to strengthen social safety nets, foster economic diversification, and enhance access to quality education and healthcare services.

Finally, municipalities in Quintile 1, including Caongo and Nzetu, are relatively better positioned, with lower proportions of multidimensionally poor residents and less intense poverty. Although these regions are not free from poverty, they may represent areas where previous poverty reduction efforts have achieved some success or where challenges are less acute. Continued support in these municipalities should focus on

consolidating and advancing the progress already made, ensuring that all residents have the opportunity to achieve a decent standard of living.

By concentrating resources and efforts on the areas with the greatest needs, it is possible to contribute to poverty reduction and enhance the quality of life for those most severely affected. Addressing poverty requires a differentiated understanding of its various dimensions and the application of comprehensive strategies that respond to both immediate needs and long-term development goals. Through coordinated efforts, it is possible to build a more equitable and prosperous society where all individuals have the chance to thrive.

## 3.2. Demographic Characterization

The first section of this chapter describes the basic demographic characteristics of the beneficiaries drawn from the sample of 7,551 respondents. The demographic characterization of beneficiaries encompasses several key components: geographical distribution, distribution by age group, gender composition and level of education. The distribution by age group categorizes beneficiaries according to age, helping to identify the most represented age groups. Gender composition looks at gender distribution, ensuring that the Program is inclusive and equitable. The level of education examines educational background, literacy rates and the highest level of education achieved, crucial for designing educational programs and understanding the educational needs of the beneficiary population. Analysis of these components provides a comprehensive understanding, essential for effective planning and implementation of social cash transfer programs.

### 3.2.1. Age distribution and marital status

**Table 3.1** presents marital status across different age groups and by gender. The analysis, based on data from 7,288 respondents, offers a robust foundation for understanding how marital status varies among the beneficiary population and its potential implications for the Program's eligibility criteria. The predominance of married individuals – comprising 60.3 percent of respondents, including those in traditional marriages and cohabiting arrangements – suggests that many beneficiary households may include two income earners. In such cases, the Program could help these households reduce financial vulnerability more rapidly than single or widowed beneficiaries.

**Table 3.1.** Age distribution of program beneficiaries

Features	Single		Married		Separate		Divorced		Widower		TOTAL	
	[N]	[%]	[N]	[%]	[N]	[%]	[N]	[%]	[N]	[%]		
<b>TOTAL</b>	<b>1 271</b>	<b>17,4</b>	<b>4 394</b>	<b>60,3</b>	<b>401</b>	<b>5,5</b>	<b>65</b>	<b>0,9</b>	<b>1 157</b>	<b>15,9</b>	<b>7 288</b>	<b>100,0</b>
<b>Respondent's gender</b>												
Male	536	17,8	1 860	61,9	151	5,0	28	0,9	428	14,3	3 003	100,0
Female	735	17,2	2 534	59,1	250	5,8	37	0,9	729	17,0	4 285	100,0
<b>Age Group</b>												
[15-19]	11	26,8	22	53,7	1	2,4	0	0,0	7	17,1	41	100,0
[20-24]	77	15,3	319	63,5	23	4,6	3	0,6	80	15,9	502	100,0
[25-29]	88	13,1	465	69,4	29	4,3	4	0,6	84	12,5	670	100,0
[30-34]	121	14,8	539	66,1	43	5,3	7	0,9	105	12,9	815	100,0
[35-39]	104	13,5	511	66,4	45	5,8	6	0,8	104	13,5	770	100,0
[40-44]	109	17,1	408	63,8	38	5,9	7	1,1	77	12,1	639	100,0
[45-49]	144	16,4	499	56,8	56	6,4	12	1,4	168	19,1	879	100,0
[50-54]	104	16,3	408	63,8	25	3,9	9	1,4	93	14,6	639	100,0
[55-59]	119	19,0	376	60,0	23	3,7	5	0,8	104	16,6	627	100,0
[60-64]	141	23,4	301	50,0	41	6,8	4	0,7	115	19,1	602	100,0
[65-69]	95	24,0	204	51,5	24	6,1	5	1,3	68	17,2	396	100,0
[70-74]	72	23,5	157	51,3	22	7,2	2	0,7	53	17,3	306	100,0
[=/>75]	84	22,3	170	45,2	25	6,6	1	0,3	96	25,5	376	100,0

Nevertheless, this does not negate the need for tailored support, as marriage does not universally guarantee economic stability.

Clear gender differences emerge from the data, particularly concerning marriage and widowhood. A larger proportion of men report being married (61.9 percent) compared to women (59.1 percent), while widowhood is more prevalent among women (17.0 percent) than men (14.3 percent). These disparities likely mirror broader societal patterns, such as differences in life expectancy between men and women, as well as the distinct economic roles traditionally held by each gender. The higher rate of widowhood among women underscores the need for gender-sensitive social cash transfers, especially as widowed women, particularly in older age groups, may face heightened financial challenges due to the loss of their spouse's income and limited avenues for economic participation.

Age also plays a crucial role in shaping marital status. Among younger respondents aged 15-24, marriage is the dominant status, especially among those aged 20-24 (63.5 percent), while a significant share of the 15-19 age group remains single (26.8 percent). As age increases, the proportion of married individuals remains high but gradually declines, particularly among the elderly. For instance, among respondents aged 75 and older, only 45.2 percent are married, while widowhood becomes increasingly common, reaching 25.5 percent. These trends highlight the evolving nature of marital status throughout life and the corresponding economic implications. Younger couples may require different forms of support compared to older widows, who are likely to remain more reliant on SMT due to a lack of alternative income sources.

Divorce remains relatively uncommon across all age groups, with the highest proportions observed among respondents aged 20-24 and 70-74. This suggests that, for most of the population, divorce is not a significant determinant of social cash transfer needs. However, for divorced individuals, particularly those in older age brackets, the financial and social consequences can be profound, requiring specific support to address their distinct vulnerabilities.

In summary, the data emphasizes the critical importance of considering marital status, gender, and age when planning social cash transfers. While marriage is prevalent across all age groups, it tends to decline in older age, giving way to increased widowhood, especially among women. This indicates that older women are likely to be a particularly vulnerable group, necessitating targeted interventions. Furthermore, the high

prevalence of marriage among younger respondents points to the need for policies that support young families, ensuring that social cash transfers effectively contribute to their financial security.

It is essential for the Program to account for these variables when designing actions that respond to the distinct needs of various demographic groups, thereby ensuring that social protection mechanisms are both equitable and effective in reducing poverty and promoting social well-being. The trends observed underscore the need for specific support for widows, particularly older women, and continued assistance for couples across all age groups to help prevent economic vulnerability.

### **3.2.2. Population distribution by gender**

#### **Gender and age dynamics: analysis of population trends**

An analysis of the gender distribution within the population reveals a notable imbalance, with women significantly outnumbering men. Of the 7,551 direct beneficiaries surveyed, 4,412 individuals (58.6 percent) are female, compared to 3,113 (41.4 percent) who are male. This disparity reflects both socio-economic and biological factors, including differences in life expectancy between the sexes, as well as the fact that many men are frequently absent from their villages for work-related reasons.



For both genders, the most populous age group is 45-49, representing 13.4 percent of the male population and 11.4 percent of the female population. The 30-34 age group follows in terms of representation. However, there is a pronounced decline in the population beyond the age of 49, with noticeably fewer individuals in the older age categories, such as those aged 65-69 and 70-74. This pattern is consistent with general demographic trends, where advancing age is associated with a decrease in population size due to natural mortality.

In the elderly population – defined here as those aged 60 and above – the gender imbalance becomes even more pronounced. Women make up a larger share of this group, and the gap widens with age. For example, among those aged 75 and older, 5.3 percent are women, compared to only 4.8 percent men. This pattern reflects women's higher life expectancy and underscores the pressing need to address the specific socio-economic and healthcare requirements of the older, predominantly female, population.

### **3.2.3. Household size**

#### **The critical role of household size in SCT design**

Understanding household size dynamics is essential for the effective design and implementation of SCTs. Household size significantly influences the level of resources needed to meet basic needs such as food, healthcare, and education. Larger households typically require more substantial financial support to ensure all members have access to these essentials. Consequently, household size becomes a key consideration when calculating appropriate cash transfer amounts.

In contrast, smaller households may experience a more immediate and concentrated benefit from cash transfers, while larger households may see the impact diluted across more members. Program managers should carefully consider household size to design interventions that deliver meaningful outcomes across different household configurations. This approach also helps identify households more exposed to economic risks and shocks, allowing for the design of transfer programs that bolster resilience and reduce vulnerability. **Table 3.2** presents the average household size among the survey sample, with more detailed data, including breakdowns by municipality, available in **Annexes A3-1** and **A3-2**.

**Table 3.2.** Average household size

<b>Features</b>	<b>[N]</b>	<b>Mean</b>	<b>Median</b>	<b>5%</b>	<b>Minimum</b>	<b>Maximum</b>
				<b>Trimmed Mean</b>		
<b>TOTAL</b>	<b>7 551</b>	<b>5,5</b>	<b>5,0</b>	<b>5,5</b>	<b>1</b>	<b>19</b>
<b>Respondent's gender</b>						
Male	3 121	5,9	6,0	5,8	1	19
Female	4 430	5,3	5,0	5,2	1	19
<b>Marital status</b>						
Single	1 271	5,2	5,0	5,1	1	17
Married	4 394	5,8	6,0	5,7	1	19
Separate	401	5,3	5,0	5,2	1	19
Divorced	65	4,9	5,0	4,7	1	11
Widower	1 157	5,1	5,0	4,9	1	15
<b>Age Group</b>						
[15-19]	46	3,5	3,5	3,4	1	8
[20-24]	526	4,5	4,0	4,4	1	12
[25-29]	689	5,2	5,0	5,2	1	13
[30-34]	832	6,2	6,0	6,1	1	19
[35-39]	797	6,8	7,0	6,8	1	18
[40-44]	656	7,1	7,0	7,1	1	16
[45-49]	922	6,3	6,0	6,3	1	17
[50-54]	676	6,1	6,0	6,1	1	16
[55-59]	666	5,2	5,0	5,1	1	19
[60-64]	615	4,6	4,0	4,4	1	17
[65-69]	404	4,2	4,0	4,0	1	15
[70-74]	313	3,6	3,0	3,3	1	18
[=/>75]	383	3,4	3,0	3,2	1	13

One of the key factors influencing KWENDA's effectiveness is the size of beneficiary households, which varies significantly across the Program. On average, KWENDA-supported households comprise 5.5 members, reflecting a common pattern in rural communities where extended families often live together under one roof. This structure

poses specific challenges in resource allocation, underscoring the importance of designing social cash transfers that account for the needs of larger family units.

Marital status emerges as a significant determinant of household size among KWENDA beneficiaries. Married respondents report the largest households, averaging 5.8 members, likely due to the presence of children and extended family members. This highlights the need for substantial financial support to sustain such networks. Single beneficiaries report an average household size of 5.2 members, suggesting they often reside with other relatives or dependents, despite not being married. Widowed individuals have slightly smaller households, averaging 5.1 members, reflecting the absence of a spouse and the economic difficulties that often accompany widowhood. Separated beneficiaries maintain an average of 5.3 members per household, indicating ongoing family responsibilities, while divorced beneficiaries report the smallest households at 4.9 members, possibly due to fewer dependents but still facing significant financial hardship.

These variations in household size by marital status underscore the need for social cash transfers tailored to household composition. Married individuals, given their larger household sizes, may require more substantial support to sustain their families. Conversely, divorced and widowed beneficiaries, despite smaller households, may need targeted assistance to address their particular vulnerabilities.

Household size also varies by age group among KWENDA beneficiaries, generally increasing with age before decreasing in the older age brackets. Young beneficiaries aged 15-24 report smaller households, averaging 3.5 to 4.5 members, consistent with the early stages of family formation. In contrast, beneficiaries aged 30-49 report larger households, averaging 6.2 to 7.1 members, reflecting the peak of family responsibilities during these years, with individuals supporting both their children and extended family members. The largest average household size is observed among those aged 40-44, at 7.1 members.

As beneficiaries age further, household size tends to decrease, likely due to children leaving home or the loss of household members. This decline points to shifting family dynamics, accompanied by loss of income and reduced support from younger family members, as is frequently reported in municipalities such as Belize and Cacongo. These trends suggest that the Program should prioritize support for the most vulnerable, including older beneficiaries with limited household support, while refining eligibility cri-

teria for middle-aged beneficiaries managing larger households, who often demonstrate greater resilience.

Such tailored measures ensure that the diverse needs of different age groups are appropriately addressed, enhancing the KWENDA Program's overall effectiveness. Therefore, understanding the complexities of household size among beneficiaries is vital for the equitable and impactful allocation of resources. By factoring in both marital status and age, the Program can more effectively respond to the varied needs of its target population, ensuring that financial assistance delivers meaningful support where it is most needed.

### **3.2.4. Registration documents and level of education of beneficiaries**

#### **Beneficiaries' identity documents at the time of the assessment**

The national identity card emerges as the most common form of identification among beneficiaries in nearly all municipalities, indicating a relatively high availability of this document. For instance, municipalities such as Cacongo (98.2 percent) and Bula-Atumba (97.5 percent) report the highest percentages of ID card holders, suggesting strong coverage among KWENDA beneficiaries.

Conversely, the percentage of beneficiaries with birth certificates shows significant variation across municipalities. In Songo (35.1 percent) and Seles (30.9 percent), a high proportion of beneficiaries possess birth certificates, while in Cacongo (3.0 percent) and Belize (5.0 percent), the figures are markedly lower. This variation reflects differing levels of access to civil registration services across regions.

Other forms of identification, such as birth registration records and baptismal certificates, are less prevalent overall. Birth registration rates are somewhat higher in municipalities like Cubal (4.8 percent) and Bailundo (1.1 percent), while baptismal certificates are also most common in these areas – 8.3 percent in Cubal and 2.1 percent in Bailundo. These figures suggest that while such documents are present, they tend to serve as supplementary rather than primary forms of identification.

The use of electoral cards also varies considerably between municipalities. The highest rates are recorded in Bailundo (41.6 percent) and Luquembo (36.6 percent), while

in many other municipalities, very few beneficiaries possess voter cards. This discrepancy may reflect variations in political engagement or the availability of alternative identification forms.

In some municipalities, a significant share of beneficiaries lack any form of identification. For example, in Cacongo and Bula-Atumba, 10.0 percent of beneficiaries do not possess any identification documents. This underscores the urgent need for targeted interventions to expand access to official identification, which is essential for ensuring social and economic inclusion.

### **Level of Education**

The data on the educational backgrounds of KWENDA beneficiaries reveals both areas of progress and ongoing challenges. While a majority have attended school, regional and gender disparities remain significant. Addressing these gaps through targeted interventions is critical to advancing equitable access to education and supporting the Program's broader goal of socio-economic development. Among the 7,551 beneficiaries surveyed, 58.4 percent have attended school, while 41.6 percent have never been enrolled, as shown in **Table 3.3**. This offers a baseline understanding of beneficiaries' educational levels, suggesting that while many have had some exposure to formal education, a considerable share – over 40 percent – still lack basic schooling, signaling a substantial gap to be addressed.

A closer examination of school attendance by municipality reveals wide disparities. Nzeto (73.8 percent), Icolo-Bengo (76.5 percent), and Bailundo (74.8 percent) have the highest attendance rates, positioning them as potential models for successful educational outreach efforts. In contrast, municipalities like Belize (13.6 percent), Luquembo (35.1 percent), and Gambos (35.8 percent) exhibit the lowest rates of attendance, highlighting a critical need for focused educational interventions in these areas. These disparities point to the unequal distribution of educational resources and opportunities, which must be addressed to ensure inclusive access to education.

A pronounced gender gap is also evident in school attendance rates. While 73.6 percent of men report having attended school, only 47.7 percent of women have done so. This highlights enduring socio-cultural and potentially economic barriers that hinder women's access to education. Addressing this gap is essential to advancing gender equality and empowering women through education.



Among those beneficiaries who have attended school, the distribution of education levels is also revealing. The majority have completed primary education, with 27.5 percent completing 1-3 years and 42.6 percent completing 4-6 years. The proportion of beneficiaries decreases as the education level rises: 19.8 percent completed Cycle 1 (7-9 years), 7.4 percent completed Cycle 2 (10-12 years), and only 2.8 percent attained more advanced levels.

**Table 3.3.** Level of education of program beneficiaries

School Cycle	Male		Female		TOTAL	
	[ N ]	[ % ]	[ N ]	[ % ]	[ N ]	[ % ]
<b>TOTAL</b>	<b>2 296</b>	<b>100,0</b>	<b>2 114</b>	<b>100,0</b>	<b>4 410</b>	<b>100,0</b>
<b>Ever been to school</b>						
Yes	2 296	73,6	2 114	47,7	4 410	58,4
No	825	26,4	2 316	52,3	3 141	41,6
<b>Level of education*</b>						
Primary (1-3 grades)	516	22,5	696	32,9	1 212	27,5
Primary (4-6 grades)	946	41,2	932	44,1	1 878	42,6
Cycle 1 (7-9 grades)	559	24,3	312	14,8	871	19,8
Cycle 2 (10-12 grades)	209	9,1	118	5,6	327	7,4
Advanced (=/> grade 13)	66	2,9	56	2,6	122	2,8

\* Grouped for the purposes of this study

Examining gender-specific patterns in education levels, as detailed in **Table 3.3**, shows that while women are more represented at the lower levels of primary education, the proportion of men rises significantly at higher education levels. This suggests that even when women gain access to schooling, they are less likely than men to progress beyond basic education.



### 3.3. Livelihoods and Survival Strategies

This section of the chapter examines the demographic dimension of livelihoods. In the context of evaluating a SCT program in rural Angola, it is essential to begin with an assessment of prevailing livelihood strategies. Such an assessment provides critical insights into the local socio-economic landscape and informs how SCT interventions should be structured to effectively support these communities. Key considerations – such as local economic conditions, cultural norms, and existing social structures – must be thoroughly accounted for to optimize program design and delivery. A context-specific approach ensures that interventions align with the distinctive livelihoods and needs of rural populations, thereby promoting both sustainability and effectiveness (Hidrobo, M., Peterman, A., & Heise, L. 2016). By incorporating community perspectives and adapting interventions to local realities, programs can become more relevant and impactful, ultimately enhancing their overall success.

Understanding the complexity of rural dynamics is fundamental for fostering resilience, encouraging self-sufficiency, and driving meaningful improvements in beneficiaries' lives (Barca, V., Brook, S., Holland, J., Otulana, M., and Pozarny, P. 2014). In Angola, rural life is largely characterized by traditional practices, limited access to modern technology, and high illiteracy rates. Family farming is the dominant livelihood



activity, while villages are often scattered and isolated, with basic living standards. Only a minority of the population has access to clean drinking water, basic sanitation, and other essential infrastructure, further compounding the challenges faced by rural communities. It is within this context that the KWENDA Program operates, making it vital to assess its impact on the sustainability of local livelihoods.

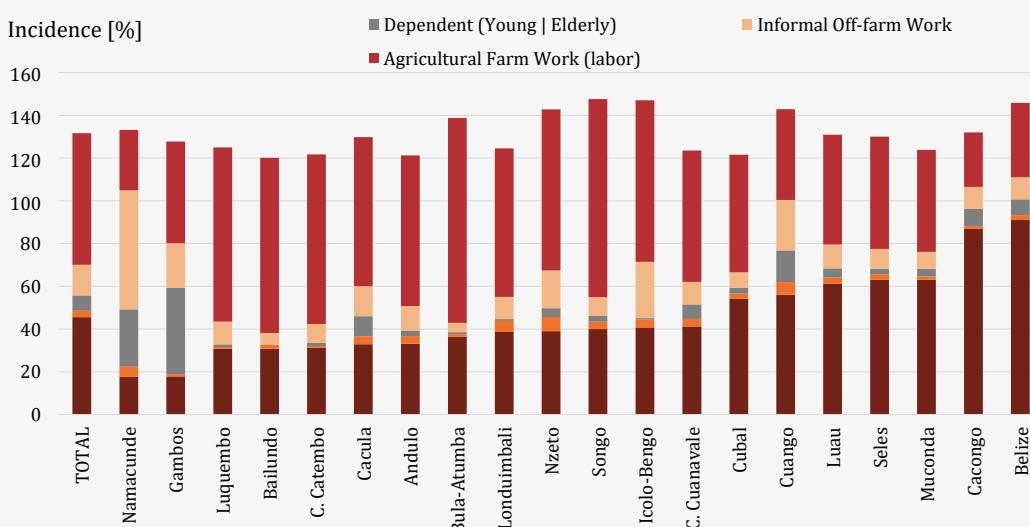
Livelihoods encompass the set of capabilities, assets (including resources, rights, and access), and activities necessary for sustaining life. According to Chambers and Conway (1992), for a livelihood to be sustainable, it must satisfy three key conditions: (i) it should withstand crises while preserving its assets and capacities; (ii) it must provide sustainable means for the next generation; and (iii) it should contribute to a broader chain of benefits for other livelihoods both locally and globally, over the short and long term. In the context of KWENDA, the ideal scenario would be for the Program's activities to actively contribute to the sustainability of local livelihoods in its intervention areas. Achieving this requires a clear understanding of the beneficiaries' basic economic structures and survival strategies. In this regard, the main sources of income and their seasonal variations – discussed in this section – are among the most relevant factors to be considered.

### 3.3.1. Dominant Source of Income

In rural areas across Africa, agriculture remains the principal source of income. Poor households primarily engage in agricultural activities with the goal of feeding their families, with any surplus products typically exchanged in local markets for other essential goods. The success of these agricultural endeavors varies widely between households. Those unable to engage in farming – whether due to a lack of land, physical limitations, or other factors – often depend on food supplied by relatives or rely on the collection of natural resources, such as firewood and charcoal, alongside fishing and small-scale gardening. Livestock also plays an important role as a source of income, serving both as a financial reserve for emergencies and as a symbol of social status.

Additionally, petty trade has emerged as a relatively important income source among the surveyed respondents. Though offering low profits, petty trading provides a low-risk environment that helps meet day-to-day consumption needs. However, it often comes at a high opportunity cost, consuming time that could otherwise be invested in farming activities.

**Figure 3.2.** Incidence of main sources of income among program beneficiaries



The income sources reported by beneficiaries were grouped into five broad categories, as illustrated in **Figure 3.2**. Focus group discussions conducted throughout the evaluation process corroborated these findings. The majority of respondents rely on subsistence farming as their primary livelihood activity, predominantly aimed at family survival and employing mostly family labor. Most crops are grown for household consumption, with only a small portion sold in local markets. The distribution of household income sources offers valuable insights into the economic foundations of the surveyed regions. This analysis underscores the significant dependence on agriculture and livestock, followed by the sale of agricultural and fishing products.

### **Primary source: Agricultural and livestock work**

Agricultural and livestock work remains the predominant source of family income, reported by 61.5 percent of households. This strong dependency underscores the agrarian character of the local economy. Municipalities such as Luquembo, Bailundo, and Bula-Atumba report particularly high reliance, with 81.5 percent, 82.0 percent, and 95.9 percent of households, respectively, engaged in these activities. These figures confirm the central role that agriculture and livestock continue to play in these regions. In terms of age distribution, the younger cohorts – specifically those aged 15-19 and 20-24 – are significantly engaged in these activities, with 76.1 percent and 64.6 percent, respectively, depending on this income source. This reflects the limited availability of alternative employment opportunities for younger individuals, coupled with the traditional nature of these livelihoods within their communities.

In addition to their own farming activities, many respondents reported engaging in seasonal labor on other people's fields – performing tasks such as weeding, land preparation, hoeing, and sowing. Payment for this work is typically in kind or small sums of cash. As one respondent from Londuimbali recounted, "During the rainy season, I can get small jobs on others' plots. They hire us for all the farm work and pay a thousand Kwanzas per plot. It's not much, but it helps at home." This remuneration rate was echoed by respondents in other municipalities, indicating it is a widespread standard regardless of the specific tasks performed. Alongside agricultural labor, residents also rely on hunting and fishing for both consumption and sale, raise small livestock, and gather natural resources – including mushrooms, larvae, insects, wild fruits, and wood for charcoal production. In Cabinda, there are designated seasons for river and sea fish-

ing, although these activities may be subject to prohibitions. Hunting has also faced restrictions due to its environmental impact, particularly on endangered species, as noted by the communal administrator of Dinje.



*“Weeding someone else’s field is something you only do when you’re really short on money – like when you need to buy soap, or you’ve run out of salt and have no other way to get the money. That’s when you go and do the weeding.”*

### **Significant source: Sale of agricultural and fishing production**

The sales of agricultural and fishing products represent another significant source of household income, accounting for 45.5 percent of cases. This suggests that a considerable share of household’s market the products of their farming and fishing activities to generate cash income. In municipalities such as Cacongo and Belize, reliance on this income source is even higher, reaching 86.9 percent and 91.0 percent, respectively. These figures underscore the importance of market access and commercial activities in these areas. Age-wise, this source of income is more prevalent among older groups, particularly those aged 60-64 and 65-69, which were 55.9 percent and 54.0 percent, respectively, report depending on these activities. This trend suggests that older individuals may have more established agricultural or fishing operations or fewer alternatives for generating income.

### **Moderate contribution: Informal non-agricultural work**

Informal, non-agricultural work makes a moderate contribution to household income, reported by 14.4 percent of households. This work encompasses a range of small-scale, often unregulated economic activities outside the agricultural sector. In municipalities like Luquembo and Namacunde, 10.7 percent and 55.7 percent of households, respectively, rely on this type of work, which plays a critical role in household livelihoods. The age group most engaged in non-agricultural informal work is the 30-34 cohort, with 16.0 percent depending on it. This may reflect the flexibility and accessibility of such work, which attracts those at the early stages of their working lives who are seeking to balance multiple responsibilities or supplement other income sources.

In the northern regions, particularly Uíge Province, a significant proportion of respondents reported subsisting on trade. While most of the goods sold originate from their own fields, other businesses include the production and sale of quicuanga (a cassava-based food), various dumplings, skewers, and grilled meats, as well as lunguila (a sugarcane-derived drink), among others.

It is important to note that in the northern and eastern regions covered by this study, women are heavily involved in the production and marketing of rural and industrial products. For example, in areas where manioc (cassava) is the principal crop, women take responsibility for processing the manioc – peeling, soaking, drying, and collecting the bombó – which is then sold in nearby markets or municipal centers. The proceeds from these sales are used to cover household expenses, and any surplus is often reinvested in expanding agricultural plots or other small businesses.

Interviewees also mentioned employment opportunities in local industries, although these tend to absorb only a limited amount of labor. Small businesses, particularly in the retail sector, offer few jobs, while medium-sized enterprises – such as those in construction, aggregate extraction, road rehabilitation, resorts, restaurants, and guesthouses – rarely hire village residents. According to respondents, this is primarily due to the low educational attainment in the villages, which limits their eligibility according to the companies' recruitment standards. Most beneficiaries who reported having a profession beyond their family's main livelihood learned these skills informally within their households. The few exceptions are road repair companies, which occasionally hire unskilled, low-paid, temporary workers.

### **Limited contribution: Small projects**

The contribution of small trades – such as locksmiths, bricklayers, carpenters, among others – represents a minor share of household income, accounting for just 3.0 percent of cases. This category includes occupations that require specific skills or training, covering technical services, craftsmanship, and other specialized work. The municipalities of Cuango and Songo report the highest percentages of households engaged in these activities, at 6.0 percent and 3.4 percent, respectively. This suggests that certain areas may offer more opportunities for semi-skilled labor or show a higher demand for such services. The age group most engaged in these professions is those aged 40-44, with 4.1 percent of individuals depending on them. This pattern suggests that individuals in this age range may have accumulated the experience and skills needed to undertake these

trades, which can offer slightly more stable and potentially higher income than other informal employment.

Despite the presence of professions such as bricklayer, carpenter, mechanic, baker, barber, and motorcycle taxi drivers in these communities, the market for their services remains limited to the villages themselves. Consequently, their client base consists largely of fellow residents, who often face similar financial hardships. In many cases, the income generated is minimal and sometimes not even compensated, reflecting the prevailing spirit of solidarity in rural, low-income communities. The need to secure a livelihood compels many of these professionals to migrate to areas with more developed markets where they can find better-paying opportunities.

In particular, baking – a trade typically undertaken by women – is a village-based business that struggles with irregularity, largely due to the difficulty of sourcing raw materials locally. Similarly, motorcycle taxi services, generally operated by men on behalf of motorcycle owners, provide limited earnings that often suffice only to cover basic food needs or unexpected healthcare expenses.

### **Moderate contribution: Dependents (Children | Elderly)**

Among the surveyed beneficiaries, 7.2 percent reported depending on regular remittances or occasional, unplanned assistance from family or others. Municipalities such as Namacunde and Gambos present significantly higher rates of dependency, with 26.9 percent and 40.3 percent, respectively, indicating that in some areas, this form of support plays a central role in sustaining family livelihoods. The elderly, particularly those aged 75 and above, show notable reliance on this type of assistance, with 9.9 percent of individuals in this age group dependent on it. This highlights the critical importance of social safety nets and family support mechanisms in ensuring the welfare of the most vulnerable, who are often no longer able to engage in active income-generating activities.



***“Since we started receiving the money from KWENDA, our husbands no longer have to leave the village. Now, with the KWENDA support, we’ve been able to expand our fields, because life has become a little more stable.”***



Overall, the KWENDA Program has contributed positively to improving the livelihoods of households experiencing extreme vulnerability and poverty in these communities. One of the most notable impacts is the reduction in migration to other municipalities or provinces in search of work, which has helped limit the phenomenon of “*family breakdown*.” Additional effects of the Program will be explored throughout this report, particularly in Chapter 6, which offers a more detailed analysis of the benefits provided by KWENDA.

### **3.3.2. Seasonality of rural income sources**

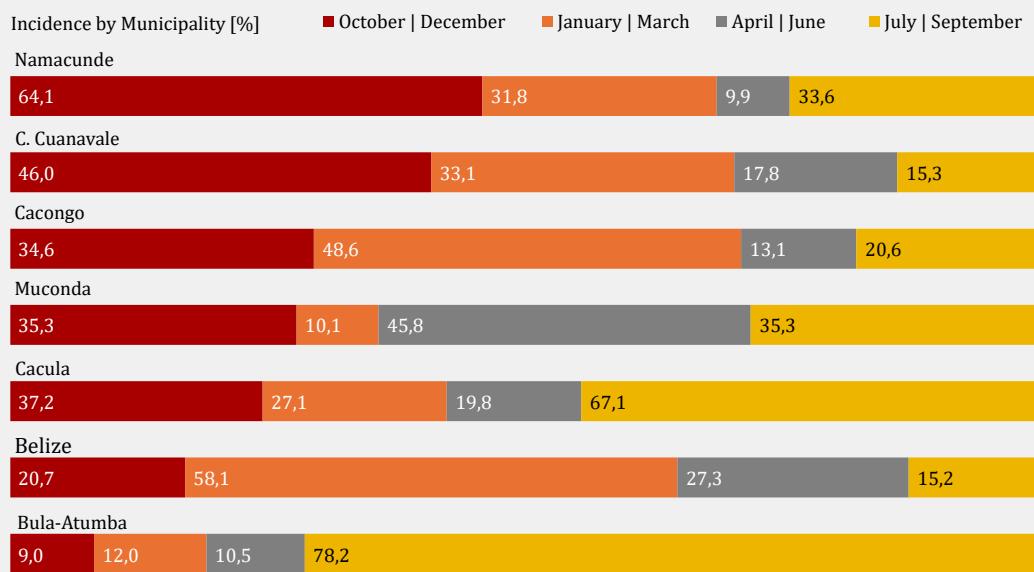
*Understanding the seasonal fluctuations in labor supply, as reported by beneficiaries, is essential for the design of effective social protection programs. The data highlights the need to align interventions with periods of low labor availability. By reinforcing household income during these lean times, the Program can significantly enhance the resilience and well-being of communities dependent on agricultural work and small-scale informal trade.*

In Angola, the family farming sector is highly dependent on climatic conditions and the availability of seasonal labor, both of which play a critical role in the success of agricultural activities. Employment opportunities in this sector are closely tied to specific periods aligned with the agricultural calendar, including land preparation, planting, weeding, and harvesting. During these peak seasons, the demand for labor intensifies,

often depending on the type of agricultural work and the productivity achieved during these critical times. This creates temporary employment opportunities for many small producers, who are typically compensated based on production outcomes or through short-term agreements. While this mode of payment responds to the immediate needs of agricultural operations, it also introduces considerable income variability for these producers.

A similar pattern of income instability is observed in Angola's informal non-agricultural sector, where earnings are often irregular and unpredictable. This adds to the financial insecurity of households that seek to diversify their income through informal activities. Small-scale traders and artisans, for example, face fluctuating demand, experiencing periods of higher sales followed by stretches of minimal activity, further disrupting cash flow and undermining financial stability.

**Figure 3.3.** Incidence of periods with low work availability



The cyclical nature of labor demand – both in agriculture and in the informal sector – has a profound impact on household income and overall economic security. During peak labor periods, families may experience a temporary boost in income, improving their ability to cover basic needs and invest in future opportunities. Conversely, during off-peak times, the scarcity of work can severely reduce household earnings, jeopardizing their standard of living. Addressing these seasonal fluctuations is crucial to strengthening the financial resilience and long-term stability of families who rely heavily on seasonal work, comprising the majority of KWENDA Program beneficiaries.

Among the 7,551 survey respondents, 3,159 beneficiaries (41.8 percent) reported experiencing periods of the year without work, underscoring the significant challenge of maintaining a consistent income stream. Conversely, 4,392 beneficiaries (58.2 percent) indicated they do not face such gaps, suggesting they have access to more stable income sources or alternative means of support throughout the year. This contrast highlights the varying degrees of employment stability – albeit often precarious – among KWENDA beneficiaries, reinforcing the importance of understanding the factors that contribute to these differences.

### **Mapping Periods of Low Labor Availability**

Seasonal livelihood calendars – commonly included in food security and agro-economic zoning reports – offer a broad overview of income-generating patterns across various regions. These calendars outline key periods of agricultural activity, highlighting times of the year when work opportunities increase or diminish, as well as periods of rising food prices and heightened risks of food shortages. Such fluctuations directly influence alternative survival<sup>11</sup> adopted by households. These standardized calendars provide valuable insights into local and regional economic dynamics.

For the purposes of this study, however, the focus was placed on capturing the lived experiences of beneficiaries, who provided specific information regarding the periods over the past 12 months during which their regular income flows were disrupted, re-

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<sup>11</sup> ANGOLA Livelihood Zones and Descriptions FEWS NET November 2013  
[https://fews.net/sites/default/files/documents/reports/Angola\\_LHZ\\_Report\\_Final\\_Nov13\\_EN\\_0.pdf](https://fews.net/sites/default/files/documents/reports/Angola_LHZ_Report_Final_Nov13_EN_0.pdf)

sulting in reduced household consumption. The data collected through the survey – compiled and presented in **Figure 3.3** – offers a clear snapshot of income instability periods reported by beneficiaries. This information can serve as a vital reference point for the planning and implementation of targeted social protection programs and interventions. A detailed breakdown of data at the municipal level is available in **Annex A3-2**.

The period of low labor supply refers to specific times of the year when beneficiaries have limited or no employment opportunities, significantly reducing their ability to generate income. This analysis examines the patterns of low labor availability, segmented by region and presented across four quarters: October–December, January–March, April–June, and July–September. These three-month periods align with Angola's agro-ecological calendar, which heavily influences income-generating activities in rural areas. The agricultural calendar, shaped by this agro-ecological pattern, dictates the timing and availability of work opportunities throughout the year. Identifying these seasonal trends allows the Program to respond more effectively to beneficiaries' needs by designing targeted interventions during critical periods when income is most constrained.

Certain months see a peak in agricultural activities such as sowing, cultivation, and harvesting, offering plentiful employment opportunities. Conversely, other periods experience a marked decline in these activities, resulting in decreased demand for labor and diminished income generation. Recognizing these fluctuations is vital to developing well-timed interventions that can help mitigate the adverse impacts of these lean periods. By synchronizing social assistance and employment support programs with the agricultural calendar, KWENDA can more effectively support rural households, ensuring they have access to alternative income streams or social support during the off-peak periods. This strategic alignment can bolster economic resilience and stability in rural communities, ultimately enhancing the well-being of social cash transfer beneficiaries.

## **Impact of seasonality**

As previously mentioned, a comprehensive dataset disaggregated by municipality is provided in **Annex A3-2**. Nonetheless, a brief reference to some key municipalities illustrated in **Figure 3.3** helps to contextualize the findings. In Namacunde, the largest proportion of beneficiaries (64.1 percent) identified the October to December period as the most critical, with severely limited income opportunities for families. In contrast,

Gambos reported a sharp rise in cases of low income between July and September, affecting 77.8 percent of beneficiaries. Bula-Atumba similarly faces acute seasonal hardship, with 78.2 percent of cases of low income occurring in the same period.

Meanwhile, the months from January to March show a lower incidence of income shortfalls across most municipalities. This period coincides with the post-harvest phase, typically marked by improved food security and increased income from agricultural sales. Although job opportunities may decrease, the availability of food from recent harvests helps cushion households against the immediate effects of income gaps.

The end of the agricultural season – characterized by a prolonged dry spell without rainfall – marks a significant downturn in labor availability, further compounding the economic challenges faced by beneficiary households. This period becomes particularly critical when cereal harvests fail to produce sufficient stocks to last more than four months. Vulnerable households – especially those with elderly members, children, and high dependency ratios – are especially affected, as their limited resources make them increasingly reliant on cash transfers to sustain their basic needs.

This analysis clearly indicates that rural vulnerability is closely tied to the agricultural cycle, suggesting that social protection interventions should be carefully timed to coincide with periods of heightened need. For SCT planning, it would be ideal for payment schedules to take these seasonal vulnerabilities into account. For instance, if the Program opts for quarterly disbursements, aligning payments with periods of highest vulnerability could yield significant social benefits. Even in the case of semi-annual payments, structuring them to overlap with at least one quarter of peak vulnerability would help cushion households during the most challenging times..

### **3.3.3. Additional reasons for low income**

Survey responses from various municipalities reveal that health issues, climate dependence, age-related physical limitations, economic instability, and factors related to emotional well-being and social support systems are among the primary drivers of unemployment and worklessness. These findings underscore the complex and multifaceted nature of employment challenges faced by individuals in these areas. Addressing these issues requires targeted interventions aimed at improving access to healthcare, fostering economic stability, supporting small businesses, strengthening agricultural

resilience, and providing mental health and social support services. By implementing comprehensive and localized strategies, it is possible to reduce periods of unemployment and enhance the overall quality of life for residents in these municipalities.

Unemployment and absence from work are pressing concerns across several municipalities and are attributed to a range of interconnected factors. This section examines qualitative data that sheds light on the common reasons for these work gaps across different regions. Key themes, including health-related challenges, seasonal and climatic conditions, age and physical limitations, economic and employment factors, and various other reasons, emerge as significant contributors. By understanding these underlying causes, the Program can more effectively address the layered challenges confronting individuals in these communities.

## **Health issues**

Health-related problems stand out as a leading cause of unemployment or absence from work in many municipalities. In regions such as Nzeto, Cambundi Catembo, Luquembo, Cubal, and Songo, frequent references to illness underscore the substantial impact of health issues on the workforce. Conditions such as fever, neck pain, and general physical decline are commonly reported. These ailments often result in prolonged absences or even a total inability to work, highlighting the urgent need to expand access to healthcare services and support in these areas.

## **Seasonal and weather conditions**

Seasonal and climatic factors exert a significant influence on employment, particularly in municipalities heavily reliant on agriculture. In areas such as Londuimbali, Luau, and Cacongo, irregular weather patterns, extended dry seasons, and cold spells hinder agricultural activity, directly impacting livelihoods. For example, prolonged droughts can severely diminish crop yields, leading to income losses and extended periods of unemployment. Similarly, cold weather can delay planting and harvesting schedules, further disrupting the employment cycle. This reliance on favorable weather conditions leads to unavoidable periods of unemployment during adverse seasons, reinforcing the need for strategies that mitigate these impacts. Investments in irrigation infrastructure, improved weather forecasting, and the development of alternative income-generating

activities during the off-season could help reduce these vulnerabilities and stabilize employment opportunities throughout the year.

### **Age and physical limitations**

Age and physical limitations also play a major role in contributing to unemployment and worklessness. In municipalities such as Nzeto and Cuango, many elderly individuals are physically unable to perform labor-intensive tasks, forcing them to depend on their children or community support for sustenance. The natural decline in physical capacity associated with aging makes it increasingly difficult for older adults to engage in consistent employment, often leading to prolonged periods of inactivity. Furthermore, chronic health conditions common among older adults – such as arthritis, vision impairment, and reduced mobility – compound these difficulties.

Beyond physical health, the psychological effects of aging can also contribute to unemployment. Many older individuals may feel inadequate or fear they cannot compete with younger workers, discouraging them from seeking employment opportunities. Moreover, there is often a scarcity of job opportunities suited to the skills and capacities of older adults, further limiting their employment prospects.

These challenges underscore the importance of providing dedicated support and tailored opportunities for older adults. Initiatives could include creating less physically demanding job roles, offering retraining programs to equip them with new skills, and developing community programs that promote social engagement and mental stimulation. Access to comprehensive healthcare services that address both physical and mental health concerns is also critical to preserving older adults' ability to work and maintain independence. Addressing these needs would help reduce periods of unemployment among the elderly population and contribute to enhancing their overall quality of life.

### **Economic factors and job opportunities**

Economic instability and limited job opportunities are major contributors to periods of unemployment across several municipalities. In areas such as Nzeto and Nama-cunde, the scarcity of employment prospects results in extended periods without work. This challenge is further aggravated by local economic instability, where fluctuations in the economy create unpredictable job availability. The closure or poor performance of

small businesses, on which many individuals rely for employment, further compounds these issues.

Financial constraints also emerge as a significant economic factor affecting employment. In many municipalities, the cost of living often exceeds household income, making it difficult for individuals to sustain regular employment. This dynamic can perpetuate a cycle of poverty, where the inability to secure stable work exacerbates financial hardship, which in turn further diminishes prospects for finding and maintaining employment.

To tackle these challenges, economic development initiatives are needed to create stable employment opportunities and support small businesses. Investments in infrastructure, education, and vocational training can strengthen the foundations of a more resilient local economy. Additionally, financial support mechanisms, such as micro-loans and grants, can help sustain small businesses and foster job creation. By promoting economic stability and generating employment, these interventions can help reduce periods of unemployment and improve the overall quality of life for residents in these municipalities.

### **Various reasons**

Beyond health, climate, age, and economic factors, a range of other reasons also contribute to periods of unemployment and worklessness. In some municipalities, such as Songo, emotional factors, such as grief following the loss of family members, are cited as reasons for not engaging in work. This highlights the crucial role of mental health and emotional well-being in enabling consistent participation in the labor market. Social and community support systems also play an important role, providing assistance or resources for individuals during periods when work is unavailable.

Additionally, certain municipalities face unique local circumstances that influence employment patterns. For example, in Gambos, residents report highly variable work periods, with long stretches without employment due to a combination of health issues, economic instability, and other local challenges. This variability underscores the complex interplay of multiple factors that disrupt employment and limit household income.

Addressing these diverse causes requires a holistic approach. Strengthening mental health services and raising awareness of the importance of emotional well-being can help reduce unemployment linked to emotional distress. Enhancing social support systems and promoting community resilience and self-sufficiency can also help mitigate prolonged periods of worklessness. Tailored interventions that consider the specific local conditions of each municipality are essential for effectively addressing these varied reasons for unemployment.

### **Specific perceptions of each municipality**

To fully understand the nuances of unemployment and worklessness, it is important to consider the specific perceptions reported in each municipality. Each region presents its own challenges and patterns contributing to periods without work. **Table 3.4** summarizes these patterns for selected municipalities in the study sample. For instance, in Icolo-Bengo, unemployment is primarily associated with health issues, suggesting that interventions aimed at improving both healthcare services and the general economy could be beneficial. In Nzeto, health problems are also the most commonly cited cause, along with mentions of actively searching for work, indicating that enhanced healthcare services might play a critical role in reducing unemployment in this municipality.



Cambundi Catembo and Luquembo primarily report health-related absences, highlighting an urgent need for enhanced healthcare services. Similarly, in Cubal and Andulio, health issues significantly affect work availability, underscoring the persistent challenges posed by inadequate healthcare infrastructure. In Gambos, frequent mentions of prolonged periods without work – often attributed to economic instability – underline the importance of fostering economic development initiatives to create more stable employment opportunities.

In Namacunde, poor economic conditions and the fragility of small employers are prominent concerns, pointing to the potential benefits of supporting small businesses and promoting broader economic stability. In Cuango, age-related factors and dependence on agricultural conditions are particularly notable, suggesting the need for programs that support older workers and initiatives to strengthen agricultural resilience.

Municipalities such as Luau, Londuimbali, and Muconda report that climatic and economic factors – such as machinery breakdowns – affect work availability. This highlights the importance of investing in infrastructure and providing technological support to reduce the vulnerability of local economies to such disruptions. In Songo, health-related challenges remain prevalent, with occasional references to social factors such as illness and mortality, indicating the need for comprehensive health and social support services. Meanwhile, in Cacongo and Belize, climate impacts and seasonal unemployment are frequently reported, suggesting that improved weather forecasting and better communication with farmers could support more effective mitigation strategies.

By incorporating these specific insights, tailored interventions can be developed to address the unique challenges of each municipality. Such an approach ensures that solutions are relevant and responsive to local contexts, ultimately reducing periods of unemployment and improving the well-being of residents.

### **Implications for social assistance planning**

An analysis of periods without work among social transfer recipients reveals clear seasonal patterns influenced by sectoral and regional factors. Generally, the highest rates of unemployment occur between July and September, while the lowest are observed between April and June. This seasonal effect is particularly pronounced in agri-

culture and informal sectors, where employment opportunities fluctuate significantly in line with the agricultural calendar and broader economic cycles.

The regional analysis also demonstrates that periods without work vary considerably across municipalities, shaped by local economic activities, weather patterns, and, potentially, regional policies. For instance, municipalities such as Songo, Gambos, and Bula-Atumba experience high levels of inactivity during the July to September period, likely due to seasonal factors impacting local industries.

Understanding these patterns is essential for program managers seeking to design targeted interventions that address unemployment during periods of reduced job opportunities and lower household incomes. Strategies such as seasonal employment programs, vocational training, and efforts to promote economic diversification can help mitigate the negative impacts of these periods. Moreover, implementing social protection measures during times of low family income can provide a critical safety net for the most vulnerable populations, ensuring that recipients of social cash transfers are able to meet basic needs even when employment is scarce.

In conclusion, addressing the challenges associated with periods of inactivity requires a multifaceted approach that takes into account sectoral and regional dynamics. The data presented in this report can serve as a valuable resource for informing the planning and implementation of social programs.

### **3.4. Survival strategies and mechanisms**

It is important to note that the income-generating activities described above vary considerably by municipality, agro-economic zone, and the specific potential each area offers – whether in terms of available natural resources, personal skills, or cultural traditions. Nevertheless, most interviewees indicated that income from their primary activity is insufficient, largely due to the inherent instability of these livelihoods. Factors such as climate variability, challenges in accessing markets, and the lack of production means to expand cultivation areas or improve productivity all contribute to this precariousness.

In the southern municipalities, the 2019-2020 period witnessed one of the most severe droughts in the past 40 years, as previously mentioned. The qualitative component

of this study included two municipalities particularly affected by this crisis – Londuimbali in Huambo and Cacula in Huíla – where interviewees shared harrowing accounts of the drought's impact on their main livelihoods and its devastating consequences. Respondents spoke of widespread hunger, recounting, for example:



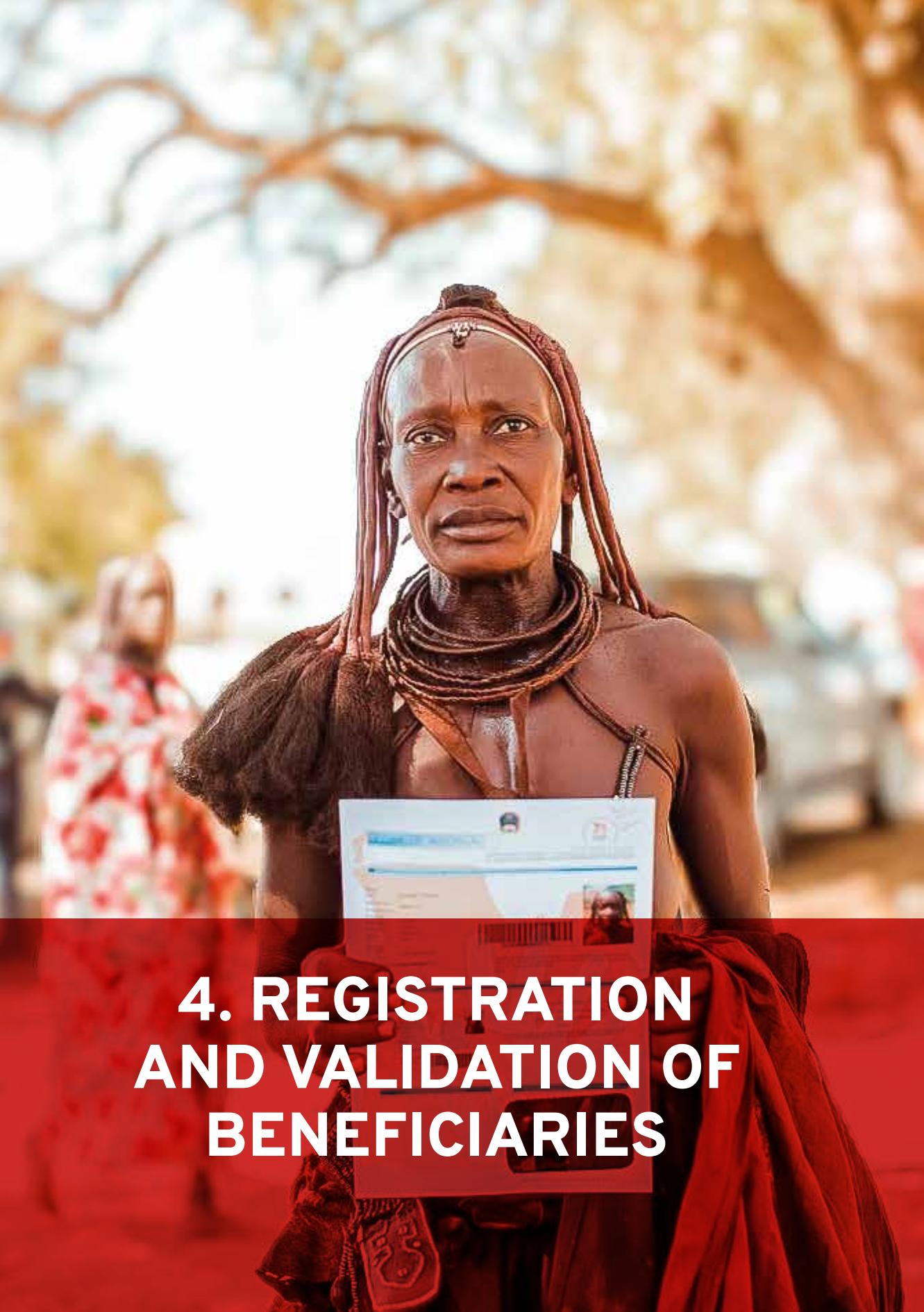
***“Many people here died of hunger. Manioc and fuba de bombó killed many because people didn’t let the manioc sit in the water,” and “During the drought, people roasted green mangoes to eat... mango soup meant peeling green mangoes and cooking them. There really was a lot of hunger here. It wasn’t until the money arrived that people were able to buy food.”***

The concept of coping strategies is closely tied to the resources available to households and their capacity to respond to crises and shocks to ensure survival. In countries where social protection is limited and inaccessible to many, households are forced to navigate poverty and vulnerability by adopting adaptive or survival strategies in response to negative events and shocks, often struggling to maintain a fragile physical and emotional balance. These experiences are commonly accompanied by high levels of stress and require some form of adjustment or adaptation.

In Angola, a prolonged economic recession from 2015 to 2020, compounded by the COVID-19 pandemic, further deepened poverty and vulnerability for an increasing share of the population. The impact was particularly severe among households with multiple children, single-parent families, residents of remote rural areas, the elderly, the sick, and others excluded from social protection mechanisms and possessing limited coping capacities.

Coping with crises and shocks is best understood as a process rather than a singular event, encompassing a variety of strategies and response mechanisms. These responses depend on the type of shock experienced, geographical location, and the socio-demographic and economic characteristics of affected households. Traditional support networks – both familial and community-based – were themselves highly vulnerable and thus unable to serve as effective safety nets during times of crisis.

The degree of vulnerability and the responses observed varied between municipalities. In areas where economic degradation was already advanced, household sizes and dependency ratios were high, and opportunities to diversify income sources were limited, the prolonged drought triggered the gradual adoption of increasingly extreme coping mechanisms. These included reducing expenditures, selling productive assets and livestock, eliminating entire meals, and, in some cases, exposing individuals to extreme physical stress and even death.

A woman from a traditional community, possibly the Suri or Mursi, is shown from the chest up. She has a shaved head with a small shaved patch on the forehead, multiple large earlobes stretched with leather, and a dark, textured skin tone. She is wearing a dark, layered shawl. She is holding a white tablet device with both hands, displaying a digital ID card on the screen. The ID card shows a portrait of a person, a name, and some other identifying information. The background is a bright, outdoor setting with trees and other people in traditional dress.

## 4. REGISTRATION AND VALIDATION OF BENEFICIARIES

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*A dialogue-based registration approach, combined with community and institutional validation, ensures that the process of selecting beneficiaries is tailored to the local context. This alignment of expectations encourages broad community involvement, fostering transparency and trust in the Program.*

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In the field of social cash transfers (SCT), the design and implementation of field operations are essential to success. These programs, which aim to alleviate poverty and promote social and economic stability, rely on meticulous planning and careful execution. Effective field operations ensure that resources are distributed efficiently, beneficiaries are correctly identified, and the program's overall impact is maximized. This chapter, along with the next, examines the key components of field operations, exploring how they contribute to the effectiveness, transparency, and sustainability of social cash transfer initiatives in rural areas.

## **4.1. KWENDA approach at the local level**

For social cash transfers to be successfully implemented in rural areas, it is crucial to develop a comprehensive communication and education strategy. The goal is to adequately prepare, inform, and engage communities about the program's objectives, benefits, and processes. When tailored to the social and cultural specificities of target populations – using local languages and culturally relevant materials – communication efforts significantly enhance understanding and participation. Additionally, the educational component involves community awareness campaigns and training sessions, ensuring that all community members, especially the most marginalized, are well-informed and able to participate in the program. Equally important is the active involvement of local government institutions. Administrative officials must be fully trained and equipped to support the program's rollout. Their engagement is vital to ensure smooth coordination, address potential challenges, and build trust between government entities and local populations. By integrating these elements, the strategy enhances the effectiveness of social cash transfers, empowers communities, and strengthens local governance structures.

### 4.1.1. Local awareness and education mechanisms

In 2020, the KWENDA Program conducted a six-month pilot phase in five municipalities across the provinces of Cuando Cubango, Cunene, Huila, Malanje, and Zaire – each representing distinct geographical, socio-cultural, and economic contexts. This phase aimed to: (i) validate the program's processes and methodologies; (ii) test planning assumptions; and (iii) support the municipalization of social action through the establishment and institutional strengthening of Integrated Social Action Centres (CASI).

During this phase, the program was presented to municipal administrations, association and religious leaders, and traditional authorities. Technical aspects were also addressed, including the operationalization of cash transfers, integration between KWENDA's information system (SiiPS) and MASFAMU's (SIGAS), and support for the Municipalization of Social Action (MAS) through CASI. Importantly, this phase provided valuable lessons that allowed the program to develop a contextualized approach to working with institutions at all levels – from provincial to communal – as well as with the communities themselves. **Table 4.1** summarizes eight key lessons relevant to this study.

**Table 4.1.** Lessons learned from the pilot phase of the program

Key Lessons	Description and Attributes
<b>Strengthening communication channels for more effective coordination</b>	Effective communication and coordination with local institutions and communities were crucial for implementing the Program and managing expectations. By fostering clear and consistent communication channels, the Program was able to build trust and ensure that all stakeholders were well-informed and aligned with its objectives and processes.
<b>Involvement of provincial institutions for sustained Program support</b>	The involvement of provincial governments in the selection of municipalities was key to securing institutional engagement. This not only facilitated the Program's implementation but also ensured the necessary political and administrative backing for its long-term success and sustainability.

Key Lessons	Description and Attributes
<b>Optimization of internal management processes for efficient Program implementation</b>	<p>By retaining responsibility for core processes and avoiding outsourcing, the Program was able to control costs and reinforce local state institutions. This approach fostered a sense of ownership among local entities, ensuring their full commitment to both the work processes and the results.</p>
<b>Empowerment of staff and local communities through comprehensive training</b>	<p>Training local staff and ADECOS was essential to ensure that communities fully understood the Program. It also strengthened the use of the grievance system, as trained individuals were better equipped to explain procedures to the community, thereby promoting transparency and trust.</p>
<b>Strategic use of geographic segmentation</b>	<p>The mapping of micro-areas for Program operations allowed for effective geographical segmentation, which enhanced reach and impact. This strategy enabled the efficient allocation of resources and ensured that intended beneficiaries were successfully reached.</p>
<b>Active participation of heads of household in the process</b>	<p>The active engagement of household heads was vital during registration and in subsequent activities. Their involvement ensured accurate information sharing and greater household awareness, thereby enhancing the credibility and effectiveness of the Program.</p>
<b>Leveraging the influence of community leaders for Program success</b>	<p>The participation of community leaders was critical for mobilizing communities and ensuring that messages about TSM and social protection were disseminated promptly and effectively. As trusted figures, they played a pivotal role in advocating for the Program and keeping community members informed and engaged.</p>
<b>Adapting local solutions to address operational challenges</b>	<p>Identifying and applying local solutions to operational challenges was key to improving service delivery. For example, the use of banking correspondents facilitated more efficient access to benefits. Such locally-driven solutions ensured that services were both culturally appropriate and responsive to community needs.</p>

As previously mentioned, introducing the KWENDA Program involved a lengthy process of engaging with local institutions and communities to explain its objectives, the TSM process, and its inclusion criteria. At the conclusion of this phase, KWENDA systematized the approach – while accommodating the specific contexts of each province – into a framework summarized in the 10 stages outlined in **Table 4.2**. This framework was developed based on discussions with senior officials and the Program’s TSM Manual, serving as the model for scaling the approach to the rest of the country.

This process ensured that both institutions and potential beneficiaries had access to comprehensive information about the KWENDA Program. It also facilitated the establishment of mechanisms for raising community awareness, educating the population, and identifying the most effective communication channels. Additionally, it provided reliable sources of information regarding the Program and its eligibility criteria. Importantly, this approach ensured the active participation of local institutions throughout the process, creating a framework of shared responsibility for the Program’s implementation.

Focus group discussions confirmed that these community awareness and education mechanisms were effective at various stages. The Sobas received Program messages and passed them on to the population, recognizing that “*people cannot leave the village to be found at home at registration.*” In some cases, beneficiaries could not specify exactly who had provided the information, but they often referred to visual identifiers, such as “*the motorcycle with the FAS symbol*” or “*the man with the same FAS symbol on his clothes.*” However, ADECOS were most frequently mentioned as the primary agents mobilizing the community. This is largely due to their close and continuous interaction with the population, as they are elected by the communities themselves to handle matters related to the Program – a point that will be further examined in **Chapters 5 and 11**.

As a result of this process, most respondents demonstrated a correct understanding of the Program’s objectives and eligibility criteria. During interviews, participants frequently cited information received from neighborhood coordinators, Sobas, ADECOS, and other outreach agents. Most interviewees showed accurate knowledge of the Program, including the ability to identify the designated beneficiary within their households. Even in the urban areas of Cabinda, where registration focused on specific groups, interviews indicated that beneficiaries clearly understood the referral and registration criteria.

**Table 4.2.** Stages in the process of approaching and announcing the program

Stage	Process Description
<b>First Stage</b>	Presentation of the Program to the municipal administration, informing them of its arrival in the municipality, selected based on multidimensional poverty quintiles.
<b>Second Stage</b>	Gathering from the municipal administration a list of villages, including data on population size and existing infrastructure in each village.
<b>Third Stage</b>	Joint field visits by the municipal administration and Program team to verify the village list. During these visits, a data matrix is completed with detailed information for each village.
<b>Fourth Stage</b>	Classification of the completed matrices and assignment of micro-area codes.
<b>Fifth Stage</b>	A meeting with the municipality's Social Consultation and Coordination Councils, which include a broad range of municipal-level actors (administrators and deputies, neighborhood coordinators, traditional authorities, representatives of political parties, NGOs, and religious institutions – typically 100-150 participants). During this meeting, the Program and the proposed list of villages are presented. Participants can suggest changes, leading to additions or removals from the list.
<b>Sixth Stage</b>	Training of ADECOS on community dialogue techniques, registration criteria, and the use of KoboCollect for completing questionnaires.
<b>Seventh Stage</b>	ADECOS conduct community dialogue sessions within their micro-areas, providing information about the Program and the upcoming registration process.
<b>Eighth Stage</b>	The municipal administration is informed of the registration plan and the allocation of roles and responsibilities. The administration then communicates the registration schedule to the communities.
<b>Ninth Stage</b>	Collection of household data.



***“A team in charge of KWENDA showed up here in the neighborhood. They gathered everyone and began explaining: ‘Well people, the government is here to help with the KWENDA Program. This program will register elderly people aged 60 and above who can no longer work, people with physical disabilities, those with illnesses, and widows with five, six, or seven children who have no one to support them. In other words, anyone entitled to receive money from KWENDA must be registered.”***

Information about the Program reached communities through a variety of trusted individuals, even if they were not direct FAS employees. As described earlier, a flow of information starts at the provincial level and cascades down to traditional authorities in each village. Messages crafted at provincial, municipal, and communal levels are transmitted to neighborhood coordinators and Sobas via ADECOS, who then *“appeal to the people. The coordinator sent someone to appeal, and the people were already there. It was an appeal before the team arrived.”*

These same ADECOS and local entities are also the primary contacts for beneficiaries seeking assistance, whether for complaints or clarifications regarding the Program’s progress. Beneficiaries rely on them for guidance on issues such as late registrations. As one resident of Calucinga recounted: *“I did not register when they came to register because I was in the fields. Then ADECOS gave me the clue [guidance] that it was about to start and that is how I registered.”* However, this relationship can sometimes be affected by challenges, which will be analyzed in detail in **Chapters 5 and 11**.

In conclusion, in terms of community knowledge, KWENDA has successfully reached even the most remote villages, is well-known among its target audience, and has managed to address some of the initial fears and hesitations. ADECOS themselves emphasized their role in this work, highlighting *“the community dialogue where they explain more about KWENDA and the benefits it could bring to families later.”*

#### **4.1.2. Institutional engagement**

At the institutional level, the pilot phase was widely referred to by the interviewed institutions – both at municipal, communal, and provincial levels – as a process of

testing and learning that actively involved local entities. As noted by the Vice-Governor for the Social Sector of Huila, *“KWENDA has two dimensions: a national one, where strategies are defined, and another at the provincial level, where there is a process of creation and adaptation involving local institutions in the Program’s implementation. There is always dialogue, consensus-building, and discussions among provincial stakeholders, followed by the selection of municipalities, the formation of teams, and their training, right through to community-level work.”* While not all provincial governments and administrations demonstrate the same level of commitment, KWENDA maintains a consistent approach, adapting to local conditions and seeking locally-driven solutions that involve local institutions to the greatest extent possible. At the municipal level, the collaborative spirit was echoed by the municipal administrator of Andulo: *“We monitor the Program with FAS, and we continue to work together. We hope that future projects will follow the same approach and achieve the same success that KWENDA has had here in our municipality.”*

KWENDA stands out as the first social protection program to achieve effective involvement of both its beneficiaries and a broad network of local institutions. In many cases, it has reshaped the way these institutions operate – training their staff, providing in-depth knowledge of local realities in communes, villages, and neighborhoods, and addressing precarious living conditions. The Program has also integrated public services at the local level, setting an example of a new, more responsive model for managing relationships between citizens and public administration. Furthermore, it enabled technically demanding processes to be adopted by public sector officials and community-elected interlocutors (ADECOS).

***Similarly, officials from Cacula highlighted KWENDA’s significance: “KWENDA started in Cacula. This program makes us proud! I believe it’s a foundational experience for the country’s family social security system. It involves all of us!”***



Therefore, the process of engaging local institutions and communities must not only be maintained but also strengthened, given its impact in several key areas: (i) revitalizing the functioning of local institutions; (ii) providing comprehensive insight into living conditions; (iii) training public service staff; (iv) integrating diverse public services for the population; (v) demonstrating a new model for citizen-public administration relations; and (vi) empowering community-elected interlocutors.

## 4.2. Registration process

The registration phase, involving the mass registration of households, is one of the most critical steps in KWENDA's operational process, as it lays the groundwork for all subsequent activities. As discussed earlier, preparation for registration involves a series of progressively technical activities. However, the primary criterion for selecting beneficiaries must always be their actual condition of vulnerability, regardless of the poverty classifications established at the municipal level. The following sections present key considerations regarding the selection approach, registration practices, and validation processes.

### 4.2.1. Attributes of the registration process

KWENDA's registration process was designed with an emphasis on simplicity and transparency, ensuring that potential beneficiaries could register without facing unnecessary barriers. The process incorporated intuitive digital platforms for easy navigation, versatile mobile applications for on-the-go registration, and traditional face-to-face registration points – crucial for areas lacking reliable internet access or technological infrastructure. Equally important were robust mechanisms for validating and verifying the information of registered beneficiaries. These measures were essential for preventing fraud and ensuring that assistance reached those genuinely in need. Validation methods included cross-referencing data with other government databases, community-based verification, and periodic field checks.

Beneficiaries interviewed during the Program's evaluation consistently emphasized the importance of transparency throughout the registration and validation process. Their trust in the Program was reinforced by clear, consistent communication regarding every aspect of the process, including eligibility requirements, selection criteria, and the rights and responsibilities of beneficiaries. This transparent approach not only clarified procedures for all involved but also fostered cooperation between beneficiaries and registration teams, ensuring alignment and mutual understanding.

Despite these efforts, there were occasional instances where ineligible families attempted to present themselves as vulnerable to gain access to the Program's benefits. Such challenges underscored the need for rigorous validation mechanisms and the on-going reinforcement of transparent practices to preserve the Program's integrity and ensure resources are directed to those truly in need. Ultimately, the key to successful



beneficiary selection lies in having well-defined criteria and a systematic, transparent identification process. While KWENDA has made significant improvements in refining its validation criteria at the village level, special attention must be paid to elderly individuals living in vulnerable households to prevent their exclusion due to their family circumstances.

#### **4.2.2. Identification of eligible beneficiaries**

The accurate selection of households for social cash transfer programs is fundamental to their effectiveness. To maximize impact, these programs must focus on the poorest and most vulnerable households. Given that beneficiary identification involves multiple social factors, the active participation of stakeholders engaged in poverty reduction is essential in both designing and implementing selection strategies. Their involvement is critical to the success of the KWENDA Program, as summarized in **Table 4.3**, based on insights from field technicians.

Registration is conducted by ADECOS supervisors and ADECOS operating in the designated municipalities, under the leadership of FAS technicians. However, according to the KWENDA Cash Transfer Manual, when necessary, the FAS Provincial Department – acting as the supervisory body – can mobilize additional support. This may

include ADECOS from other micro-areas or cadastradores from other properly trained institutions, such as scout groups, religious youth organizations, or community trainees. This flexibility ensures that the registration process remains transparent and accountable. Such reinforcement is typically required when the selected micro-areas lack a sufficient number of ADECOS to carry out the process effectively.

**Table 4.3.** Stages of the registration process

Stage	Process Description
<b>First Stage</b>	<b>Mapping of micro-areas:</b> This involves defining the geographical boundaries of each micro-area, identifying the number and characteristics of households, as well as mapping social and economic assets and access to services within these localities.
<b>Second Stage</b>	<b>Association with Fixed Points:</b> Each micro-area is linked to a geographically designated Fixed Point. This facilitates administrative and territorial planning at the municipal level and supports the registration and monitoring of beneficiaries within the Program's information and management system (SiiPs).
<b>Third Stage</b>	<b>Training of ADECOS and equipment assignment:</b> ADECOS receive training and are assigned encrypted smartphones configured with SiiPs registration forms to carry out the registration process securely and efficiently.
<b>Fourth Stage</b>	<b>Identification and registration of potential beneficiaries through home visits:</b> During this stage, (i) the objectives of the Program are communicated to households; (ii) the families' living conditions are assessed; and (iii) households and their members are registered. The collected data is then transmitted to the information system via the internet.

#### 4.2.3. Efficiency of the registration process

The efficiency of identifying eligible beneficiaries in social cash transfer programs across Africa varies significantly, depending on program design, resource availability, and local conditions. The integration of mobile technology and digital databases has notably enhanced efficiency in countries such as Kenya and Ghana, enabling faster and more secure payments directly to beneficiaries (S. Handa et al., 2012). However, lim-

ited data infrastructure remains a significant barrier to effective beneficiary identification. Incomplete or outdated population data, limited digital access, and the restricted reach of government services in remote areas often lead to high exclusion errors. Some programs address these challenges through community-based selection methods, involving local leaders and community members in the identification and verification of beneficiaries. While this approach fosters transparency and is well-suited to local contexts, it can also be susceptible to bias or manipulation by local authorities or influential community figures.

The experience in Cabinda illustrates how the efficiency of the registration process can be enhanced by cross-referencing Program data with other governmental and non-governmental databases. Such collaboration helps to fill information gaps, optimize resource use, and improve beneficiary identification. Additionally, the political will and governance structures responsible for implementing social cash transfer programs have a profound impact on their efficiency. Strong government commitment and transparent social protection policies are essential for the long-term success of these initiatives.

Despite examples of efficient and successful registration, particularly in municipalities like Cabinda, the overall picture remains mixed, with varying experiences across different regions (as shown in [Annex A3-3](#)). Nonetheless, continued investment in technological solutions, data management, communication strategies, community participation, and governance structures is essential to enhance the effectiveness and reach of the entire registration process.

### **Beneficiaries' perspectives on the registration process**

Overall, the registration process was well received by beneficiaries, with the majority reporting positive experiences. This suggests that the design and implementation of the process successfully addressed beneficiaries' needs. Feedback from beneficiaries was categorized into four key factors: (i) delays in resolving registration issues; (ii) inconvenience due to time consumption; (iii) speed and efficiency, and (iv) no opinion formed. These factors, detailed in [Table 4.4](#), provide a comprehensive overview of beneficiaries' experiences, highlighting both strengths and areas for improvement. The data reveals notable patterns in satisfaction levels, pointing to specific areas where the process succeeded and others where further refinement is needed, particularly regarding differences between genders and age groups. Understanding these patterns is

crucial for enhancing the registration process and ensuring it better serves all beneficiaries. A more detailed breakdown of these results at the provincial level is available in [Annex A4-1](#).

## **Measuring Beneficiary Satisfaction with the Registration Process**

Survey results indicate high levels of satisfaction, with 80.2 percent of beneficiaries describing the registration process as “*quick and well organized*.” This reflects an overall perception of efficiency and alignment with expectations. The focus on speed and streamlined procedures contributed significantly to this positive assessment, as beneficiaries valued a simplified process that minimized both time and effort. A small percentage (2.8 percent) reported problems with delays, while 8.9 percent found the process inconvenient and time-consuming. These areas of dissatisfaction highlight opportunities for improvement, such as reducing waiting times and simplifying procedures. Additionally, 8.1 percent of beneficiaries expressed no opinion on the process. This neutral group may represent individuals with unclear expectations or limited prior experience with similar processes, warranting further research to understand and better engage this segment during future registration efforts.

## **Gender Differences in Registration Experiences**

Analysis of the data by gender revealed slight differences in beneficiary experiences. Men reported marginally higher satisfaction levels compared to women. Furthermore, men were more decisive in their responses, with only 4.5 percent expressing no opinion, compared to 10.6 percent of women. This suggests that men may engage more directly or confidently with registration staff. Factors such as varying levels of comfort with technology or differences in communication styles could contribute to this disparity.

Interestingly, men also reported being slightly more affected by delays in the process, while women were more likely to describe the process as inconvenient, particularly due to the time demands and the complexity of the digital components. These subtle differences underscore the importance of incorporating gender-sensitive approaches in the design and implementation of the registration process. Addressing these dynamics can help ensure that the process is equitable, accessible, and user-friendly for all beneficiaries.

**Table 4.4.** Beneficiaries' experiences with the registration process

Characteristics	Delays in resolving registration issues	Inconvenient - time consuming	Speedy and efficient process	No opinion	TOTAL
<b>TOTAL</b>	<b>2,8</b>	<b>8,9</b>	<b>80,2</b>	<b>8,1</b>	<b>100,0</b>
<b>Sex</b>					
Male	3,0	8,8	81,8	4,5	100,0
Female	2,7	8,9	79,1	10,6	100,0
<b>Age Group</b>					
[15-19]	4,3	4,3	89,2	2,2	100,0
[20-24]	3,6	6,3	84,4	6,7	100,0
[25-29]	2,8	6,7	82,3	5,5	100,0
[30-34]	2,6	8,3	82,8	4,0	100,0
[35-39]	3,6	8,5	83,1	4,3	100,0
[40-44]	1,8	6,1	85,2	5,6	100,0
[45-49]	2,3	9,7	80,7	7,8	100,0
[50-54]	3,3	6,7	81,7	7,5	100,0
[55-59]	3,0	7,2	74,4	15,6	100,0
[60-64]	2,1	11,7	74,7	12,2	100,0
[65-69]	3,2	14,4	73,2	11,6	100,0
[70-74]	3,5	16,3	72,5	14,4	100,0
[=/>75]	2,9	12,5	77,4	10,2	100,0

### Age and Registration Experience: From Young to Old

Age significantly influences beneficiaries' experiences with the registration process, with noticeable variations across different age groups. Younger beneficiaries, particularly those aged 15 to 24, reported the highest levels of satisfaction, with very few finding the process inconvenient. This trend likely reflects their greater familiarity and ease with digital technologies and administrative procedures. Satisfaction levels remained high among middle-aged beneficiaries (25-54), though a noticeable peak in complaints about inconvenience appeared among those aged 45-49. This could be attributed to increased life responsibilities and tighter time constraints often faced by individuals in this age bracket. To better accommodate this demographic, more flexible registration options or streamlined procedures could be considered.



For older beneficiaries, however, satisfaction levels tended to decline. Respondents aged 60 and above reported lower satisfaction, with a marked increase in complaints of inconvenience among the 70-74 age group. Furthermore, a higher proportion of older individuals expressed no clear opinion on the process, indicating a potential need for more tailored support and targeted communication strategies for this demographic.

#### **4.2.4. Registration challenges**

An operation of this scale is not without its challenges. Particularly during the pilot phase and the initial implementation in each province's first municipalities, one of the main issues encountered was the misidentification of beneficiaries' micro-areas. This occurred when the micro-area code of a beneficiary's residence was incorrectly recorded on the registration forms. Household mobility further complicated accurate beneficiary identification.

Another challenge stemmed from the fact that ADECOS were often unfamiliar with municipalities beyond their own, limiting their awareness of potential fraud attempts in these areas. These issues required additional attention during the validation pro-



cess. However, lessons learned during the pilot phase and initial municipal registrations allowed KWENDA to address these problems. By the time of the Program's evaluation, KWENDA had achieved a "*clean*" registration process with virtually no misidentifications.

Nevertheless, the scale and complexity of registering beneficiaries in remote villages continued to present significant challenges, as reported by participants. These challenges can be broadly categorized into three main areas: (i) timing of registration announcements; (ii) conflicts with peak agricultural periods, and (iii) absences due to various reasons.

Understanding these common difficulties is essential for improving the efficiency and effectiveness of future registration activities. Aligning the announcement of registration periods with the population's availability and taking into account typical causes of absence will help ensure higher participation rates and smoother operations.

### **Timing of Registration Announcements**

One of the most frequently reported issues was the short notice given to communities regarding registration activities. Many beneficiaries are small-scale farmers work-

ing on plots located far from their homes, sometimes as much as 20 kilometers away. This creates two main challenges – travel time and balancing work and registration. Family members often have to cover long distances to inform the head of household about the registration date, which is time-consuming and can prevent them from returning home in time for registration. Also, some respondents found it difficult to reconcile registration schedules with their agricultural responsibilities, which are critical to their livelihoods.

Conversely, in some communities, notifications were given too far in advance, leading to long waiting periods before registration actually took place. This premature communication often resulted in the demobilization of beneficiaries, who either lost interest or had to return at a later stage to complete their registration.

### **Peak agricultural periods**

Another major challenge was the scheduling of registration activities during peak agricultural seasons, such as land preparation, sowing, and harvesting. These periods require intense labor, with both producers and heads of household spending most of their time in the fields, often away from the villages. As a result, many potential beneficiaries were unavailable for registration, being occupied with essential farming tasks or seeking casual work to supplement their income.

### **Absences for various reasons**

Several beneficiaries were absent during the registration period due to unavoidable circumstances, including illness, migration, and bereavement. Health-related issues prevented some individuals from being present, while others, particularly men, temporarily migrated to other areas in search of employment or for personal reasons, making them unavailable at the time of registration. Additionally, participation in funeral ceremonies for family members often led to extended absences, as families dealt with the aftermath and related social obligations.

According to ADECOS, beyond these unavoidable absences, there were also instances of individuals refusing to register, despite being present in their communities. These refusals stemmed from a range of factors, including external influences and skepticism based on previous experiences with similar programs. The main reasons cited were: (i)

interference from opposition political parties that viewed the Program as a “*vote-chasing*” initiative; (ii) influence from churches and religious sects whose beliefs prioritized spiritual over material concerns; and (iii) general distrust of government programs due to a history of unfulfilled promises.

Some ADECOS reported initial difficulties in convincing certain community members to participate, though exact numbers were not provided. However, once benefit payments commenced, many of those who had refused registration reconsidered. As one ADECO described, “When they saw that the promised payments were actually being made, they started following us, asking when they could re-register. Some, not all, thought it was just a party or political promise.” Despite these challenges, the Program consistently prioritized the inclusion of particularly vulnerable individuals, such as the elderly, the sick, people with disabilities, and pregnant women in advanced stages, ensuring that home visits were conducted for those unable to travel. This was widely recognized by both ADECOS and beneficiaries.

Beneficiaries also shared accounts of initial resistance, with some community members actively avoiding registration teams. The timing of KWENDA activities, close to general elections, fuelled suspicions of political motives. As one beneficiary explained, “*They thought we were being visited so they could take pictures of us, to put our names on MPLA lists, or on UNITA lists, so they ran away.*”

Apart from political suspicions, some refusals were based on frustration with past experiences, where residents had been registered for various programs but never received any tangible benefits. This recurring disappointment led to a sense of apathy and disengagement. “*Some didn’t accept it because they’re always being registered, but nothing ever comes of it, so they just ignore it,*” an ADECO explained. Nevertheless, these doubts gradually faded as KWENDA demonstrated tangible results. With benefit payments being delivered, community perceptions shifted, and today, it is rare to find people in villages or neighborhoods who are unaware of the Program or fail to acknowledge its positive impact on their lives.

**“*Some people, after seeing others receive money and how their lives are changing, start saying: ‘They only registered you, not us.’ But when we were registering, they ignored us. Now that the cold hits them, they remember the blanket they were offered.*”**



Although the Program targets 1,608,000 households, with selection criteria designed to prioritize the most vulnerable and cover all municipalities in the poorest quintiles, the impact of cash transfers on family livelihoods and local dynamics has generated widespread demand for broader inclusion. Both institutions and communities have expressed a strong desire to be fully covered by the Program.

Several municipal and communal administrators highlighted gaps in registration coverage. In communes such as Dando, in the municipality of Nharea, or Calucinga, in Andulo, officials noted significant discrepancies: *“Only 2,000 families have been registered, but the commune itself has 9,000 inhabitants, according to the 2014 Population Census.”* Similarly, in Calucinga, *“Out of 203 villages, 103 have been registered, and the difference is already visible. In those 100 villages that remain unregistered, we hope the government will allocate more time to extend the Program to them.”* In Cassumbe, Andulo, another administrator added: *“We followed 102 villages, of which only 20 were registered, and you can see the difference.”* Communal administrators were unanimous in their view that extending the registration would be highly beneficial: *“What we want is for the Program to re-register the remaining families because this can help vulnerable families a lot.”*

In Cabinda province, the registration process was conducted in two distinct phases. The first phase, in 2021, focused on general registration of village populations in the municipalities of Belize and Buco Zau. The second phase introduced cash transfers in urban areas, with registration based on referrals from health and social services. In this phase, targeted categories of beneficiaries included the elderly, female heads of households with more than three children, widows, people with chronic illnesses and/or disabilities, and albinos in the municipalities of Cacongo and the provincial capital.

In the pilot municipalities, where methodologies were still being tested, logistical complexities contributed to potential registration failures. Challenges included difficult transit conditions, fragile communication networks, and high operational costs. Some individuals were eventually registered during the payment phase, but isolated pockets of unregistered people persisted in nearly all sampled municipalities. This was confirmed by an ADECOS supervisor, who described similar situations in Andulo, Malanje, and Uíge: *“They validated the communities, and many people managed to register then. Here in Angola, we sometimes disregard these things, but when benefits are announced, we rush in late, at the wrong time. Not everyone was able to get registered.”*

As previously mentioned, the registration process is carried out at the village level through house-to-house visits. This approach ensures that beneficiaries do not incur any direct registration costs. However, there were reports of individuals who, being away from their localities – whether working in fields (lavras), at communal or municipal centers, or even in other provinces – had to travel back upon hearing that registration had begun. These individuals incurred personal transport expenses to return home quickly. Nevertheless, these costs are not attributable to the Program, a fact acknowledged by both the beneficiaries and ADECOS.

It is important to highlight that, while the Program initially employed a gender-neutral indicator – ensuring parity in the number of registered direct beneficiaries – it has successfully adapted to local contexts by progressively registering women as primary beneficiaries. This adjustment arose from observations during the payment phase: *“Men were often absent, as they were out seeking income-generating activities, leaving only their wives to attend. Since the initial registration used the husband’s photograph, payments could not be processed in their absence. Consequently, the Program began registering women as primary beneficiaries.”* explained one ADECO. This adjustment led to an immediate increase in payment coverage and brought additional benefits in how households utilized the cash transfers, as will be explored in **Chapter 6**.

By August 2024, KWENDA had expanded registration to 94 municipalities, with 1,667,906 households registered and 1,061,746 households having received payments. Of these beneficiaries, 70.2 percent were women.

#### 4.2.5. From challenges to solutions

Addressing the challenges reported by beneficiaries regarding the registration of potential TSM beneficiaries is essential for improving the Program’s accessibility and effectiveness. To mitigate these issues, the Program could adopt more flexible scheduling approaches, aligning registration activities with the seasonal calendars of income-generating activities. This would involve providing timely notice of registration periods and planning activities outside of peak agricultural seasons, when possible.

Additionally, offering flexible registration windows or multiple opportunities for registration could help include individuals absent due to illness, migration, or other personal reasons. This could be achieved through complementary registration during

validation phases or at the time of payments. By implementing these measures, future registration activities would be more inclusive and better adapted to the specific needs and circumstances of beneficiaries, ensuring that a greater number of eligible individuals can access the social cash transfers to which they are entitled.

It is important to emphasize, however, that the challenges encountered during KWENDA's registration process have not outweighed its benefits, nor have they compromised the Program's core objectives regarding beneficiary coverage. The most frequently reported issue concerned insufficient notice of registration dates. Therefore, it would be advisable to provide earlier and more consistent communication of registration schedules and to avoid organizing registration during key agricultural periods or election campaigns.

After four years of implementation, it is unlikely that the Program's objectives will continue to be questioned, even during election periods. Nonetheless, reinforcing educational and awareness-raising efforts during these sensitive times remains a prudent approach.

Sustaining dialogue with communities about the Program's objectives, inclusion and exclusion criteria, and the fundamental right to social protection keeps ADECOS engaged and communities mobilized. This ongoing engagement can only yield further long-term benefits. Furthermore, maintaining the practice of registering women as primary beneficiaries, whenever local contexts permit, continues to be a sound strategy. This approach not only streamlines operational processes but also enhances the program's impact by promoting a more balanced allocation of resources, particularly in addressing the needs of women and children.

### **4.3. Validation processes**

The validation of data and information on registered households is a critical step in operationalizing cash transfers. Beyond being a technically thorough and rigorous process, validation involves the active participation of various local institutions. Importantly, it also gives beneficiary communities the opportunity to voice their perspectives on the fairness of procedures, assert their right to inclusion, and engage meaningfully with the Program. **Table 4.5** outlines the key stages of the validation process.

**Table 4.5.** Stages of the validation process

Stage	Process Description
<b>First Stage</b>	<b>Household classification:</b> Registered households are classified according to eligibility criteria for the TSM and the Productive Inclusion (PI) component. These criteria are predefined in the SiiPS information system or aligned with existing sectoral programs at the local level.
<b>Second Stage</b>	<b>Automated selection and list generation:</b> SiiPS performs an automated selection, generating two types of lists: provisional lists of households proposed for TSM registration and lists of households not selected. Both lists undergo three levels of validation: (i) community validation, (ii) institutional validation, and (iii) technical validation.
<b>Third Stage</b>	<b>Community validation:</b> Sessions are held with village residents, community leaders, and communal administrations to: (i) communicate which households meet or do not meet TSM eligibility criteria; (ii) correct inclusion and exclusion errors on the lists; and (iii) confirm the registration of potential beneficiaries.
<b>Fourth Stage</b>	<b>Municipal institutional validation:</b> A validation session is held with municipal institutions to certify the eligibility of proposed households, through cross-referencing of KWENDA's database with institutional databases (e.g., SIGFE, INSS).
<b>Fifth Stage</b>	<b>Technical validation:</b> The results of community and institutional validations are consolidated in the SiiPS system. From this, final beneficiary lists are generated, redistributed to institutions, and posted publicly at Fixed Points in the micro-areas.
<b>Sixth Stage</b>	<b>Payment list preparation:</b> SiiPS issues payment lists for validation by the FAS General Directorate, assigning each beneficiary a unique identification number and payment method. Simultaneously, it generates the necessary registration forms, bank details, proof sheets, passes, and payment receipts for each beneficiary.
<b>Seventh Stage</b>	<b>Payment plan preparation:</b> A payment plan is drawn up in coordination with the designated payment agent, negotiated in advance for each municipality.



### **Fixing validation lists: the pillar of transparency at community level**

Validating TSM beneficiaries after registration is a cornerstone of any well-functioning social protection program. For KWENDA, the central element of this process is the public presentation of provisional lists for community validation, a practice embedded in the Program's Communication Strategy. This step is crucial, as it underpins transparency and accountability – two pillars essential to the Program's success and credibility.

During validation, community members gather at a designated Fixed Point, where a Program team member reads aloud the names on the provisional beneficiary list. Individuals whose names are called are identified for payment, while those not appearing on the list are also addressed and informed of their non-validated status. This approach ensures that complaints and appeals from excluded individuals can be raised immediately and directed to KWENDA teams for clarification or correction.

However, the process is not without challenges. Logistical barriers – such as poor access to remote areas, lack of electricity, and adverse weather conditions, especially

ly during the rainy season – often hinder the effective posting of validation lists. In such cases, verbal announcements become the primary method of communication. Yet, several ADECOS have pointed out that the absence of publicly posted lists can lead to significant issues, sparking debates and unrest within communities. As they noted, *“It creates an environment conducive to suspicion, in which both beneficiaries and non-beneficiaries may question the integrity of the process.”* Such transparency gaps can seriously undermine the trust on which the Program relies for its effective functioning.

Ensuring that validation lists are accessible to the community empowers individuals to actively oversee the beneficiary selection process. This openness reinforces the Program’s commitment to justice and fairness, allowing community members to exercise their right to scrutinize who has been selected for assistance. If discrepancies or errors arise, questions can be raised, and clarifications sought, fostering a culture of accountability.

Nevertheless, the feasibility of posting lists depends largely on the local literacy level. In areas with low literacy rates, displaying lists is less effective, complicating the validation process. In such contexts, alternative methods of community validation must be considered to ensure transparency is maintained.

Regardless of these challenges, transparency remains fundamental to building and preserving trust within communities. It assures beneficiaries that resource allocation is impartial and strictly adheres to Program guidelines. In exceptional cases where all registered households are deemed vulnerable, the validation phase may be bypassed, allowing the payment list to be processed directly. This exception reflects the Program’s flexibility and responsiveness to urgent needs and local realities, while still upholding principles of fairness.

Therefore, the consistent and visible publication of validation lists is not a mere administrative formality but an essential practice for safeguarding the integrity and credibility of the cash transfer program. It ensures the Program remains accountable to its stakeholders and enables complaints to be addressed swiftly and fairly. In essence, transparency through public validation is the very foundation upon which the success of the entire KWENDA initiative depends. Without it, the Program risks losing the trust of the very communities it seeks to support.

## Challenges in Validating and Verifying Beneficiary Eligibility

The TSM validation process is a critical mechanism designed to ensure that assistance reaches those most in need. This rigorous process excludes individuals who do not meet the strict eligibility criteria, thereby maximizing the Program's impact on impoverished and vulnerable populations. However, despite its thoroughness, the validation process is not without its challenges. Inconsistencies and logistical obstacles can compromise its effectiveness and pose barriers to smooth implementation.

Eligibility for assistance is determined by specific criteria, with priority given to individuals and households facing significant economic hardship. Several factors can lead to exclusion from the Program. For instance, individuals who reside outside the village or neighborhood undergoing registration are automatically disqualified from inclusion in that village's beneficiary list. Likewise, those possessing stable economic assets or income equal to or exceeding the national minimum wage are considered ineligible. Additional exclusion criteria include owning businesses such as canteens or motorcycle taxi services, receiving state benefits like pensions or subsidies, or engaging in illegal activities, including exploitative child labor. These stringent measures are designed to ensure that resources are directed at those in genuine need, aligning with KWENDA's mission of prioritizing vulnerable families in impoverished areas.

However, the validation process faces several challenges that can undermine its fairness and transparency. ADECOS involved in the process have highlighted inconsistencies in its implementation. For example, in Muconda, Lunda Sul, there were cases where some eligible individuals were validated, while others with similar profiles were not, leaving their complaints unresolved and raising concerns about the process's impartiality.



*“Working with families in rural villages is often easier because they tend to stay in the same home. In contrast, families living near towns frequently change residences, and discrepancies in their names can occur. Updating and correcting these records in the database can take time, but it doesn’t affect their access to benefits – the support always reaches them...”*

In Andulo, ADECOS pointed out the complications caused by families frequently changing their place of residence. This mobility disrupts the validation process, as individuals registered in one neighborhood may have relocated by the time payments are made. Consequently, their names might no longer appear on the updated lists, leading to delays or denials of payment. Families affected by such discrepancies often wait for hours at payment points without resolution, while their attempts to communicate their situation are hampered by outdated contact information. This not only causes frustration but also highlights the need for the system to adapt to the mobility patterns of its beneficiaries.

### **Overcoming challenges along the way**

While the TSM validation process is designed to prioritize the most vulnerable, challenges related to name discrepancies and beneficiary mobility are inherent to the country's demographic dynamics and often exceed the capacity of local technicians to address. Nonetheless, several strategies can help mitigate these issues. Strengthening community dialogue is essential. Enhancing communication about the purpose and procedures of validation, the implications of changing residence, and the importance of notifying changes in advance can help manage expectations and reduce dissatisfaction. Additionally, increasing awareness and visibility of complaint mechanisms – such as through ADECOS, CASI, and dedicated telephone hotlines – can empower beneficiaries to seek redress and improve accountability.

Despite these challenges, the Program continues to meet its primary objective: delivering timely and appropriate assistance to those most in need. The operational experience of KWENDA underscores the importance of broad stakeholder engagement, effective communication, and solutions tailored to local contexts. By integrating these lessons, future programs can enhance their operational efficiency, increase community acceptance, and ultimately improve the well-being of target populations. In this regard, KWENDA offers a valuable case study for developing sustainable, community-centered social protection initiatives.



## 5. ACCESS TO FINANCIAL BENEFITS

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*Payment – the phase most eagerly awaited by beneficiaries. Yet, selecting the most suitable payment method for each municipality is arguably one of the most complex tasks in program management.*

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The decision between delivering payments in cash or via card involves multiple considerations. Each option carries distinct advantages and challenges. Making the right choice requires a deep understanding of the local context, available infrastructure, and the specific needs and preferences of the beneficiaries. Taking these elements into account allows program managers to select the method that maximizes both efficiency and impact.

The payment phase marks the moment when households receive the financial value of their social transfers – when the entitlement to social protection becomes tangible and begins to play a real role in reducing vulnerability. It is a standalone process that follows the validation and registration of beneficiaries in SiiPS, comprising the steps outlined in **Table 5.1**.

The questionnaire gathered data on both the efficiency and effectiveness of the payment process experienced by Program beneficiaries. The objective was to determine whether payments had been delivered on time to all beneficiaries and whether any complaints had been registered concerning the payment process. This information is essential for evaluating the Program's performance and confirming that beneficiaries are receiving the intended support promptly. Through analysis of the data collected, potential areas for improvement can be identified, enabling adjustments that streamline and enhance the payment process.

## 5.1. Payment Method

In rural social cash transfer settings, selecting the appropriate payment method is crucial for ensuring that funds are disbursed efficiently and on time. This section examines the principal payment modalities adopted by KWENDA, outlining the distinct advantages and limitations of each. From the security and convenience of bank-based transfers to the immediacy and simplicity of cash payments, the suitability of these approaches in rural environments is assessed. Furthermore, the section considers the various costs beneficiaries may incur in accessing their payments, offering a comprehensive analysis to support stakeholders in making informed, context-sensitive decisions that meet the needs of rural populations.

**Table 5.1.** Stages in the payment process

Stages	Process Description
<b>First Stage</b>	Through SiiPS, a payment request is issued to the service provider (mobile network operator or bank branch), along with debit letters and the corresponding support files. These files include: (i) the names of household representatives; (ii) their respective account numbers; (iii) the amount to be disbursed; and (iv) the scheduled payment date.
<b>Second Stage</b>	The payment service provider receives the beneficiary payment order transmitted from SiiPS.
<b>Third Stage</b>	At the provincial level, banks prepare named payment envelopes containing identification numbers, based on the beneficiary lists from SiiPS. The provincial FAS departments compile final beneficiary lists, registration forms, passes, verification sheets, and payment receipts, to be used at designated payment locations.
<b>Fourth Stage</b>	Prior to each payment, ADECOS must conduct community dialogue sessions to inform beneficiaries, door-to-door, regarding: (i) who will receive the subsidy; (ii) how bedridden or mobility-impaired beneficiaries will be paid; (iii) how to use a prepaid card or mobile phone/SIM card; (iv) the payment schedule; and (v) safety guidelines to avoid loss, theft, or misplacement of payment cards, if such are used.
<b>Fifth Stage</b>	For ongoing or recurring payments, ADECOS must continue community engagement, either through group sessions or door-to-door visits.

### 5.1.1. Main payment methods

Within the implementation framework of the KWENDA Program, two primary payment methods were utilized: cash and the multi-cash card. These were selected based on geographic location, the presence (or absence) of banking services, and specific agreements between FAS and local payment providers. Among the 7,551 beneficiaries surveyed, nearly three-quarters received their payments in cash, making it the dominant method across the sample.

The Program Fact Sheet, found at the beginning of this report, offers a detailed overview of the intervention. **Figure 5.1** presents the breakdown of payment methods in six out of the 20 municipalities surveyed. It is important to note that 14 municipalities conducted all payments (100 percent) in cash, and are therefore not included in the figure. In contrast, Gambos, Belize, and Cacula opted exclusively for the multi-cash card, while Cacongo, Cuito Cuanavale, and Nzeto implemented a mixed approach, using both methods in varying proportions. These differing strategies underscore the Program's adaptability to local conditions, but also prompt reflection on the accessibility and practicality of each method – particularly in areas where financial infrastructure remains limited.

To facilitate payments, the Program relies on service providers – entities duly authorized by the National Bank of Angola – as well as bank correspondents and/or small local businesses that demonstrate credibility, reliability, and adequate financial capacity. This arrangement ensures that, particularly in the case of multi-cash card payments, beneficiaries can access their funds without delay.

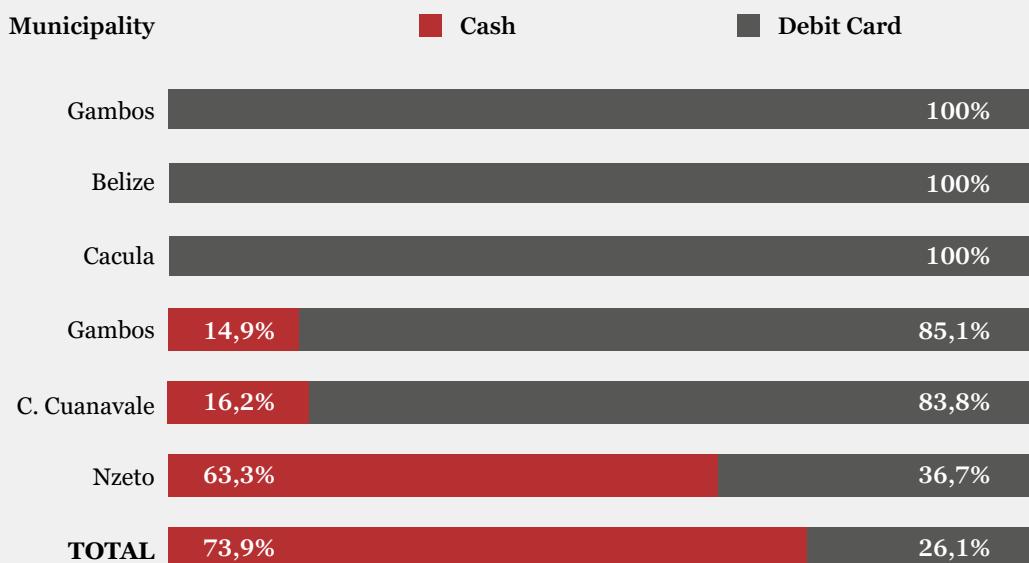
Each payment method presents distinct advantages and disadvantages in its practical application. Cash payments entail the highest operational costs and carry the greatest risks for the Program. In contrast, payments via multi-cash cards incur lower operational costs and, in theory, promote both digital and financial inclusion while enabling more regular disbursements. However, this method is not without its challenges. Common issues include cards being lost or exchanged, forgotten or shared PINs, cards not being loaded with funds, and the lack of banks or ATMs in many communities. Since multi-cash card issuance is centralized at bank headquarters in Luanda – and KWENDA holds exclusive issuance rights—any reissuance due to the aforementioned problems must also be processed in Luanda. This centralization causes prolonged delays, creating significant hardships for beneficiary households.

Additionally, the limited number of local banking agents and correspondents, coupled with liquidity constraints, often results in delayed payments. In an effort to expand options, the Program piloted a third payment method – mobile money – in Dembos-Quibaxi and Quiculungo (in Bengo and Kwanza Norte, respectively). However, this approach proved difficult to scale due to weak telecommunications infrastructure, limitations in the mobile operator's capacity, and the beneficiaries' limited familiarity with digital technologies.

Throughout the Program's implementation, FAS has continued to test alternative card issuance methods, such as linking multi-cash cards directly to beneficiaries' personal accounts at municipal or provincial banks. While promising, this process remains under evaluation and requires further development.

The Director of the FAS Provincial Department in Uíge described the ongoing search for payment solutions tailored to local realities. According to the director, *“Mobile money has never been a viable option for the municipalities in Uíge. It would only worsen the situation and create more difficulties. Multicaixa is also not a solution, as there are no banks in the municipalities. We began with correspondent banking in Songo, but it proved ineffective – sometimes we waited in the fields for days, hoping the correspondent would have funds to distribute.”*.

**Figure 5.1.** Payment preference expressed by beneficiaries (survey data)



Efforts to decentralize payment operations by engaging additional correspondents and local merchants are underway, but progress has been slow. In Malanje, liquidity shortages among correspondents were also cited as a major obstacle. *“Providing an amount as large as 70 million Kwanzas in a single day is a daunting task, often hindered by logistical and financial limitations,”* it was noted. Even banks struggle with liquidity, often able to release only a portion – typically around 20 million Kwanzas. This constraint extends to banking correspondents, who generally operate with their own capital. Many disburse funds in advance without waiting for reimbursement – an essential practice, as awaiting reimbursement would lead to long delays and compromise the Program’s responsiveness.

Similar circumstances were reported in other areas. In Chivaulo, in the municipality of Andulo, the initial use of multi-cash cards for the first payment was discontinued in favor of direct cash disbursement. This decision was driven by operational difficulties and the high costs beneficiaries incurred to access their funds, as detailed in **Box 5.1**.

### 5.1.2. Costs incurred in receiving the benefit

*Ensuring that beneficiaries can access their payments without incurring additional costs is essential to upholding the integrity and effectiveness of social cash transfer programs. Addressing logistical challenges, particularly in remote areas far from provincial economic centers, is critical to expanding the reach and impact of social protection initiatives.*

KWENDA beneficiaries receive their payments at Fixed Points designated in the payment plan, each serving a cluster of nearby villages. These points must be located within 5 kilometers of each village they serve. For elderly, sick, or disabled individuals, the Program provides transportation or arranges for mobile teams to visit beneficiaries’ homes and complete the payment process there. In general, the municipalities included in this sample reported minimal transportation costs incurred by beneficiaries.

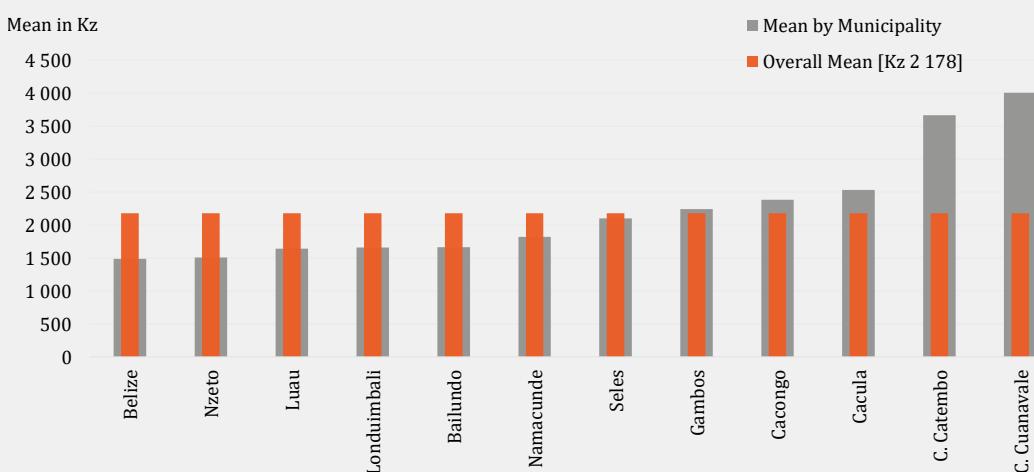
Survey data confirms that 94.4 percent of beneficiaries reported no transportation expenses to collect their payments, indicating that the location of payment points was effectively planned and ensured accessibility. However, 5.6 percent of respondents did report incurring such costs, as illustrated in **Figure 5.2**. This highlights the need for continued attention to infrastructure limitations and accessibility in regions with weaker financial and logistical networks.

The municipalities with the highest reported transport costs were Cacula (28.5 percent), Bailundo (11.0 percent), Nzeto (10.5 percent), and Gambos (9.8 percent). These areas had a greater share of beneficiaries traveling outside their villages to access payments, reinforcing the importance of proximity in the financial sustainability and inclusiveness of such programs. In contrast, municipalities such as Icolo-Bengo, Cuango, Muconda, and Songo reported negligible transportation costs, aligning with their high rates of in-village cash access.

An analysis of transport costs among the 421 respondents who reported expenses (5.6 percent of the sample) reveals wide variation across municipalities. Reported costs ranged from Kz 1,488 in Belize to Kz 4,008 in Cuito Cuanavale, with an average expenditure of Kz 2,178. This average serves as a benchmark for identifying municipalities with significantly higher or lower costs. While several areas hover near the average, others deviate notably, reflecting differing local conditions and infrastructure.

Municipalities such as Belize, Nzeto, Luau, Londuimbali, Bailundo, Namacunde, and Seles reported below-average transport expenditures, ranging from Kz 1,488 to Kz 2,100. Conversely, Gambos, Cacongo, Cacula, Cambundi Catembo, and Cuito Cuanavale recorded significantly higher costs, marking them as outliers with additional logistical challenges.

**Figure 5.2.** Average travel cost to access payment



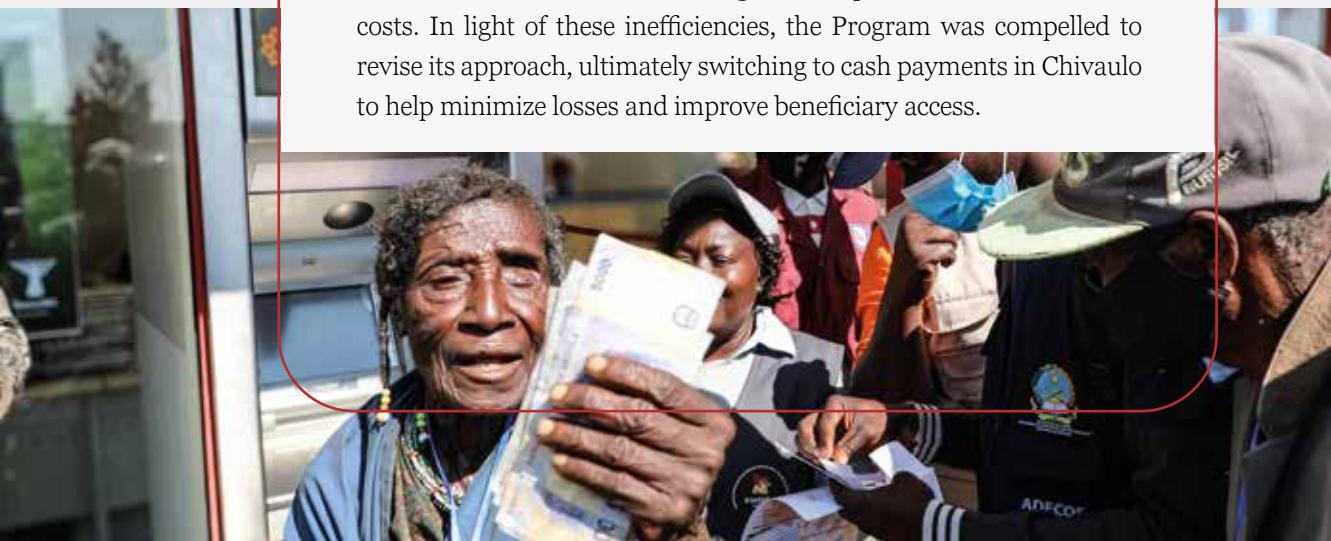
**Box 5.1. Chivaulo's Experience: The Long Road to Accessing Benefits via debit cards**

In the remote villages of Chivaulo, the absence of basic services presents significant daily challenges. For residents in this area, the quarterly social cash transfer is more than financial aid – it is a critical support that helps sustain their families. However, when the benefit was first disbursed via multi-cash cards, accessing the funds proved to be a complex and costly endeavor.

Despite the dedicated efforts of field technicians, who “did everything possible to find solutions for the beneficiaries,” the process was riddled with logistical hurdles. The commune lacked banks, ATMs, or even small shops equipped to facilitate cash withdrawals. Beneficiaries were often forced to rely on local traders as intermediaries to access their funds.

The nearest banking facilities were located in Andulo, approximately 110 kilometers away. Making the journey to the municipal office to withdraw their benefit required a round-trip expense of Kz 10,000. Yet even this effort did not guarantee full access to the benefit. Those who used their debit cards to withdraw money through local traders faced additional transaction fees, typically between Kz 1,500 and Kz 2,000, charged as part of the traders’ profit margins.

For many, these cumulative expenses severely reduced the value of the assistance. A quarterly benefit of Kz 25,500 was often reduced to as little as Kz 13,500 after accounting for transportation and withdrawal costs. In light of these inefficiencies, the Program was compelled to revise its approach, ultimately switching to cash payments in Chivaulo to help minimize losses and improve beneficiary access.



The costs associated with receiving payments also vary by payment modality. The Program covers most of the core costs, including: (i) the issuance of the first Multicaixa card; (ii) the replacement of lost or damaged cards; and (iii) the local agent's service fee during payment. When local payment agents – whether bank correspondents or local merchants – are involved, they download the electronic amount from the beneficiary's debit card and provide the equivalent cash amount directly. These transactions are reconciled at the end of the payment period. The service includes an agreed-upon fee, previously negotiated with FAS, which is deducted from the beneficiary's balance for the service. It's important to note that bank correspondents are assigned based on the volume of cash to be disbursed, as this determines the profitability of the operation.

Should a beneficiary choose not to receive their funds from the correspondent agent on the scheduled payment day, the cost of traveling to the nearest ATM is borne entirely by the beneficiary.

As noted earlier, during the Program's first year, many beneficiaries encountered serious obstacles in accessing their payments – chief among them the high transportation costs required to collect their benefits. These expenses were driven not only by the lack of nearby banking infrastructure but also by missed payment dates. Some beneficiaries were absent from their villages on the scheduled payment day, forcing them to travel to alternate locations to collect their funds, incurring additional costs in the process. Others relocated between payment cycles and missed their scheduled disbursement entirely.

These issues were particularly acute during the Program's initial two years, when a substantial portion of the benefit amount was often consumed by the cost of accessing it. Over time, however, improvements in operational procedures and local record-keeping have helped to mitigate these burdens. As a result, beneficiaries now face fewer logistical challenges and are better able to receive their payments without excessive travel costs.

### **5.1.3. Payment frequency**

Determining the optimal frequency for SCT (Social Cash Transfer) payments is key to maximizing their impact in rural communities. This section examines the trade-offs between the ideal payment schedule and what is feasible, given the logistical and eco-

nomic constraints of each region. It also explores how different payment frequencies influence the financial security and well-being of beneficiaries.

### **The Ideal versus the Feasible**

The periodicity of social transfers – whether monthly or quarterly – has distinct logistical and financial implications. Each option offers unique benefits and limitations, which must be weighed in relation to local realities, beneficiary needs, and the overall objectives of the Program.

Monthly payments offer the advantage of a steady, predictable income, enabling beneficiaries to manage day-to-day expenses more effectively and reduce financial uncertainty. This regular income stream supports budgeting and financial planning and is especially helpful for meeting immediate needs such as food, healthcare, and basic household costs. More consistent spending patterns can, in turn, contribute to stimulating local economies.



However, monthly disbursements come with higher administrative and logistical demands. The increased number of transactions can lead to higher processing and delivery costs, particularly in remote areas where infrastructure is limited and the beneficiary population is dispersed. These demands can strain the Program's capacity and reduce cost-efficiency.

In light of these constraints, the Program has adopted a quarterly or semi-annual payment schedule. This approach reduces operational costs by minimizing the number of payment cycles, thus easing the logistical and administrative workload for implementing agencies. Additionally, larger lump-sum payments have been beneficial for investments – enabling beneficiaries to start small businesses, purchase livestock, or make substantial household improvements.

Nevertheless, infrequent payments present challenges of their own. Managing larger sums over extended periods can be difficult, especially for households with limited financial literacy. This may lead to misuse or premature depletion of funds. Longer gaps between payments can also make it harder for beneficiaries to cover routine or emergency expenses, potentially resulting in unstable consumption patterns and volatility in local markets.

### **Is There a Middle Ground?**

Does the choice need to be binary? Can a hybrid approach better serve varying regional contexts? The decision between monthly and quarterly payments should be guided by an understanding of beneficiaries' economic behaviors, financial capacity, and household priorities. In communities where daily survival needs are pressing and financial literacy is limited, monthly payments may offer greater value. Conversely, in areas with better-established savings systems and a focus on long-term investments, quarterly payments might be more appropriate.

Ultimately, the frequency of payments must also align with the Program's operational capabilities, ensuring that transfers are delivered consistently and reliably. Continuous monitoring and evaluation of the effects of payment frequency will be essential to refining SCT delivery and enhancing its impact in rural settings.

### 5.1.4. Payment experiences

In its initial years, KWENDA disbursed quarterly payments to beneficiary households, with each payment representing a monthly value of Kz 8,500, totaling Kz 25,500 per installment, across four cycles per year. This amount was revised in June 2023<sup>1</sup> increasing the monthly value to Kz 11,000. The municipalities included in this study were largely pilot areas, either nationally or within their respective provinces – meaning they were among the first to implement the Program. Consequently, most of the respondents had received their first installment of Kz 25,500 and were due to receive three more of the same value at regular intervals..

As implementation advanced, payment intervals were adjusted to reduce operational costs, limit the wear on transport fleets and personnel, and shorten the waiting period between disbursements. In May 2022, the Program introduced semi-annual and even annual payment cycles in municipalities with difficult access, where adverse weather conditions or security concerns made quarterly visits impractical. Beneficiary communities were informed of these changes in advance.

Despite these measures aimed at maintaining timely disbursements, some irregularities have persisted. In several locations, beneficiaries remarked, “*The time between the first and second payment wasn’t long, but now it’s taking much longer.*”

### Systemic Challenges in Payment Regularity: A Multifaceted Issue

Irregularities in payment delivery remain a significant challenge, particularly where cash payments, still used by 78 percent of beneficiaries, dominate the disbursement method. The causes of these disruptions are complex and stem from a combination of factors: institutional policies, infrastructure deficits, bank responsiveness, centralized decision-making, fragile mobile payment systems, telecommunications coverage, and the Program’s own operational resources.

Financial institutions are central to the payment process, but not all are equally supportive of cash-based transactions. Some banks prioritize electronic transfers, which may be more efficient but are not always suitable for remote or underbanked regions. This preference can cause delays when cash payments are necessary or preferred by beneficiaries.

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<sup>1</sup> Presidential Decree No. 132/23, of June 1 (DR 99, Series I).



Inadequate banking infrastructure compounds the problem. Many areas lack sufficient banking correspondents with the liquidity to meet local demand. The result is a bottleneck effect, where payments are delayed or delivered inconsistently. Moreover, the lack of readily available cash at bank branches further disrupts regular operations. Banks have also been slow to initiate payment cycles – sometimes taking up to four months to declare readiness – creating serious delays in the delivery of benefits.

Centralized decision-making within banking institutions also poses a barrier, particularly in the issuance of debit cards. When decisions are made at the central level, often without input from local branches or consideration of on-the-ground realities, the process becomes encumbered by bureaucracy. This top-down structure results in inefficiencies, slowing down the entire payment cycle.

The experience with mobile money payments has been mixed. While companies like Unitel have the potential to ease some of the burdens of traditional banking – offering greater liquidity and flexibility – the success of this method depends heavily on telecommunications infrastructure and service availability. Without consistent, wide-reaching support from telecom providers, mobile money cannot function reliably, particularly in rural and hard-to-reach areas.



According to the Angolan Communications Institute (INACOM)<sup>2</sup>, 74 percent of the country is covered by mobile networks, but only 30 percent has access to the Internet. This uneven connectivity results in “gray zones” where transactions are delayed or fail altogether due to weak or nonexistent network access. In such contexts, a reliable telecommunications backbone is critical to ensuring that mobile payments are delivered consistently and on time, especially for isolated or underserved communities.

### **Time factor: the benefits and challenges of frequent payments in social protection**

As a Social Protection and Local Development Program designed to support poor and vulnerable families, KWENDA’s effectiveness hinges not only on the amount of the benefit but also on the predictability of its delivery. It is this regularity that allows the recovery momentum sparked by the first payment to be sustained. In times of crisis, ensuring the timely and adequate disbursement of social benefits is critical—not only to safeguard household income but also to protect against declines in food consumption.

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<sup>2</sup> Available at: [https://www\(tpa.ao/ao/videos/angola-com-74-de-cobertura-de-telefonia-mo-vel-e-30-de-internet/](https://www(tpa.ao/ao/videos/angola-com-74-de-cobertura-de-telefonia-mo-vel-e-30-de-internet/)

Studies conducted across Africa emphasize that the frequency and regularity of cash transfers provide households with a sense of security, buffering them against the uncertainties and income fluctuations typical of their main economic activity: subsistence agriculture (Correa et al., 2023). The timing of payments can significantly influence whether families use the funds for immediate consumption or for longer-term investments. By stabilizing consumption levels through regular transfers, households gain the breathing space necessary to consider saving or diversifying their economic activities – an essential component of any strategy aimed at breaking the cycle of poverty.

When payments are irregular or delayed, beneficiaries often find themselves unable to make forward-looking economic decisions. This is particularly evident in municipalities hardest hit by shocks, where the first payment is often spent entirely on food, leaving nothing for investment. Those who managed to invest in small-scale agriculture or businesses – such as selling baked goods, opening informal storefronts, or making modest home improvements – were sometimes able to maintain their livelihoods for longer, even in the absence of subsequent payments. However, many others incurred debt based on the expectation of an upcoming payment that never arrived on schedule. This mismatch between expectation and reality has pushed some households to return to low-income, seasonal agricultural labor, or worse, to sell off productive assets or migrate in search of income.

The effects of prolonged delays extend beyond economics. In some areas, extended gaps between payments led to increased household debt, the pawning of multi-cash cards, and the collapse of fledgling businesses. The psychological toll was no less severe. As one beneficiary put it: *“Before KWENDA, we were scraping by. The first payment gave us some relief, but now KWENDA has been on hold for seven months before the second payment, and we’re back to struggling.”*. Others voiced similar frustrations, particularly regarding the loss of momentum in personal projects: *“The first payment made us hopeful, but the time between payments isn’t enough to carry out the projects we planned. We’re suffering because of this delay. Even the chairs and mattress we bought have already worn out.”*

These testimonies underscore a vital point: frequent and predictable payments are not just operational preferences, they are foundational to the Program’s success. Without them, beneficiaries may fall back into poverty, undoing the very progress that social protection mechanisms like KWENDA are designed to achieve.

## Predictability vs. lump sums: strategies for transferring money to the most vulnerable

In contexts of poverty and vulnerability, beneficiaries may express different preferences regarding the structure of cash transfers. While some opt for a lump sum, which enables larger purchases or investments in income-generating activities, others prefer smaller, more frequent payments that allow for consistent expenditure on basic needs. The appropriateness of each option depends largely on individual circumstances and the broader social and economic context – especially in situations involving unexpected shocks or ongoing medical needs.

There is no clear consensus among beneficiaries or institutions regarding the ideal modality. In most areas, opinions were mixed. However, the case of Caongo stood out for the unanimity expressed during focus group discussions: the community, composed of especially vulnerable individuals with ongoing healthcare and medication expenses, favored regular, predictable payments.

Empirical evidence supports the importance of contextualizing payment strategies. An evaluation of Kenya's GiveDirectly Program compared the effects of monthly payments over nine months to a one-time lump sum of the same total amount, across 503 households in 60 villages. The findings indicated that regular payments had a more substantial impact on food security, while lump sums were more effective in increasing household assets (Correa et al., 2023). These results highlight the need to tailor payment schedules according to the specific priorities and vulnerabilities of the target population.

*“This isn’t money that lends itself to planning. It’s money you’ve finally received, and there are a thousand pressing needs. It’s uncertain, unpredictable. At the very least, if we knew it would come every two or three months, regularly... But as it is, when it comes, it gets spent – and then we’re left again with just a flicker of hope.”*



Beyond the payment format, timing and notification emerged as significant operational challenges. In several instances, beneficiaries received payment notifications on extremely short notice, echoing issues previously seen during the registration phase. As one ADECOS from Andulo explained: *“During the planting season in October, the notice sometimes arrives just a day or two before. In the fields, there’s no network signal. The notice arrives today, and two days later, we’re scheduled to make the payment. The child won’t be able to reach the mother out at the farm. So, a week later, the family returns to complain to CASI. Maybe they’ll get the next payment, but they’ll have to wait.”* Such delays not only create opportunity costs but also undermine household recovery, particularly for families who depend on timely support to maintain stability. These concerns were echoed by municipal and communal administrators, as well as municipal directors of social services, who emphasized the importance of reliability and planning in enhancing the effectiveness of the Program.

## 5.2. The mission of getting the benefit to the beneficiary

Despite the logistical and institutional limitations outlined in the previous section, the Program has demonstrated a strong capacity to fulfill its primary mission: ensuring that social benefits reach the intended beneficiaries directly, in the communities where they live. Neither the complex network of bureaucratic procedures nor the challenge of accessing remote rural areas has prevented the Program from delivering its support effectively.

This section analyzes payment distribution patterns between beneficiaries who received their payments within their village and those who had to travel outside their village, including the associated transportation costs. These patterns reveal meaningful regional disparities, underlining the critical role of accessibility in determining the overall effectiveness of social protection initiatives.

As shown in **Figure 5.3**, a significant 79.7 percent of beneficiaries received their payments in their village of residence, while 20.3 percent were required to travel to another location (see detailed data in **Annex A5-2**).

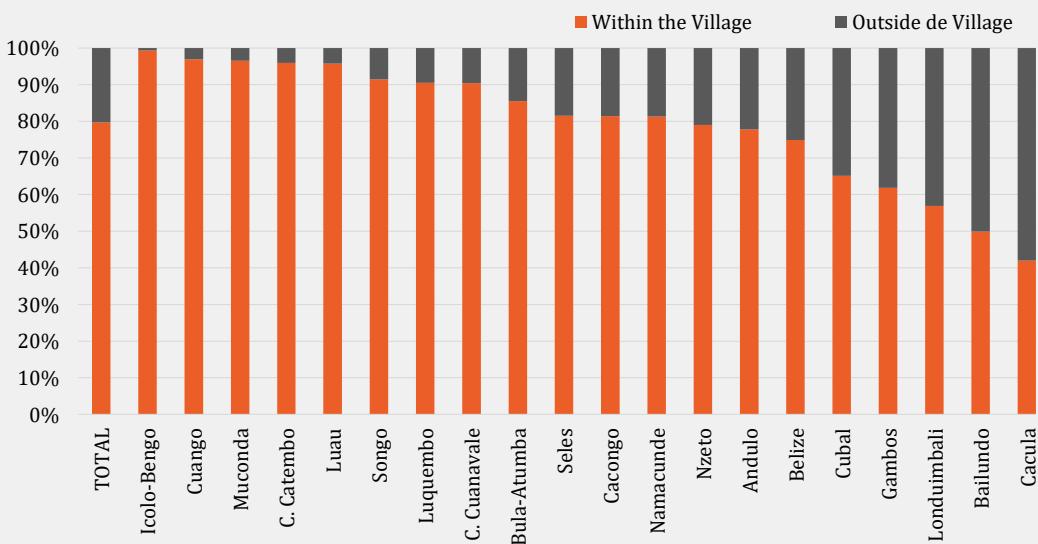
This distribution reflects substantial differences in logistical and infrastructural capacity between regions. Municipalities such as Icolo-Bengo (99.3 percent), Cuango (96.9 percent), Muconda (96.5 percent), Cambundi Catembo (95.9 percent), and Luau



(95.7 percent) achieved exceptionally high rates of in-village payments. These results suggest that these areas either benefit from well-established local payment points or have population centers dense enough to justify localized disbursement infrastructure.

***“It would be good if the payment schedule were respected... People get excited, they start making plans... then a problem arises, maybe on the farm, and that whole hope disappears. They say: ‘When KWENDA returns, we’ll restart.’ But sometimes, it’s back to square one. If the payments were consistent, many families would already be in a different situation.”***

**Figure 5.3.** Distribution of beneficiaries by payment location



Conversely, municipalities like Cacula (58.0 percent), Bailundo (50.1 percent), Londaumbali (43.1 percent), and Gambos (38.2 percent) reported a greater share of beneficiaries collecting their payments outside the village. This raises concerns about potential barriers to access – notably in regions with more dispersed populations, such as Gambos, where setting up convenient payment locations may be logistically difficult. In such contexts, the additional burden placed on beneficiaries – both in terms of time and transport costs – can significantly reduce the value of the benefit and compromise the Program’s impact.

## 5.3. Preferred payment method

### Which is better – cash or card?

The answer is not absolute. It depends on the broader goals of the Program, such as promoting financial and digital inclusion, as well as on the local realities of rural areas, particularly in terms of banking infrastructure and communication networks.

In areas with limited infrastructure and low levels of financial literacy, cash remains the more practical and accessible option. However, where infrastructure allows, card-based payments can offer clear advantages in terms of security, traceability, and enabling financial inclusion. Moreover, card payments are significantly less costly for the Program and can support more regular disbursements, enhancing the overall effectiveness and reach of social protection efforts.

Given these factors, a mixed approach may be the most effective solution, allowing beneficiaries to choose the method that best suits their context. Tailoring payment modalities to local conditions, while simultaneously investing in infrastructure and financial literacy, is essential to ensuring that SCTs (Social Monetary Transfers) are accessible, reliable, and impactful.

The data on payment preferences, whether for cash or bank card, also reveals important patterns shaped by gender, education level, and age, as presented in **Table 5.2**. Meanwhile, **Table 5.3** explores the reasons behind a preference for cash, disaggregated by the same demographic variables. These insights are crucial for informing policy decisions and program design. Understanding such preferences allows for a more nuanced approach to implementation. By aligning payment strategies with the diverse needs and realities of different demographic groups, programs can enhance accessibility, efficiency, and ultimately, the long-term impact of social protection initiatives.

Data from a sample of 7,551 beneficiaries reveals that a substantial majority – 76.4 percent – express a preference for receiving their payments in cash. This inclination stems from a range of factors, including the immediate need for liquidity, limited access to banking services, and in some cases, a cultural preference for physical currency. A breakdown of these reasons is presented in **Table 5.3**.

**Table 5.2.** Payment preference expressed by beneficiaries (survey data)

<b>Characteristics</b>	<b>Cash Payment</b>		<b>Bank Payment</b>		<b>TOTAL</b>	
	<b>[N]</b>	<b>[%]</b>	<b>[N]</b>	<b>[%]</b>	<b>[N]</b>	<b>[%]</b>
<b>TOTAL</b>	5 770	76,4	1 781	23,6	7 551	100
<b>Respondent's gender</b>						
Male	2 165	69,4	965	30,6	3 121	100
Female	3 605	81,4	825	18,6	4 430	100
<b>Level of education*</b>						
Primary (1-3 grades)	915	75,5	297	24,5	1 212	100
Primary (4-6 grades)	1 431	76,2	447	23,8	1 878	100
1º Cycle (7-9 grades)	562	64,5	309	35,5	871	100
2º Cycle (10-12 grades)	171	52,3	156	47,7	327	100
Advanced (=/> grade 13)	80	65,6	42	34,4	122	100
<b>Age Group</b>						
[15-19]	32	69,6	14	30,4	46	100
[20-24]	401	76,2	125	23,8	526	100
[25-29]	506	73,4	183	26,6	689	100
[30-34]	617	74,2	215	25,8	832	100
[35-39]	600	75,3	197	24,7	797	100
[40-44]	492	75,0	164	25,0	656	100
[45-49]	703	76,2	219	23,8	922	100
[50-54]	517	76,5	159	23,5	676	100
[55-59]	529	79,4	137	20,6	666	100
[60-64]	450	73,2	165	26,8	615	100
[65-69]	308	76,2	96	23,8	404	100
[70-74]	258	82,4	55	17,6	313	100
[=/>75]	337	88,0	46	12,0	383	100

\*Grouped for the purposes of this study

Conversely, a smaller yet notable 23.6 percent of beneficiaries prefer to receive their payments via bank transfer or other non-cash methods. This group typically comprises individuals with better access to financial infrastructure, a greater sense of security and

convenience associated with digital transactions, or more familiarity and comfort with modern financial systems.

### **Gender differences in payment preferences**

The data reveals a clear gender disparity in payment method preferences. 81.4 percent of women prefer to receive their payments in cash, compared to 69.4 percent of men. This suggests that women may face greater barriers in accessing formal financial services or may have stronger cultural preferences for dealing with physical money. To ensure inclusive access, social protection programs should take these gender-based differences into account.

Targeted financial literacy initiatives for women, especially in areas with limited banking infrastructure, could help bridge this gap. Additionally, expanding mobile banking solutions or establishing community-based financial services could ease access and gradually foster greater comfort with digital payment methods among women beneficiaries.

*Do women and men cite different reasons for their preferences?* An analysis of the reasons behind these preferences reveals subtle but meaningful differences. Both men and women commonly cite concerns such as the lack of a bank account or the distance to cash withdrawal locations. However, financial cost emerges as a more prominent concern among men, with 12.2 percent of male respondents identifying bank account maintenance fees as a factor, compared to 6.8 percent of women. This suggests that men may perceive or experience higher financial responsibilities or are more sensitive to ongoing banking costs.

### **Influence of education on payment methods**

Education level plays a significant role in shaping payment preferences. As education increases, the preference for non-cash methods becomes more pronounced. For instance, individuals with Cycle 2 education (10th–12th grade) show the lowest preference for cash payments, at 52.3 percent. Although the proportion of highly educated individuals in rural areas is relatively small, this trend suggests a positive correlation between education, financial literacy, and trust in formal banking systems.



Social protection programs can leverage this trend by promoting non-cash payment options among more educated beneficiaries. Doing so may reduce administrative costs, enhance operational transparency, and support the goal of financial inclusion. However, it remains essential to maintain flexible payment options for individuals with lower levels of education, to avoid inadvertently excluding vulnerable populations from accessing their benefits.

*Does education level influence the reasons behind payment preferences?* Yes – education significantly shapes the rationale beneficiaries provide for their preferences. Those with only primary education express greater confidence in direct, in-person delivery mechanisms, with 39.6 percent of individuals with 1st–3rd grade education and 42.9 percent of those with 4th–6th grade education citing this as a reason for preferring cash.

Conversely, as education levels rise, concern over the cost of maintaining a bank account becomes more pronounced. This concern peaks among those with higher education, 48.7 percent of whom cite bank fees as a major factor – likely reflecting their increased financial awareness. Interestingly, individuals with higher education are less likely to cite lack of access to a bank account as a reason for preferring cash, suggesting that higher education is associated with greater familiarity with or access to banking services.

**Table 5.3.** Reasons for preferring cash payments by gender, education level, and age group

Characteristics	Greater trust in the direct delivery process		Lack of a bank account		High costs associated with maintaining a bank account		High costs located far from the village or neighborhood		TOTAL
	[N]	[%]	[N]	[%]	[N]	[%]	[N]	[%]	
<b>Sex of Respondent</b>									
Male	1 814	39,3	988	21,4	413	9	1 397	30,3	4 612 100
Female	1 142	41,1	600	21,6	190	6,8	845	30,4	2 777 100
<b>Level of Education*</b>									
Primary (1-3 grades)	304	39,6	214	27,9	24	3,1	225	29,3	767 100
Primary (4-6 grades)	485	42,9	282	24,9	41	3,6	323	28,6	1 131 100
1º Cycle (7-9 grades)	224	41,4	66	12,2	114	21,1	137	25,3	541 100
2º Cycle (10-12 grades)	64	25,3	23	9,1	116	45,8	50	19,8	253 100
Advanced (= > grade 13)	34	30,1	10	8,8	55	48,7	14	12,4	113 100
<b>Age Group</b>									
[15-19]	10	47,6	3	14,3	0	0,0	8	38,1	21 100
[20-24]	142	41,6	71	20,8	49	14,4	79	23,2	341 100
[25-29]	165	37,8	99	22,7	58	13,3	115	26,3	437 100
[30-34]	198	38,2	114	22,0	63	12,1	144	27,7	519 100
[35-39]	188	37,7	102	20,4	59	11,8	150	30,1	499 100
[40-44]	160	38,6	101	24,4	36	8,7	117	28,3	414 100
[45-49]	212	40,2	101	19,1	42	8,0	173	32,8	528 100
[50-54]	164	39,1	102	24,3	27	6,4	126	30,1	419 100
[55-59]	162	43,0	78	20,7	26	6,9	111	29,4	377 100
[60-64]	132	39,5	75	22,5	23	6,9	104	31,1	334 100
[65-69]	92	39,3	54	23,1	12	5,1	76	32,5	234 100
[70-74]	82	37,3	45	20,5	9	4,1	84	38,2	220 100
[=>75]	105	40,2	40	15,3	9	3,4	107	41,0	261 100

\*Grouped for the purposes of this study



## Impact of age on payment preferences

Age is a significant factor in shaping payment method preferences, with older beneficiaries showing a pronounced inclination toward cash payments. Notably, 88.0 percent of individuals aged 75 and above prefer to receive their benefits in cash, suggesting a general discomfort with or limited familiarity with digital or banking services among this age group. This underscores the importance of incorporating age-sensitive strategies into the design of social protection programs.

For older beneficiaries, maintaining the option of direct cash payments is essential to ensure continued, uncomplicated access to benefits. At the same time, programs can begin to foster familiarity with non-cash methods among younger recipients – through community outreach, technology training, or youth engagement initiatives – gradually encouraging digital inclusion without imposing it prematurely.

**What Drives These Preferences Across Age Groups?** FAge influences not only preferences, but also the reasons beneficiaries cite for preferring one method over another. Younger beneficiaries (ages 15–19) show high confidence in the direct delivery process and are more likely to report not having a bank account as a reason for preferring cash (14.3 percent). This may reflect both limited access to banking services and lower levels of financial autonomy in this age group.

Older individuals, particularly those aged 70–74 and 75+, are more concerned about the physical distance to cash withdrawal points, with 38.2 percent and 41.0 percent respectively citing this as a barrier. These findings point to the mobility and logistical challenges older beneficiaries face in accessing formal banking services, reinforcing the need to maintain easily accessible cash-based delivery systems for this demographic.

*“Cash in hand”: Why do beneficiaries prefer monetized direct?*

### Trust in direct delivery: The dominant factor

Across all demographic categories, the most frequently cited reason for preferring cash payments is “*greater confidence in the direct delivery process*.” This response was given by 39.3 percent of all respondents. The preference is particularly strong among women (41.1 percent) and youth aged 15–19 (47.6 percent). Focus group discussions suggest that direct cash delivery is perceived as more reliable, with fewer risks of error, delay, or misunderstanding. For many, it eliminates the “*complications*” often associated with other delivery methods.



ated with using cards or digital systems. This preference appears to be rooted not only in habit, but also in limited financial literacy, low trust in institutions, or past negative experiences with formal financial services.

### **Implications for the design of social protection programs**

Effective social protection programs must be designed with a nuanced understanding of demographic differences among beneficiaries. This includes offering a range of payment methods tailored to the specific needs and preferences of various groups. For example, older adults and individuals with lower levels of education often express greater comfort with traditional cash payments. These populations may face difficulties in adopting digital payment systems due to limited access to technology or a lack of digital literacy. As such, maintaining cash-based options is essential to ensure these individuals can access their benefits without added stress or barriers.

Conversely, younger beneficiaries and those with higher educational attainment are generally more familiar with digital tools and may prefer the convenience and efficiency of non-cash payment methods. Promoting digital alternatives – such as mobile banking or electronic transfers – among these groups can streamline benefit distribution and enhance the overall user experience.

To address disparities in payment preferences and foster broader financial inclusion – especially among women and less-educated beneficiaries – future programs should integrate comprehensive financial and digital literacy initiatives. These could involve partnerships with local banks to offer tailored financial services, as well as collaborations with mobile banking providers to deliver secure and accessible digital solutions. Community-based organizations can play a pivotal role in this process by hosting educational workshops and offering ongoing support, helping beneficiaries to understand and confidently use these tools. Such initiatives not only bridge the gap between cash and digital preferences but also empower individuals by increasing financial awareness and autonomy.

It is also crucial for SCT components of future social protection programs to remain flexible and responsive to the evolving needs of beneficiaries. Programming should allow individuals to shift between payment options as their circumstances change. For instance, a young person who initially relies on cash may gradually transition to digital banking as they gain experience and confidence with the technology. Providing this flexibility ensures that beneficiaries are not locked into a single system and can adopt digital methods at their own pace, making the payment process more adaptive and user-centered.

By adopting these strategic approaches, social protection programs can better meet the diverse needs of their beneficiaries. This ensures not only smoother benefit delivery but also supports long-term financial empowerment and resilience within communities. In sum, designing responsive, inclusive, and flexible systems is essential to building effective and equitable social protection frameworks that adapt to both technological advancements and local realities.



## 6. IMPACT OF KWENDA ON HOUSEHOLD WELFARE

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*By providing financial resources, KWENDA has enabled households to address urgent needs, such as food, household goods, and investments in income-generating activities. Many families have used the funds to improve their housing, invest in education or healthcare, or launch small businesses - changes that have brought lasting, positive impacts on their well-being.*

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Social Cash Transfers (SCTs) are becoming increasingly important for improving livelihoods in rural Africa (Pega et al., 2022). This approach is supported by the growing trend of directing cash transfers to specific target groups to enhance their living standards. Evidence shows that such transfers have had positive effects on household well-being in Latin America and, more recently, in Southern Africa. However, most studies have primarily examined indirect impacts – such as increased spending in local markets – while paying less attention to the direct influence of transfers on household financial decisions. The KWENDA study seeks, in part, to address this gap by exploring how cash transfers affect the decision-making processes of beneficiary households.

Programs like KWENDA, which deliver cash directly to households, aim to empower recipients by giving them the autonomy to allocate funds according to their most urgent needs. This chapter explores the various impacts of KWENDA's Social Cash Transfers (SCT) on beneficiary communities, analyzing how recipients use the funds and the broader social and economic benefits that result. It assesses the overall impact of KWENDA on local livelihoods, focusing on the acquisition of productive and household assets, the purchase of food to improve food security, access to public services such as education and healthcare, and other social and economic expenditures.

This evaluation sought to understand how KWENDA beneficiaries reasoned and behaved in managing the cash transfers, and how this income restored their sense of dignity and ability to support themselves. Decision-making is also influenced by emotional state: stress or negative emotions can lead to poorer financial choices, as lacking the basic means for personal or family well-being is often a source of distress.

The study examined the use of the benefit across two distinct periods. The first phase occurred when the livelihoods of the most vulnerable populations, particularly in the Central-South region, were severely impacted, not only by the COVID-19 pandemic and the country's economic challenges, but also by a prolonged drought. This phase corresponded to the pilot stage and the beginning of the program's expansion in 2020–2021. The second phase, while marked by precarious conditions, was less severe. During this period, the use of the benefit was largely directed toward restoring disrupted ways of life.

The analysis was based on the assumption that stress influenced how benefits were used, particularly during the initial phase of the KWENDA Program. The size of the payments also played a role in shaping household spending priorities, affecting the choice between immediate consumption and longer-term investment. In general, in the municipalities studied, the first payment was a single, smaller installment, while subsequent payments (recurrences) often involved two or more disbursements, resulting in a larger total amount. Accordingly, decisions about how to use the transfers varied depending on: (i) the amount received; (ii) the frequency of payments; and (iii) the initial level of stress and vulnerability.

## 6.1. Context in the initial phase of the Program

Although this evaluation does not establish a direct causal link between KWENDA's intervention and poverty reduction in the target municipalities, it is important to recognize that the program is implemented in areas marked by high levels of poverty, as highlighted by the National Statistics Institute (INE) in its report on multidimensional poverty, briefly discussed in **Chapter 3**.

The living conditions of KWENDA beneficiaries, as examined in this study, varied according to the type and intensity of the stress and shocks they experienced, as noted in the section on livelihoods and survival strategies. In the initial phase of the program, and almost unanimously, beneficiaries stated that "*the cash transfers helped solve the problem of hunger. Here in Cacula, we went hungry – a lot. Many people died, both adults and children. There were no other problems to think about; everything depended on hunger.*" Indeed, destitution and hunger – defined by a lack of essential nutrients to sustain the body – constitute a condition of severe food insecurity. This situation has serious health consequences, including vitamin deficiencies, malnutrition, and under-

nourishment. It weakens the body, lowers immunity, increases vulnerability to disease, and can even result in death. Among children, it can hinder development or prove fatal.

The ADECOS agents who conducted registrations in Cacula and had close contact with people's living conditions prior to the first cash transfer, described scenes that pointed to widespread food insecurity: *"We went into communities to register people, and we had to give them our snacks – it had been two years of drought. Some were only eating green mango soup, oloncha, or lonhandi [wild fruit]. It was a very critical time. They dug up banana roots, stretched them, and made porridge... When we did the registration, there were people who could no longer leave their homes – they just didn't walk anymore."* Similarly, in Londuimbali, the municipal administrator recalled that KWENDA arrived at a time when people's lives had been deeply affected by extreme weather conditions. In addition to COVID-19, the 2020–2021 period was a bad agricultural year due to drought: *"The beneficiaries had no reserves."*

The situation of the population, as illustrated in these two Center-South municipalities, was one of extreme deprivation. Farming had failed, livestock were either consumed or died, and there was no money for basic healthcare, children's education, or even to start small businesses. As a survival strategy, families gradually accumulated debt: *"We had a lot of food debts in the shops and with neighbors."* Daily life, according to several beneficiaries, was reduced to *"wandering through the bush looking for something to eat."* Younger people tried to take on odd jobs to buy food, but their earnings barely lasted a few days. There were few opportunities for barter, as the drought had also devastated larger farms. Among the elderly, some *"just sat and waited to die."*

Although conditions in other municipalities were less severe, they were still marked by acute shortages of food, healthcare, housing, and access to education: *"Before we received KWENDA, we suffered a lot with our children. Some even dropped out of school because we had no money, but now, with KWENDA, they are attending."* Many families had fallen into debt because of their precarious circumstances – debts owed to health clinics and small shops to cover basic food needs. Food supplies were minimal. Testimonies reported that families had stopped using oil or sugar and had gone months without being able to afford soap. *"The elderly couldn't do anything,"* said the Municipal Health Director of Andulo, where malnutrition was a serious concern – not only among children but also among vulnerable adults, many of whom lived in near-isolation.



*“We’re all vulnerable, but at different levels. Some people can go ten years without ever seeing 5,000 Kwanzas... We’ve met people who, since birth, are now 25 or 30 years old, and have never worn shoes! They’ve married but never seen 10,000 Kwanzas! Children who have never had a blanket! There are families who survive for two days on nothing but forest fruits – they can’t feed themselves. Others have never even been to the commune’s headquarters; they just stay in their village! There are houses of 4 m<sup>2</sup> where ten people live... People live in such dire conditions that we were moved to tears.”*

### **Impact reflected in increased purchasing power**

Improvements in household welfare can be effectively assessed by examining how beneficiaries have used the funds to meet essential needs. This measure reflects both the immediate relief and the direct financial support provided by the program, illustrating the extent to which SCT enables families to cover basic expenses, alleviate financial stress, and enhance their living conditions. By analyzing spending on key necessities such as housing, education, healthcare, and food, it becomes possible to gauge the program’s impact on the stability and overall quality of life of beneficiary households.

While it is important to recognize that KWENDA has played a significant role in helping families return to their pre-program baseline – a meaningful outcome in itself – the conceptual framework for this evaluation defines KWENDA’s impact in terms of primary “*outcome*” indicators. One such indicator is the improvement in household welfare, assessed through statistical differences in welfare-related spending among the four beneficiary groups outlined in **Chapter 2**. The underlying assumption is that households receiving all four installments of the benefit (Group 4) would show higher levels of social and economic expenditure compared to those who received only one or two (Group 1). The greater the statistical difference between the groups, the stronger the evidence of KWENDA’s impact.

## **6.2. Distribution of the Monetary Benefit Across Household Expenses**

This section examines how households strategically allocated the cash benefits they received, focusing on how families prioritized needs and managed their financial re-

sources. Special attention is given to the first payment, which played a critical role in shaping future spending decisions. The analysis then looks at patterns in the use of subsequent payments, highlighting how families covered basic needs, purchased household appliances and home improvements, invested in productive goods, and diversified income sources to increase their capacity to save. Through this detailed review, we aim to present a comprehensive understanding of how the cash benefits were distributed to support both immediate needs and long-term financial resilience.

### 6.2.1. The impact of the first payment

Although there is no specific data on malnutrition rates, disease prevalence, or production levels during drought years, available reports suggest that at the time of the first KWENDA payment, communities were experiencing emergency food insecurity. This was marked by extended periods without adequate food, high rates of acute malnutrition, increased mortality, and the adoption of extreme survival strategies. Given the significance of the first payment, it is crucial to understand the amount distributed and how it was used across the municipalities.

As shown in **Box 6.1**, in nearly all sampled municipalities, households received a first payment of 25,500 Kwanzas – equivalent to a single installment. In drought-affected areas, this amount was spent almost entirely on alleviating hunger. According to ADECOS in Cacula, “*No one could even afford to buy a chicken. People received the money while trembling with hunger. So, they went straight to buy food.*” The immediate goal was to replenish nutrients. “*In the first stage, when KWENDA arrived, there was a pandemic. No one could use that 25,000 for breeding animals or anything else, it all went toward food.*” Spending was primarily focused on cereals (cassava flour, maize, or rice), oil, and legumes such as beans.

These staple foods were often supplemented with leafy greens, typically cassava or sweet potato leaves grown on a very small scale near the home. Compared to previous conditions, households began to eat more regularly, though this did not necessarily mean a significant improvement in the quality or diversity of their diets. Some households purchased soap, which had been in short supply and whose absence had contributed to skin conditions like scabies. There were isolated instances of households buying livestock, repairing or rebuilding damaged homes, or starting small businesses, though these were rare.



*“As the first payment arrived during the rainy season in October, some people were able to buy maize and bean seeds. They planted them, and after three months, the harvest began. For example, someone who spent 15,000 Kwanzas on 30 kg of bean seeds ended up harvesting 600 kg. They sold the surplus, and life began to improve. This was particularly true in villages with a strong agricultural tradition – Nhongo, Catala, Nijila, Ngando, and Bunja.”*

Faced with a wide range of urgent needs, households in regions with chronic water scarcity appeared to prioritize purchasing animals or starting small businesses over investing in agriculture, which requires more resources and carries higher risks. Beneficiaries tend to invest in farming only when they have greater financial flexibility and can foresee lower risks of crop failure. Otherwise, many believe it is safer to invest in livestock. As beneficiaries in Gambos explained: *“One goat can give birth twice a year, so that’s where you should invest. With farming, sometimes you win, sometimes you lose – so it’s better to set aside some KWENDA money and buy animals.”*

### **Empowering vulnerable communities with the first payment: beneficiaries’ perspectives**

In regions less severely affected by drought, the first KWENDA payment served a broader range of purposes, and in some cases, even enabled households to make small investments. Nonetheless, the purchase of food remained the top priority. In these areas, most households were able to maintain their agricultural activities – except in the case of elderly individuals, people with disabilities, single mothers, and widows with high dependency ratios. Even among these more vulnerable groups, there was a consistent effort to invest, however modestly, in ensuring future food security. For instance, some families purchased small livestock or started vegetable gardens.

While many households used the funds to buy staple goods not produced locally – such as rice, oil, salt, and sugar – their continued agricultural production allowed them to allocate part of the money toward repaying debts and covering social expenses, such as funeral costs or re-enrolling their children in school.

In Nharea, several interviewees reported using their first KWENDA payment to cultivate beans – a high-value cash crop with a short production cycle. One beneficiary shared: *“I used the first money for farming. I grew three sacks of beans. We also ate some of those beans. Then I replanted the seeds and saved some money. With the second payment, I increased the seed, cultivated again, and when I harvested, I was able to buy a motorcycle.”*

This strategic choice to invest early in bean production – thanks to its short three-month cycle and strong market demand – enabled some households to move more quickly out of vulnerability. Both Andulo and Nharea are part of an important bean marketing corridor that also includes parts of Huambo. Between 2021 and 2022, bean prices ranged from Kz 300 to Kz 600 per kilogram, and by the following year, they had risen to between Kz 700 and Kz 1,000.

This experience highlights the potential for recovery when beneficiaries receive not only financial support but also adequate knowledge and technical guidance. Programs like KWENDA, especially when operating at a national scale, must be complemented by strong agricultural support systems and community-based financial education. Households that received clear advice and took informed decisions were often better able to convert their benefit into sustainable improvements.

In more southern regions, other forms of investment were also reported. Some households used the money to purchase breeding animals – particularly goats and sheep – or to expand their farmland. A few even managed to hire laborers to support cultivation. Others focused on immediate needs, such as repairing roofs or re-enrolling their children in school.

In the northern provinces of Malanje and Uíge, some households opted to invest in cassava cultivation. One beneficiary from Uíge noted: *“With the 25,000, I planted cassava, but it won’t be ready for another 18 months, if the rain doesn’t ruin it.”* While cassava is essential for food security – because it can be harvested year-round and stored in the soil – its long growth cycle makes it a less suitable option in the midst of a crisis. In times of acute need, such long-term investments may not provide the timely returns that vulnerable families require. This underscores the critical role of ADECOS in offering financial and agricultural guidance, ensuring that households are supported in making informed decisions that balance short-term needs with long-term goals.

**Box 6.1. Cash received in the first payment**



Survey data from 7,551 beneficiaries reveal varying patterns in the allocation of the first cash installment, reflecting KWENDA's structured and tiered approach to financial assistance. Each beneficiary received a different amount based on specific operational criteria, highlighting a deliberately stratified strategy aimed at addressing differing levels of need.

The majority of beneficiaries – 64 percent, or 4,855 individuals – received a payment of Kz 25,500. A significant portion, representing 23 percent (1,714 beneficiaries), received Kz 51,000. Additionally, 10 percent of the sample (771 beneficiaries) were allocated Kz 66,000, reflecting targeted support for households with potentially greater needs. A smaller group of 175 beneficiaries – 2 percent – received Kz 76,500, demonstrating a more nuanced and differentiated distribution model. This breakdown underscores the program's intentional effort to ensure equitable distribution based on varying household vulnerabilities.

When viewed by municipality, the data show clear patterns of disbursement. In Londuimbali, Cacula, Cambundi Catembo, Luquembo, and Cuango, all beneficiaries (100 percent) received Kz 25,500, indicating a uniform allocation strategy in these regions. This standardized approach was also prominent in Songo (90.4 percent of beneficiaries) and Belize (84.1 percent).

A different trend appears in municipalities such as Namacunde, Gambos, Cubal, Bailundo, and Bula-Atumba, where nearly all beneficiaries received Kz 51,000 – equivalent to two installments disbursed at once.

Some municipalities reflected a more diversified distribution model. In Icolo e Bengo, 94.6 percent of beneficiaries received Kz 25,500, while 3.7 percent received Kz 76,500 (three installments), suggesting a selective allocation of higher-value transfers. Seles showed similar diversity: 71.2 percent of beneficiaries received Kz 25,500, and 26.1 percent received Kz 76,500, indicating a broader range of household needs. Nzeto displayed an intermediate profile, with 62.7 percent receiving Kz 51,000. By contrast, Cacongo stood out with 97.1 percent of its beneficiaries re-

ceiving Kz 66,000, suggesting a concentrated effort to deliver larger payments in that area.

These patterns reflect the differing operational conditions and socio-economic realities across provinces and municipalities. The varying amounts and their distribution underscore the complexity of the financial planning involved, revealing KWENDA's thoughtful and adaptive approach in addressing diverse local needs and circumstances.



In eastern regions like Lunda Sul, cassava planting has become the dominant use of the first payment, driven by limited market access and few alternatives. However, cassava in this area takes even longer to mature – up to two years – and is currently threatened by a persistent crop disease affecting parts of the province. As a result, many families have had to travel up to 40 km from their homes to find unaffected land, hoping to avoid further losses.

Despite these challenges, there have been success stories, particularly where cassava cultivation was combined with other forms of investment. One such example is that of Mrs. Mariazinha, whose story is shared later in this chapter, illustrating how thoughtful diversification of the KWENDA benefit can lead to more resilient outcomes.

### **Escassez, afectação de recursos e estabilidade psicológica**

In conditions of extreme scarcity, every spending decision carries emotional weight. For many households, using part of KWENDA's benefit to repair a collapsed wall, visit a sick relative, or contribute to funeral costs brought not only practical relief but also emotional stability. Living without the means to secure basic well-being causes ongoing stress and cognitive overload – one of the less visible but deeply damaging effects of chronic poverty. Even when the monetary value is modest, allocating part of it to needs that bring peace of mind helps individuals cope with hardship more effectively. This psychological relief empowers them to make clearer decisions and better use their abilities.

One poignant example is Feliciana Nanga, 66, from the village of Cariongo in Andulo:

*“In November I received 25,000. The generator only needed one liter [of fuel], but it cost me 20,000. I used the remaining 5,000 to buy soap, oil, and salt. I bought that generator to keep the house lit and charge my phone to talk to my grandchildren. My daughter lives in Maquela do Zombo, and my son is in Huambo. I can’t stay disconnected from them. I’m raising seven grandchildren from my three deceased children.”*

Despite criticism from neighbors – who questioned spending money on a generator without a stable income – Feliciana remained firm in her decision. She makes a small income reselling fruit and vegetables by the roadside and grows maize and cassava on her 0.45-hectare plot just to feed the household. *“I’m getting old, I have 22 grandchil-*

**Box 6.2. An inspiring story of overcoming adversity**

João Caquarta, a young man from a neighborhood in Cacula (Huíla), is a powerful example of resilience and foresight in making use of the KWENDA benefit. Living with a small family and owning only a few goats that had survived a long drought, João faced severe hardships, made worse by the soaring price of livestock due to limited supply.

His journey began with the first KWENDA payment. João used part of the money to purchase basic food for his family and assembled a modest “*basic basket*” of goods, which he sold at retail in nearby neighborhoods. This small but strategic move marked the beginning of his entrepreneurial path.

With his second payment, João expanded his street vending business and sold some of his goats to reinvest in his growing trade. Today, he operates a small canteen in his neighborhood and is preparing to open a lubricant shop near the main road.

At first, the amount he received was not enough to secure a fixed selling space, so João started out as a mobile vendor with a small basket. He gradually saved money from various income sources, including working on nearby farms. His persistence paid off. Now, he runs several small ventures and constantly tracks market trends. Noticing the demand for lubricants – especially with Cacula’s location along National Road 280, a busy route connecting Huíla and Huambo provinces – João decided to invest in this growing market.

João Caquarta’s story is a testament to the transformative potential of resilience, strategic thinking, and financial discipline – turning adversity into opportunity with the support of KWENDA.



*dren, and my husband is gone. The children and grandchildren are scattered. I have to prepare the seven who are with me for their future. But I also need to talk to the others. I can't walk 7 km to the town hall just to charge my phone. Then two days later, I have to do it again. I need to be home doing my business. I'm very happy with my generator. I only use it to turn on the lights and charge the phone so I can talk to my grandchildren—that gives me joy."*

In Caongo, Cabinda – a unique case in the sample – KWENDA's first payment consisted of two installments, totaling 66,000 Kwanzas. Beneficiaries in this municipality included the elderly, chronically ill, people with disabilities, single mothers, widows, and albinos referred by health services, social action programs, or communal administrations. Despite the higher amount, spending options were limited by the beneficiaries' vulnerabilities. Much of the money went toward purchasing medicines and treatments, some even sourced across the border in the Republic of Congo.

However, not all was limited to health-related spending. Some elderly beneficiaries still working, along with single mothers and widows, invested part of the benefit in small businesses – buying and selling fish, quicuanga, palm oil, vegetables (tomatoes, onions, leafy greens), and household goods like oil and salt. Others made homemade cakes (micates) for sale. These were typically low-scale ventures, often run from stands in front of homes or, less frequently, in local markets.

As interviewees in Nharea emphasized, the first payment of 25,500 Kwanzas allowed households to meet urgent needs and, in some cases, make modest investments. But many were already burdened with debts from medical expenses and school fees. *"The money didn't last long – I had debts at the clinic and the shops. I needed to pay to get the children back in school."*

Enabling children to return to school was one of the most frequently mentioned priorities, especially among women, who typically bear the responsibility for their children's education. In times of deep crisis, one of the coping strategies families resort to is withdrawing children from school in order to save on costs or to have them work in the fields, filling in for paid labor the family can no longer afford. Often, families cannot afford basic school supplies – uniforms, notebooks, pencils, or proper clothes and shoes.

*“Parents are ashamed to send their children to school wearing worn, torn, dirty clothes, or barefoot, while other children are well dressed and wearing shoes. It makes them feel inferior. After KWENDA, they could send their children to school like everyone else. That’s a question of dignity”* [Municipal administrator].



Thanks to KWENDA, parents regained the financial means to support their children’s education. During field visits for this evaluation, children were seen leaving their homes early in the morning, dressed in uniforms and shoes, notebooks in hand, and often carrying a small plastic chair to sit on. According to local Education Directorates, this visible shift was reflected in a marked increase in school enrollment in the academic year following the cash payments.



## 6.2.2. Use of subsequent payments

The previous section highlighted the critical importance of the first payment to beneficiaries, especially those living in the most vulnerable municipalities. Although the impact of this first payment cannot be quantified in isolation, there is convincing evidence to indicate that the KWENDA Program has significantly improved the situation of many beneficiaries. The initial payment of Kz 25,500 was particularly transformative for the beneficiaries, which justified dedicating the whole of Section 6.2.1 to these facts. This section explores the more complex dynamics of expenditure related to the total payment received, as illustrated in Figure 6.1. The statistical tests carried out in the analysis between groups of beneficiaries determine the impact of the intervention, as mentioned above.

### Revealing priorities: detailed analysis of KWENDA beneficiaries' spending patterns

The spending patterns of KWENDA beneficiaries reveal the perceptiveness of their financial priorities in eight distinct categories. Food accounts for 23.1 percent of total expenditure, reflecting the universal need to ensure food security and meet basic nutritional needs. Groups 1 and 4 allocate the most resources to food, with 26.2 percent and 24.6 percent respectively, highlighting the crucial importance of food for household well-being. Meanwhile, household goods and housing emerge as the main category of expenditure, consuming 30.4 percent of funds, with Group 1 devoting 34.1 percent to ensuring stable living conditions, underlining the fundamental human need for shelter and domestic stability. Investment in production follows closely behind, accounting for 19.9 percent of total expenditure, with Group 2 leading the way with 21.4 percent, indicating an emphatic strategy to strengthen productive capacities and future income streams.

In a context of need, it's not surprising that investing and managing money in kixikila<sup>1</sup>, or savings, with 3.4 percent, received the lowest allocation. However, Group 4 assigns the highest proportion to this category, with 4.4 percent, suggesting a possible higher level of financial literacy and money management skills. Other social expenses, at 2.1 percent, represent the lowest overall priority, reflecting a general tendency to

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<sup>1</sup> Kixikila is an inter-help system that allows each individual in a group to make larger investments on a rotating basis.

focus on immediate, practical needs rather than social or cultural activities. Meanwhile, other economic expenditure, though a smaller category at 4.1 percent overall, sees a notable investment from Group 4 (5.4 percent), indicating a more diversified economic engagement and investment strategy. Taken together, these spending trends illustrate the financial priorities and strategic decisions of KWENDA beneficiaries as they navigate their diverse needs and aspirations.

### **Spending trends by municipality: uncovering regional priorities and strategic investments**

The allocation of funds to various expenses by beneficiaries is shown in **Figure 6.1**, offering a granular view of spending patterns. At the municipal level, these trends are illustrated in **Figure 6.2** and **Annex A6.1**, providing a broader perspective on regional financial behavior. While the scope of the study does not allow for direct comparisons between municipalities, it is nevertheless insightful to examine the variations in spending priorities across regions. These differences highlight the influence of local context on beneficiaries' financial decisions. For example, pre-KWENDA conditions strongly influenced expenditure choices in certain municipalities, as indicated by the data in **Figure 6.2**. This emphasizes the importance of recognizing regional specificities when analyzing spending behavior, as local conditions can significantly shape household priorities and choices.

### **Municipal trends and patterns**

Analysis of expenditure distribution across municipalities reveals significant variations in priorities, which reflect local needs and development strategies. In the drought-affected municipalities of Gambos and Namacunde, food spending reached 47.7 percent and 45.9 percent respectively, far exceeding the overall average of 23.1 percent. This highlights the pressing need for food security in these areas. In contrast, Belize and Songo show much higher allocations to education and health – 22.3 percent and 19.4 percent, compared to the average of 11.2 percent – suggesting a strong emphasis on human capital development.

Investment in production is particularly significant in Songo and Nzeto, with 26.1 percent and 24.0 percent of household budgets directed toward this category. Luquembo and Andulo stand out for their focus on livestock, investing 15.0 percent and 11.4

percent respectively, well above the average of 5.8 percent. Belize and Caongo, meanwhile, show a preference for savings, with 9.0 percent and 6.7 percent of expenditures dedicated to this area. Other social expenses are more prominent in Cambundi Catembo and Muconda, where they account for 4.7 percent and 3.1 percent respectively, above the average of 2.1 percent. Finally, Seles and Bula-Atumba prioritize other economic expenditures, allocating 7.1 percent and 6.3 percent of their budgets to this category. These diverse spending patterns underscore the different priorities and strategic approaches adopted across municipalities, each shaped by its own socio-economic realities and development goals.

### **Diverse spending patterns: a closer look at Groups' priorities and strategies**

The spending behavior of the different beneficiary groups also reveals distinct patterns, shaped by their particular needs and economic outlooks. Group 1 focuses heavily on household goods and housing (34.1 percent) and food (26.2 percent), indicating a strong prioritization of essential living needs. This group spends less on education and health (9.3 percent) and other economic expenditures (2.3 percent), suggesting a cautious approach to broader or less immediate expenses.

Group 2, while also allocating significant amounts to housing (29.5 percent) and food (20.8 percent), places greater emphasis on investment in production (21.4 percent) and education and health (12.5 percent), reflecting a more balanced and potentially forward-looking economic strategy. Group 3 adopts a similarly balanced model, with 24.4 percent allocated to food and 29.2 percent to housing, along with moderate investments in other areas, including savings (2.8 percent) and social expenses (1.9 percent), reflecting a diverse and measured approach to financial planning.

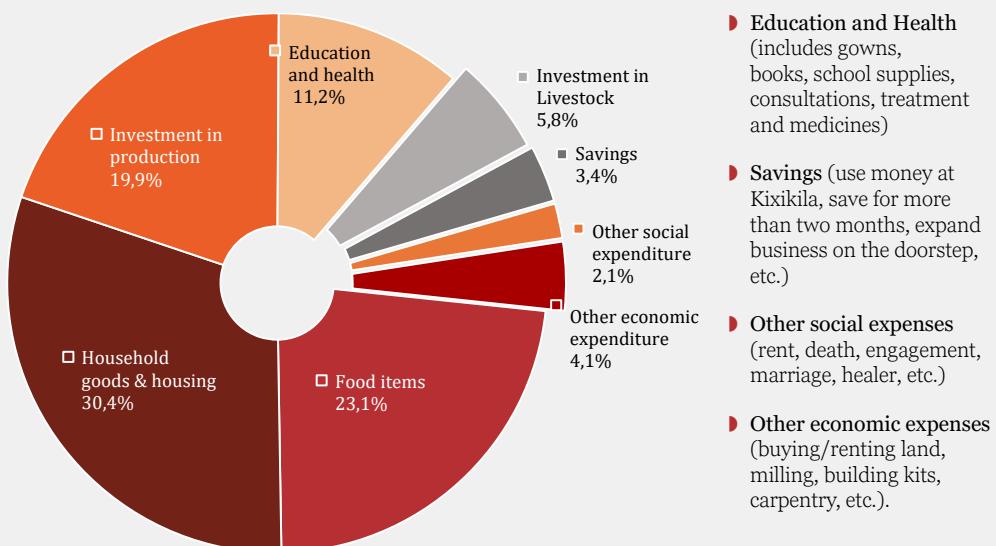
Group 4 maintains consistently high spending on food (24.6 percent) and housing (31.0 percent), and also stands out for its higher allocation to other economic expenditures (5.4 percent). However, it registers the lowest spending on education and health (8.7 percent), which may point to a strategic preference for direct economic investments over social services. Together, these group-specific patterns offer a nuanced view of how KWENDA beneficiaries prioritize and allocate resources according to their needs, values, and visions for the future.

## What could have influenced the distribution of expenses observed above?

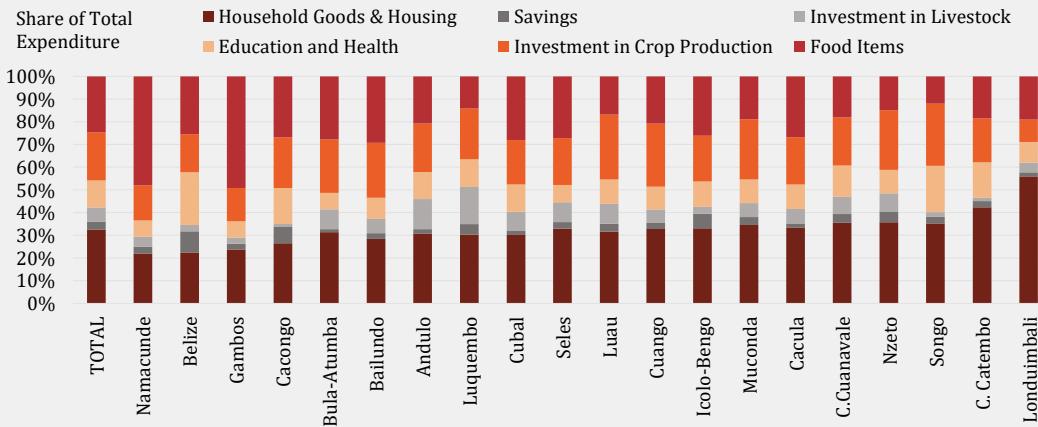
The distribution of household expenditures observed among KWENDA beneficiaries can be attributed to several key factors, particularly the size and timing of payments. The second payment – ranging from Kz 51,000 to Kz 66,000 in most of the municipalities – represented a doubling of the initial benefit for many households. This larger sum gave families greater flexibility, enabling them not only to meet urgent food needs but also to begin or expand investments in other areas.

The impact of receiving two installments at once is evident in the shift toward more diversified spending. While food and housing continued to be primary concerns, beneficiaries also reported extending previous investments or making new ones, particularly in agricultural production. These included expanding fields or acquiring land, hiring labor, purchasing seeds and fertilizers, obtaining tools, and, in some cases, buying phytopharmaceuticals. Investments in livestock also increased, with many opting to buy goats, pigs, and chickens for breeding, and some even managing to acquire large animals for agricultural work.

**Figure 6.1.** Distribution of monetary expenditure by household category



**Figure 6.2.** Percentage distribution of average expenditure by category and municipality



Beneficiaries, ADECOS, and institutional actors all emphasized that the benefit contributed to improving diets. However, as they noted, food security cannot be achieved through food purchases alone. It requires structural conditions that guarantee consistent access, availability, and consumption of nutritionally adequate food. The quote from a beneficiary captures the broader intent behind these choices:

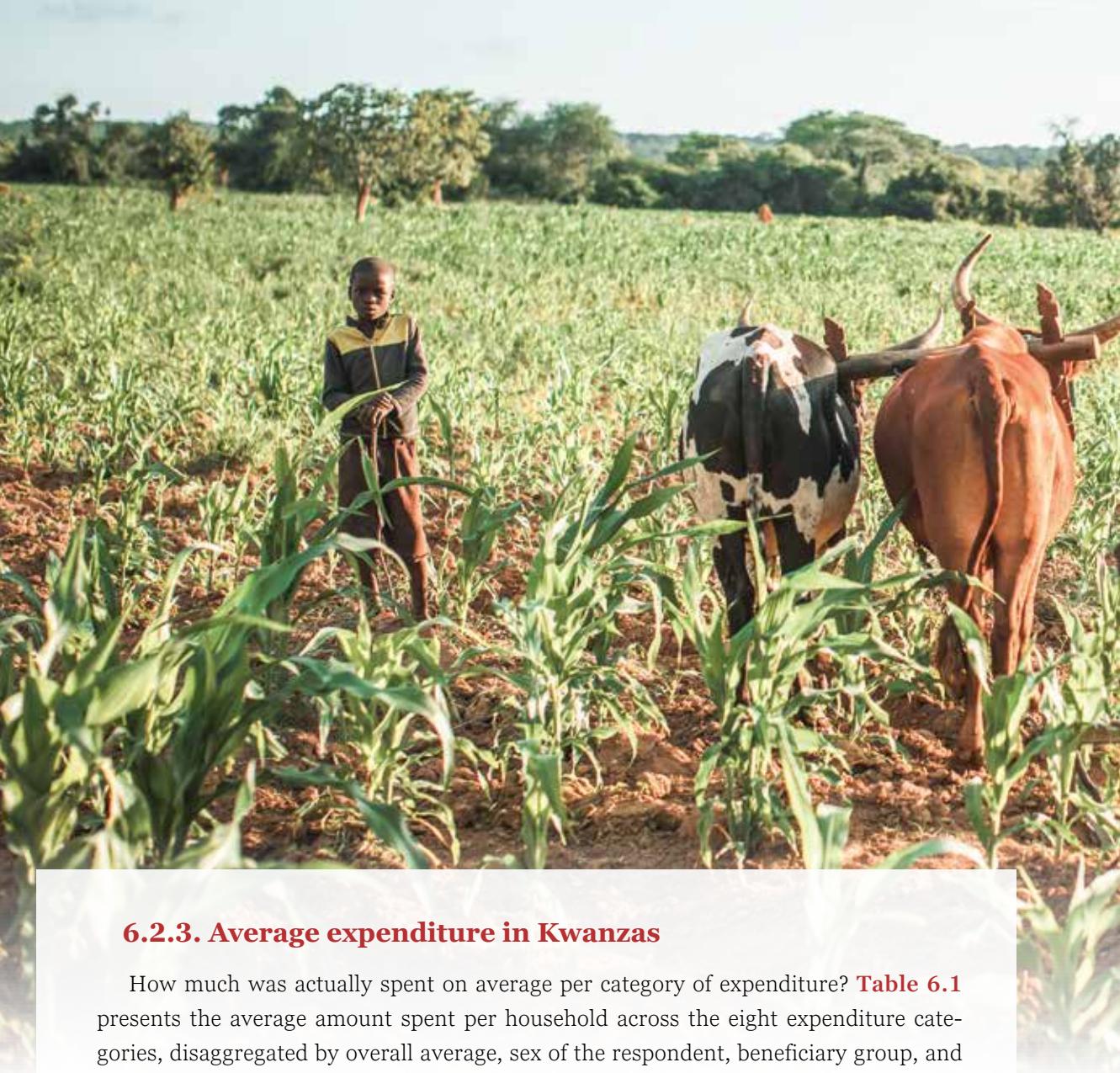
*“The second phase [of payments] found us with a bit, but we raised more food. It also helped to close the other part of the business that we had started and wanted to close from the first phase. So now we’ve bought offspring, others have applied to the farms”*

Field technicians observed that the second payment had a particularly strong impact on households that had successfully monetized the first payment and reached a degree of stability. For these more forward-looking families, the second transfer served as critical startup capital, enabling them to develop small, local businesses. These ventures not only supported individual economic improvement but also contributed to broader community resilience.

At the same time, not all beneficiaries responded in the same way. A lack of financial literacy led some to mismanage the funds, while others, perceiving the amount as too small to invest, opted to spend it on short-term needs. Despite these variations, many beneficiaries recognized the opportunity presented by the transfer and used it to lay the groundwork for greater self-sufficiency and future security. These differing responses highlight the range of financial mindsets within the communities, reflecting both the potential and the challenges of cash-based interventions.

In general, KWENDA beneficiaries – many of whom are small family farmers – saw the second payment as an opportunity to invest in agricultural activities, small livestock, and other complementary sources of income. These choices were logical and strategic, given the rural, agriculture-based livelihoods of most recipients. With some degree of stability regained after the first payment, households increasingly oriented their spending toward building resilience against future crises.





### 6.2.3. Average expenditure in Kwanzas

How much was actually spent on average per category of expenditure? **Table 6.1** presents the average amount spent per household across the eight expenditure categories, disaggregated by overall average, sex of the respondent, beneficiary group, and payment type. **Section 6.5** provides further analysis of the statistical differences observed across these dimensions, offering deeper insights into KWENDA's impact on the well-being of its beneficiaries.

#### **Overall average spending - the balance between immediate needs and future aspirations**

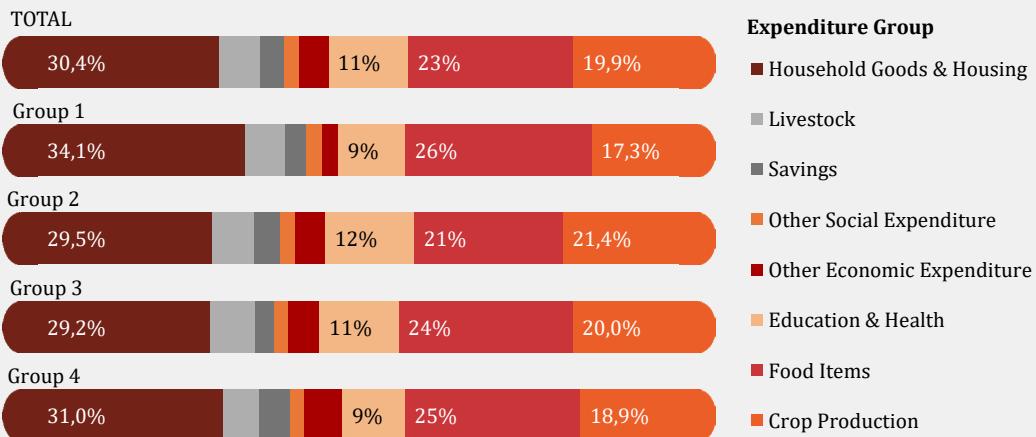
The reported spending patterns show a strategic and varied allocation of funds, balancing immediate survival with long-term goals. The highest average expenditure was on household goods, where beneficiaries spent approximately Kz 24,369, underscoring the importance of maintaining domestic stability and comfort. Food followed closely, with an



average of Kz 18,367, highlighting its non-negotiable role in daily survival and well-being. Education and health together accounted for an average of Kz 9,033, signaling a significant investment in human capital. Finally, investment in production averaged Kz 16,614, pointing to a clear emphasis on strengthening productive capacity and ensuring future economic sustainability.

In addition, respondents show a clear involvement in small ruminant and poultry farming or related activities, spending an average of Kz 4,784 on animals. This reflects the growing importance of livestock as both a food source and a form of investment among beneficiary households. Financial awareness is also evident, with an average of Kz 2,798 spent on financial planning and savings-related activities, suggesting a conscious effort among beneficiaries to manage resources prudently.

**Figure 6.3.** Expenditure distribution by category and beneficiary group



Other social expenditure, averaging Kz 1,641 per household, encompasses community obligations and cultural practices such as funerals and weddings, highlighting the role of social well-being and community integration in financial decisions. Finally, other economic expenses – related to a range of small income-generating activities – amount to an average of Kz 3,569, illustrating the breadth of economic initiatives being undertaken by beneficiaries to enhance their livelihood strategies.

This detailed and differentiated analysis reveals a nuanced and balanced approach to spending. Beneficiaries are not only addressing immediate needs but also laying the groundwork for future stability, demonstrating how diverse forms of expenditure contribute to both short-term relief and long-term resilience.

### **Gender-specific financial priorities: analysis of spending patterns between men and women**

The analysis of spending by gender reveals distinct patterns that reflect differing priorities and roles within the household economy. Women allocate significantly more to food, with an average of Kz 20,951, compared to Kz 15,728 spent by men. This suggests that women may place stronger emphasis on daily household needs and nutrition, likely reflecting their caregiving responsibilities.

In contrast, men spend more on household goods, averaging Kz 26,557 versus Kz 23,822 for women, indicating a focus on infrastructure and physical household improvements. When it comes to education and health, women again take the lead, spending Kz 9,681 compared to Kz 8,626 by men, reinforcing the view that women are key drivers of investments in human capital within the family.

Men show greater financial engagement in productive investments, spending Kz 17,951 on average, while women invest Kz 16,349. This trend continues with spending on livestock: men allocate an average of Kz 5,267 compared to Kz 4,640 by women. Despite these differences, women display a slightly stronger inclination toward saving, spending Kz 3,067 on financial planning and savings strategies, compared to Kz 2,574 by men.

Social expenditure – covering events such as funerals and weddings – shows little variation between genders, with women spending an average of Kz 1,691 and men Kz 1,664. In other economic expenses linked to income-generating activities, men invest slightly more (Kz 3,742) than women (Kz 3,592).

In sum, the data reveal that women are more inclined to prioritize spending on food, health, education, and savings, while men invest more in physical assets, production, and economic activities. These patterns highlight the value of incorporating a gender lens into program design and policy, ensuring that the distinct financial strategies and responsibilities of both women and men are acknowledged and supported in social protection frameworks.

### 6.3. Overall Benefit Impact

#### Difference in expenses between groups of beneficiaries

As mentioned earlier, KWENDA's impact is assessed through three primary outcome indicators. This section focuses on the first of these: improved household well-being. This indicator can be effectively assessed by examining how beneficiaries allocate their resources to meet essential household needs. It captures the direct financial relief provided by the program and illustrates how Social Cash Transfers (SCT) allow families to access resources to meet basic needs, reduce financial stress, and improve their living conditions. By

**Table 6.1.** Average amount spent per household across main expenditure groups

Category	Unit	Food Items	Household Goods	Education & Health	Crop Production	Livestock	Savings	Other Social Expenditure	Other Economic Expenditure
<b>TOTAL</b>		7 551	7 551	7 551	7 551	7 551	7 551	7 551	7 551
Respondent's gender									
Male	[N]	3 034	3 034	3 034	3 034	3 034	3 034	3 034	3 034
	Mean (Kz)	15 728,01	26 557	8 626	17 951	5 267	2 574	1 664	3 742
Female	[N]	4 342	4 342	4 342	4 342	4 342	4 342	4 342	4 342
	Mean (Kz)	20 951	23 822	9 681	16 349	4 640	3 067	1 691	3 592
Beneficiary Group									
Group 1	[N]	1 296	1 296	1 296	1 296	1 296	1 296	1 296	1 296
	Mean (Kz)	10 943	12 190	3 591	7 419	2 137	1 283	762	967
Group 2	[N]	3 460	3 460	3 460	3 460	3 460	3 460	3 460	3 460
	Mean (Kz)	14 640	22 078	9 289	15 950	4 406	2 650	1 589	3 190
Group 3	[N]	1 850	1 850	1 850	1 850	1 850	1 850	1 850	1 850
	Mean (Kz)	25 642	31 142	11 752	21 518	6 752	2 924	2 055	4 719
Group 4	[N]	770	770	770	770	770	770	770	770
	Mean (Kz)	34 299	44 425	12 561	27 067	7 298	6 350	2 737	7 699
Type of Payment									
Cash	[N]	5 449	5 449	5 449	5 449	5 449	5 449	5 449	5 449
	Mean (Kz)	1 860	26 140	8 985	18 376	5 587	2 688	1 854	3 915
Debit Card	[N]	1 927	1 927	1 927	1 927	1 927	1 927	1 927	1 927
	Mean (Kz)	18 641	21 574	9 989	13 141	2 949	3 365	1 188	2 916

analyzing spending on key necessities such as housing, education, food, and healthcare, we can better understand the program's effect on household stability and quality of life.

The inferential analysis presented below indicates that beneficiary households receiving fewer payments experience lower levels of social and economic well-being compared to those who received more payments or who have already received the benefit in full. The statistically significant differences in average expenditure between groups clearly reflect KWENDA's positive impact on household welfare. This impact is assessed across the main categories of expenditure: housing and household goods, food, education and health, investments in agricultural production and livestock, and savings. The detailed results supporting this assessment are provided in **Annex A6.2**.

### 6.3.1. Purchase of food

A comprehensive analysis of KWENDA's impact on household food security is presented in **Chapter 8**. However, because food expenditure is closely linked to overall household well-being, it is important to briefly address the differences in average food spending between groups here.

The results reveal a highly significant disparity between Group 1 and Group 4 in terms of food expenditure, as confirmed by the statistical test results ( $F = 591.684$ ,  $p < 0.001$ ). Group 4, which received a higher cumulative benefit, spent substantially more on food, with an average difference of Kz 23,355 compared to Group 1. This finding highlights the critical role of larger cash transfers in enhancing food and nutritional security among rural families. With increased financial resources, households are better positioned to access nutritious and diverse food, directly contributing to improved household well-being. This evidence reinforces the importance of well-targeted financial interventions in the fight against food insecurity and poverty.

Spending patterns on food also reflect different financial strategies across the groups. The overall average expenditure on food is estimated at Kz 18,367. Group 1, however, spends Kz 7,424 less than this average, demonstrating marked restraint, likely due to limited resources. Group 2 also spends below the average, though to a lesser extent (Kz 3,727 less), suggesting a cautious and balanced approach to budgeting for food.

Conversely, Group 3 exceeds the average food expenditure by Kz 7,275, potentially reflecting broader food choices or access to higher quality nutrition, likely enabled by better financial conditions. This tendency is even more pronounced in Group 4, which



exceeds the average by Kz 15,932, indicating a considerable investment in dietary diversity and improved food security (as further detailed in **Chapter 8**).

The stark contrast in food expenditure among the groups illustrates how financial capacity, enabled by the program's transfers, directly influences the ability to purchase food. When benefits are received more consistently or in greater amounts, households are better able to meet their nutritional needs and invest in healthier diets, thereby improving overall quality of life.

### 6.3.2. Household goods and home improvement

#### Differences in Expenditure on Household Goods Between Groups of Beneficiaries

The analysis reveals a highly significant statistical difference ( $F = 504.296, p < 0.001$ ) in spending patterns on household goods across the different groups of beneficiaries, with Group 4 spending an average of Kz 32,234 more than Group 1. This substantial disparity highlights the critical impact of larger and more consistent cash transfers on household investment. With increased financial resources, families can acquire essential household items that markedly improve their living conditions. These purchases include a variety of durable goods such as furniture, appliances, and household tools, which not only enhance daily comfort but also serve as long-term assets contributing to greater stability.

On average, beneficiaries spent Kz 24,947 in this category, yet this figure varies considerably among the groups. Group 1, the most limited in access to the benefit, spent just Kz 12,768 – Kz 12,179 below the average. Group 2's spending was closer to the mean, at Kz 22,656, only Kz 2,291 below the overall average. Group 3 exceeded the average by Kz 6,773, with total spending of Kz 31,720. Group 4 recorded the highest spending, allocating Kz 45,003 – an amount Kz 20,056 above the average. These disparities reflect the influence of benefit size and frequency, but also suggest differences in household size, purchasing priorities, and strategic planning.

The variation in spending on household goods reveals the different ways in which families adapt to their conditions and use the program's support to improve their homes. Beneficiaries often prioritized the purchase of essential domestic items such as radios, telephones, stoves, tables, chairs, mattresses, and clothing. These items are not just comforts, they contribute to family functionality, communication, safety, and dignity.

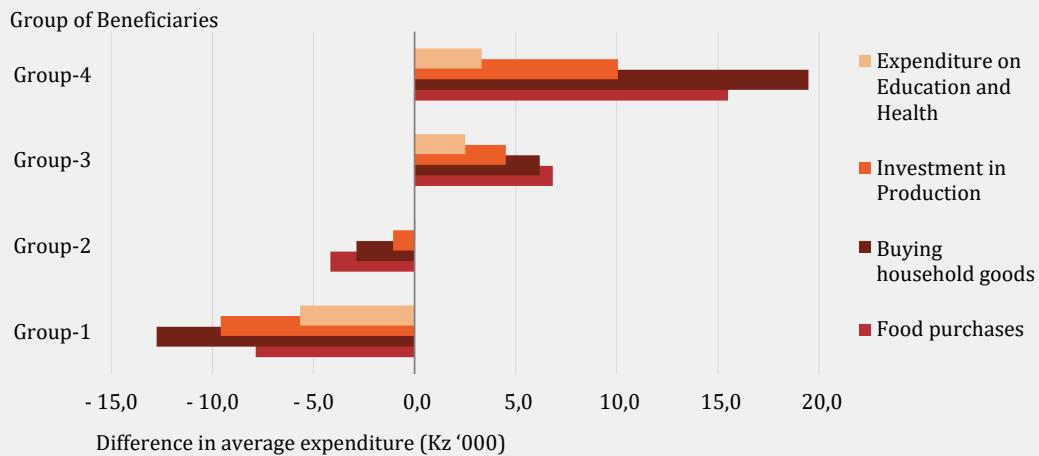
The introduction of cash transfers has led to transformative changes in family life, particularly through investments in kitchen appliances and utensils. A notable example is the adoption of energy-efficient gas stoves in communities near municipal centers where gas supply is accessible. This was observed in municipalities like Songo and Cambundi Catembo in northern Angola. Beneficiaries in these areas invested in gas stoves as a healthier and more efficient alternative to traditional methods that rely on firewood or charcoal.

This transition marks a meaningful step forward. By switching to gas stoves, households reduce the physical burden of collecting firewood and save time spent on cooking. It also has important environmental implications – helping to conserve local forests, reduce deforestation, and protect biodiversity. Additionally, the shift has direct public health benefits: less exposure to smoke means a lower risk of respiratory diseases, especially for women and children, who are most exposed to indoor air pollution from traditional cooking.

This change is more than a technological upgrade – it represents a shift toward healthier, more sustainable living practices. Cash transfers, in this context, are not just a safety net, but a catalyst for progress. By giving rural households the means to make informed and impactful choices, KWENDA supports both environmental preservation

and improved public health. In doing so, the program contributes not only to immediate relief but to long-term well-being and resilience within the communities it serves.

**Figure 6.4.** Expenditure variation from average by beneficiary group



### Improving housing conditions

Expenditure on housing emerged as one of the most frequently reported uses of the KWENDA benefit, following priorities such as food, healthcare, children's education, and debt repayment. Decent housing is a fundamental human need, yet for many rural families, securing adequate shelter remains a major challenge. Homes in these areas are generally modest and built using local materials, typically wattle and daub or adobe, with thatched or grass roofs. These houses often lack electricity, running water, furniture, and sufficient space for the number of people living in them.

The social cash transfers enabled many families to make significant improvements to their living conditions. In addition to structural upgrades, some households used part of the benefit to purchase small solar panels or improved cooking stoves, thereby reducing ongoing energy and fuel expenses while enhancing comfort and safety in the home.

For families whose homes had collapsed or were severely damaged, the first payment was often used immediately for emergency repairs, especially with the rainy season approaching. As reported by interviewees in Cambundi Catembo, Malanje:

*“Our houses were in a bad state. When it rained, it was like being outside – water came in and everything got soaked. So as soon as we received the money, we rushed to buy metal sheets, and that’s still keeping us dry today.”* With the second payment, and sometimes with additional income from small business or farming activities, beneficiaries were able to make more extensive improvements. These included enlarging their homes, replacing grass roofs with zinc sheets, and buying essential furniture. *“I spent 22,000 Kwanzas on mattresses. We really needed them because we were all sleeping badly,”* said one respondent from Caongo, Cabinda. Others reported buying doors, tables, chairs, kitchen utensils, stoves, or blankets – especially for babies. *“It gets cold here [Andulo], and the babies had constant coughs, so reinforcing the house became our priority.”*

***“It’s money you never thought you’d have. A lot of people here have never had a job or a salary. But now we’ve been able to buy things we never could before. Some people had never even managed to travel as far as Cacula – but now they’ve made it there.”***



While purchasing land is not yet widespread in many of these communities, several beneficiaries mentioned acquiring plots for self-construction – especially those who had been renting near municipal centers, where rental markets are more developed. *“I already had the land, but I was living in a rented house. I couldn’t afford to build or buy the slabs. But thank God, with the money from the first and second payments, I managed to build and I’m now living in my own home.”*

Given the high costs of construction, some young people in Cambundi Catembo organized mutual aid groups to build houses collectively. *“I gathered my friends to help build my house, and then we built the neighbor’s. Here, we all work together to make adobe bricks. One hand washes the other.”* Others improved their homes with cement plaster and paid local tradespeople to carry out the work. These activities not only improved individual households, but also generated commercial activity, creating jobs for local artisans and laborers. Many participants saw this as a broader benefit of KWENDA, one that went beyond

financial relief and became a catalyst for local development. For many, this support made it possible to realize dreams they had long abandoned.

### **6.3.3. Investment in agricultural and livestock production**

#### **Purchase of seeds, fertilizers and agricultural tools**

One of the most significant improvements in local livelihoods brought about by the Social Cash Transfers (SCT) was the ability it gave families to acquire productive assets. With the regular and reliable flow of funds, many beneficiaries were able to invest in tools, equipment, and inputs to support and expand their economic activities – particularly in agriculture, which remains the foundation of most rural economies. Families used the funds to buy seeds, fertilizers, and farming tools, and in some cases, to invest in livestock. These investments contribute directly to increased agricultural production and, consequently, to improved household income and food security.

Investment in production plays a vital role in enhancing agricultural productivity and promoting sustainable economic development. The analysis shows significant differences in investment levels across the different groups of beneficiaries. According to statistical results ( $F = 244.215$ ;  $p < 0.001$ ), Group 4 invested Kz 19,648 more than Group 1. This substantial disparity underscores the importance of larger and more consistent financial transfers in enabling greater investment. For Group 4 families, this higher level of investment likely leads to improved yields, increased earnings, and a more stable economic outlook. By directing more resources into agricultural production, these households are better positioned to adopt modern farming techniques, access quality inputs, and implement innovative practices that drive productivity.

Beyond individual benefits, these improvements have the potential to positively impact the broader community. Greater production not only raises family income but also contributes to local food supply, market activity, and employment, strengthening overall economic resilience and social well-being.

The total average investment in production among all groups was Kz 17,008, though this figure was distributed unevenly. Group 1, the group with the least benefit access, spent Kz 9,195 less than the average – underscoring the limitations imposed by restricted financial resources. Group 2 came much closer to the average, spending just



Kz 664 less, reflecting a more moderate and balanced financial strategy. Group 3 exceeded the average by Kz 4,904, indicating a stronger capacity to invest with an eye toward higher future returns. Meanwhile, Group 4 – beneficiaries who received all four payments – invested Kz 10,453 more than the average, reflecting both their increased financial flexibility and a strategic focus on production.

This variation in investment levels illustrates the diverse financial behaviors and risk appetites of beneficiaries, shaped primarily by the size and consistency of the transfers received. While some groups were cautious, focusing on immediate needs, others – particularly those with greater resources – opted for a forward-looking approach, channeling funds into agriculture and livestock with the goal of achieving long-term self-sufficiency. These differentiated strategies reflect the broader impact of KWENDA in empowering families not just to survive, but to plan, invest, and build a more secure future.

### **Buying small animals**

Investment in small animals has emerged as a particularly revealing aspect of beneficiary behavior under the KWENDA Program, showing marked differences across groups and offering insights into household priorities and financial strategies. The statistical analysis reveals a significant disparity in spending between groups ( $F = 55.693$ ,  $p < 0.001$ ), with an average difference of Kz 5,160 between the lowest and highest

spending groups. This suggests that some groups place a higher value on animal investment—either due to greater financial flexibility, perceived return on investment, or cultural and subsistence practices.



### **Box 6.3. Expressions of Vitality and Resilience in the Program's Beneficiary Villages**

Brothers in faith and in the field! Albano Coxe, 32, Adelino Salupi, 40, Francisco Samunda, 48, and Eugénio Moisés, 28, are not just residents of the village of Ngola, located in the commune of Chivaulo, they are also “*brothers of the same church*.” Their commune lies 42 kilometers from the municipal seat of Andulo, a considerable distance that underscores their dedication and deep-rooted commitment to their community.

United by their shared faith and a spirit of solidarity, these four producers made a deliberate and collaborative decision: they pooled the funds received from their KWENDA payments to invest in a venture that would benefit not only themselves but their entire village, tomato cultivation. With the first payment of Kz 25,500, they began their agricultural journey by establishing a tomato crop on a small plot of land. This modest beginning laid the foundation for what would become a more ambitious community project.

The second payment, comprising two installments totaling Kz 51,000 for each of them, provided the necessary boost to expand their efforts significantly. With these additional resources, they prepared a larger tomato field intended to serve the community. Demonstrating remarkable initiative and determination, they traveled 60 kilometers to Essulambanda, a region renowned for tomato production, to source high-quality seeds. The effort they made to secure the best inputs for their crops reflected their seriousness and hope for long-term success.

Beyond seeds, the pooled funds enabled them to hire additional labor to manage the increased workload. They also invested in plant protection products to guard against pests and disease, ensuring the health and

resilience of their crop. Recognizing the importance of post-harvest handling, they purchased crates to store and transport their produce, helping to maintain quality and improve market value.

Albano, Adelino, Francisco, and Eugénio are now filled with hope and confidence about the income they expect to generate. Their initiative is a powerful example of how KWENDA's support, when combined with cooperation, shared goals, and hard work, can lead to meaningful change. By investing together, they not only strengthened their bond as "*brothers of the same church*" but also contributed to the economic vitality of Ngola village.

Their story is a shining demonstration of the Program's transformative potential: how a modest but timely injection of resources, when met with unity and vision, can nurture resilience, foster opportunity, and generate lasting impacts for entire communities – even in remote and challenging environments.

The overall average investment in animals was Kz 4,898. However, this average masks considerable differences. Group 1, with limited access to the benefit, invested only Kz 2,251 – Kz 2,647 below the average – indicating a more conservative spending pattern or simply a lack of available resources. Group 2 came closer to the average, spending Kz 4,520 (Kz 378 below average), reflecting a more balanced approach. Group 3 spent considerably more, Kz 6,866 – pointing to stronger prioritization of animal husbandry. Group 4, with the greatest financial capacity, spent Kz 7,412, exceeding the average by Kz 2,514 and highlighting their ability to invest in longer-term, income-generating assets.

These differences underscore how varying levels of financial access affect investment decisions, with better-resourced groups making bolder investments in animals. For many, the purchase of small livestock such as goats, pigs, or chickens represents not just a source of income, but a symbol of economic stability and future potential. Respondents often described pooling several transfers or saving over one to three months

to accumulate enough for such a purchase. This behavior reflects a deliberate and strategic approach, rooted in both need and aspiration.

### **General implications of investments in agricultural activities**

Investment in agriculture takes many forms, all with the common goal of improving productivity and future income. For many KWENDA beneficiaries, these investments translated into purchasing essential tools and inputs – fertilizer, seeds, pesticides, and basic implements like hoes – that have direct and often immediate effects on yields. In Huambo and Bié, beneficiaries reported using their payments to buy inputs that significantly increased their production and allowed them to sell surplus in local markets.

Such investments are particularly effective among small-scale producers, where even small expenditures can yield high returns. In eastern municipalities, where farming is often practiced close to the subsistence level, productivity gains, however modest, can improve food security and stabilize household consumption. For example, many female-headed households used KWENDA funds to hire male laborers to help expand farmland, particularly for semi-perennial crops like cassava. This not only supported immediate production goals but helped diversify household livelihoods.

In Muconda, where agriculture remains largely subsistence-based and cassava is both the staple food and main income source, production challenges are significant. The region's poor soils limit maize and vegetable cultivation, and commercial farming is constrained by high transport costs to distant markets like Saurimo (190 km) and Luau (100 km). Additionally, a cassava disease that has persisted for more than two years has devastated local production. According to local ADECOS, families now face the difficult choice of relocating fields far from infected areas or diversifying into alternative, less affected crops. Under these conditions, financial support is critical – not only for planting but also for bridging the income gap created by long production cycles and unreliable market access.

### **A Case Study: Investing in High-Value Crops**

In Andulo and Nharea, Bié province, the agricultural investments made by KWENDA beneficiaries have led to significant economic gains. The story of António Parente and his younger brother António Sikila, residents of the village of Sulambanda, illustrates the transformative potential of investing in high-value, multi-cycle crops. Using

their two payments – Kz 25,500 and Kz 51,000 – and adding personal savings, they planted maize and various vegetables, with a particular focus on tomatoes.

Pooling their resources, they purchased seeds and fertilizer, and eventually earned over Kz 1 million each. Sikila used his earnings to buy a Kz 450,000 kaleluia (motorcycle), pay workers, and support household expenses. However, the following tomato cycle suffered from pest infestations due to their inability to afford pesticides, resulting in poor yields. Undeterred, they secured loans and tried again. This time, the results were excellent, and Sikila was able to further invest in freight transport and home improvements for his large family.

This case shows how strategic investment in high-value, short-cycle crops can lift families out of vulnerability when paired with knowledge, experience, and careful financial planning. It's worth noting that António Parente already had experience growing tomatoes, which was crucial in managing a crop known for its sensitivity and risk. Their willingness to pool resources and take calculated risks mirrors behavior seen in other successful KWENDA cases – suggesting that collective strategies and experience-based decisions are key factors in leveraging cash transfers for long-term economic change.

#### **6.3.4. Diversification of income sources and savings capacity**

*“KWENDA: a catalyst for income diversification and economic resilience in rural communities”*

As demonstrated throughout the preceding sections, KWENDA has played a central role in diversifying household income sources – one of the most valuable and sustainable gains in rural economic contexts. In regions where livelihoods are heavily dependent on agriculture and highly vulnerable to external shocks such as drought or pest outbreaks, the ability to diversify income is a powerful mechanism for reducing risk and building resilience. With access to additional financial resources, many families have strengthened their traditional agricultural activities while venturing into small-scale enterprises, such as petty trade, handicrafts, or informal retail.

This diversification is vital for promoting household economic security and long-term sustainability. It not only reduces dependence on a single source of income but also enhances social capital by encouraging engagement with markets, value chains,

and community-based networks. Through KWENDA, families are better equipped to weather periods of instability, while gradually integrating into broader economic ecosystems.

KWENDA has become a cornerstone of household income strategies in many municipalities, especially among rural populations reliant on agriculture. Numerous beneficiaries reported using the transfers to purchase agricultural inputs and expand into previously uncultivated land. These developments are concrete evidence of the program's impact and its potential to transform rural livelihoods by unlocking opportunities for economic progress.

In the Central-Southern municipalities, beneficiaries displayed a notably stronger capacity to invest in agricultural activities, reflecting a positive trend in regional empowerment. Representing 25.1 percent of the 7,551 households in the study sample, this subgroup showed considerable variation in investment levels. The average investment in these regions was Kz 23,977, but amounts ranged significantly by municipality. At the lower end, Andulo recorded a minimum investment of Kz 1,350, while at the upper end, Cubal and Bailundo reported investments as high as Kz 117,000. These disparities underscore both the diverse economic environments in the Central-South and the uneven access to opportunities for growth and development.

### **Balance: managing income and savings despite poverty**

As the earlier findings illustrate, even in contexts of chronic scarcity, poor households often find innovative ways to engage in economic exchange, though usually limited to small-scale activities. It is important to understand that poverty encompasses not just material deprivation but also a lack of opportunities and capacities to plan, invest, and save. Making financial decisions such as starting a business or saving money requires more than resources; it requires the ability to assess risk, delay gratification, and make forward-looking decisions, capacities that are often constrained by the daily urgency of survival.

Nonetheless, some KWENDA beneficiaries demonstrated the capacity to save, especially after the third payment. In many cases, this involved saving small amounts over a three- to four-month period. These micro-savings were modest in scale, occurring

at the individual or household level, and often served immediate goals: purchasing a household item, covering a seasonal expense, or making small investments in business or agriculture.

Analyzing savings behavior in the context of poverty must be done cautiously, especially given the disparities observed across municipalities, as shown in Figure 6.5. Some beneficiaries allocated less than half the average amount to savings, while others saved more than double the average, highlighting variations in both priorities and capacity.

In municipalities like Bula-Atumba and Londuimbali, savings ranged from just Kz 835 to Kz 1,969 – substantially below the average. In Bula-Atumba, for instance, the reported savings were 63 percent lower than average, likely due to more severe financial constraints. In contrast, beneficiaries in Belize and Namacunde reported significantly higher savings, averaging between Kz 2,620 and Kz 5,512. Icolo-Bengo stood out with the highest reported allocation to savings – approximately 143 percent above the average – demonstrating not only financial capacity but perhaps a different set of economic behaviors and priorities.

Although the study lacked comprehensive data on poverty indicators – such as income levels, education, housing, water and sanitation access – it was observed that regular and predictable transfers supported better planning. This stability enabled some beneficiaries to set short-term goals and save toward them, especially after meeting their immediate needs.

These small-scale savings – though modest – have had tangible outcomes. Some beneficiaries used them to buy generators, bicycles, motorcycles, or furniture; others repaired or expanded their homes, purchased clothing, or reinvested in their businesses. Such examples show that savings, even when limited, play an important role in household resilience. They serve as a buffer against shocks and a foundation for longer-term planning.

In this way, savings act not only as an individual or household strategy, but as an essential element of social protection and local development. KWENDA, by facilitating the conditions for saving and income diversification, contributes directly to building more resilient and forward-looking rural communities.

The data presented in **Figure 6.5** reflects the variability in the average value of savings reported by KWENDA beneficiaries across the 20 municipalities covered by the evaluation. These differences highlight how diverse socioeconomic contexts, household priorities, and local opportunities shape the capacity and motivation to save.

Savings behavior serves as a key indicator of a household's ability not only to meet immediate needs but to plan for the future. However, cash transfers alone cannot guarantee this outcome. For the Program to serve as a meaningful instrument of social protection, transfers must do more than boost short-term consumption – they must also enable families to invest in their livelihoods and build resilience.

The effectiveness of such investments depends on several complementary factors. Interviewed institutions across the municipalities emphasized that many beneficiaries' attempts at investment require sustained support and monitoring, particularly in the form of financial education. One local official explained:

*“Financial education is necessary, because those who have an account – who are financially literate – take better care of their money. But the main problem is in production. People produce with great effort but can’t even calculate their costs. Then they sell 1 kg of maize for 150 Kwanzas and think that’s fair, but with that they can’t even buy 1 liter of oil or a kilo of sugar. You can educate them financially, but they can’t control market prices.”*

This observation underscores a critical gap: while cash transfers may facilitate initial investments, the sustainability and profitability of those investments are constrained by structural factors – like weak market access, poor pricing knowledge, and lack of basic business skills.

Despite these challenges, some beneficiaries have fully reinvested their transfers in income-generating activities, particularly in businesses with rapid capital turnover and low entry barriers. These include informal trading in food and beverages, small animal sales, clothing, footwear, transport services (moto-táxi), milling, and more. In remote villages and low-income urban neighborhoods—where commercial infrastructure is lacking – starting even a small business often ensures an immediate customer base due to high demand and low competition.

While many entrepreneurs in these areas have a clear sense of what to sell and to whom, they often lack the tools for longer-term planning. Concepts like stock control, price comparison, cash flow management, or even basic accounting are rarely applied. Nor do most take steps to formalize their operations as business grows. This is where the role of ADECOS and similar community facilitators becomes crucial. With targeted financial education and ongoing mentoring, these efforts could evolve from subsistence-level trading to sustainable enterprises.

Ultimately, as the data and field observations show, savings and economic diversification under KWENDA are promising but uneven. Some households are turning small transfers into transformative gains, while others remain limited by information gaps and structural constraints. To enhance the program's long-term impact, cash transfers must be integrated with economic strengthening interventions, particularly those focused on production, market access, and financial capability. When linked effectively, these elements can significantly expand the program's contribution to rural resilience and development.

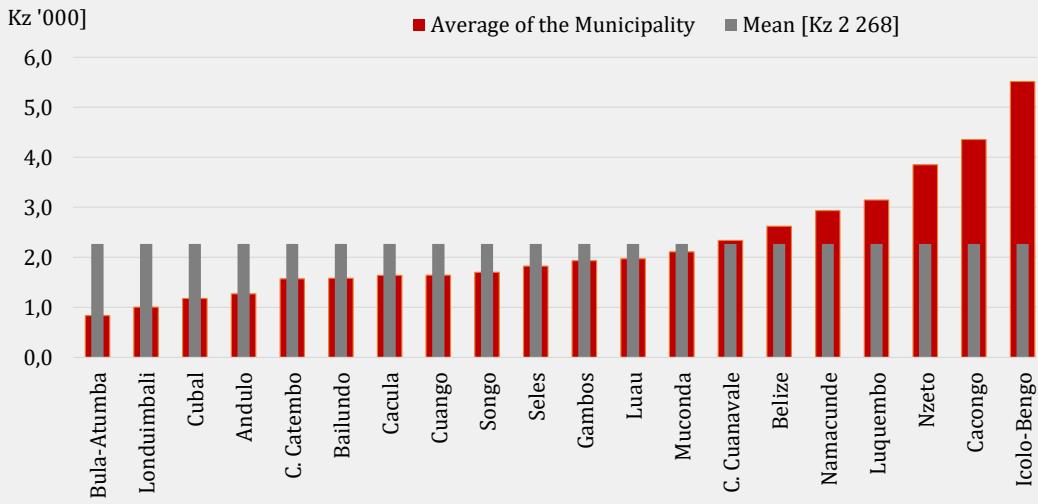
## 6.4. Differences in Payment Method

### Has the payment method influenced the beneficiaries' spending patterns?

In the specific case of KWENDA, the payment method was not chosen by the beneficiaries but was rather determined based on what was considered the most suitable approach for each municipality. Nonetheless, the chosen modality influenced both access to and availability of funds, which in turn shaped spending behaviors. The influence of the payment method can be better understood through the analysis of mean differences and corresponding statistical significance, as indicated by the p-values.

The results outlined in **Table 6.2** show that the method of payment – whether in cash or via multi-cash card – significantly affects spending behavior across most expenditure categories. For instance, spending on goods, investment, and personal care differs depending on how the funds were received. This suggests that factors such as convenience and psychological perceptions tied to the payment method may influence spending decisions. However, some categories, such as spending on education and health, and possibly savings, do not show statistically significant differences based on

**Figure 6.5.** Average savings among beneficiaries by municipality



the method of payment. This implies that expenditures in these areas are more constant, likely because they are essential and less subject to variation. In summary, although the payment method does shape spending behavior, its influence is not uniform across all expenditure categories.

### **Cash versus card for food shopping: the differences revealed**

The analysis of food expenditure based on payment method provides an interesting insight into spending behavior. The average amount spent on food by those who received their benefit in cash was Kz 18,860, slightly higher than the Kz 18,641 spent by those using the multi-cash card, a marginal difference of just Kz 219. In a rural economy, this small difference might not be meaningful. Indeed, the statistical comparison between the two methods confirms there is no significant difference in average expenditure on food ( $t = 0.4870$ ;  $p = 0.6260$ ). These findings suggest that while spending patterns may vary across categories, the amount spent on food remains relatively stable, regardless of how the benefit is received.

One possible explanation for the minimal variation is that many KWENDA beneficiaries purchase food in formal shops that accept card payments. These results high-

light the need for program administrators and local retailers to evaluate the operational advantages and costs associated with each payment method, in order to determine which approach delivers the greatest benefit to the program and its participants.

### ***Cash versus card: unraveling the differences in spending on household goods***

The method of payment significantly influences spending on consumer goods, as shown by the statistical analysis. When comparing cash and card purchases for household goods, the data reveals a noteworthy difference. With a sub-sample of 5,449 beneficiaries for cash payments and 1,927 for card payments, the average expenditure for cash transactions is Kz 26,140. In contrast, the average expenditure for card transactions is Kz 21,574. The result of the mean comparison analysis ( $F = 46.823$ ;  $p = 0.000$ ) indicates a statistically significant difference in spending between the two payment methods. Further reinforcing this conclusion, the test ( $t = 7.8970$ ;  $p = 0.000$ ) underlines the significant difference in expenditure.

The mean difference of Kz 4,566 highlights that, on average, individuals spend more on household goods when paying with cash compared to using a card. Both the results of the variance difference and the t-test strongly support the conclusion that the payment method does influence spending behavior, with significant p-values suggesting that this difference is not attributable to chance. Thus, the data strongly indicates that people tend to spend more when they use cash rather than a card for household purchases.

### ***Payment methods and education and health expenditure: unraveling the disparity in spending between amounts received in cash or by card***

The method of payment significantly influences the amount of money spent on education and health, as shown by the statistical analysis presented in Table 6.2. The data shows that cash payments have an average expenditure of Kz 8,985, while card payments have a higher average expenditure of Kz 9,989. The results of the test ( $F = 20.935$ ;  $p = 0.0000$ ) indicate a statistically significant difference between the two payment methods, with the p-value being well below the threshold of 0.05. This suggests a substantial variation in spending patterns based on payment method. Furthermore, the results ( $t = -2.4420$ ;  $p = 0.015$ ) corroborate these findings, further underlining the statistical significance. The negative t-value indicates that, on average, cash payments

**Table 6.2.** Difference in average amount spent by payment method

Expenditure Group	Type of Payment	N	Mean (Kwanzas)	Std. Deviation	F	Sig. (p-value)	t	Sig. (p-value)	Mean Difference
Food Items	Cash	5 449	18 860	17892,018	80,626	0,000	0,4870	0,6260	218,737
	Debit Card	1 927	18 641	13973,476					
Household Goods	Cash	5 449	26 140	22426,477	46,823	0,000	7,8970	0,0000	4565,577
	Debit Card	1 927	21 574	19979,303					
Education and Health	Cash	5 449	8 985	14807,937	20,935	0,000	-2,4420	0,0150	-1003,34
	Debit Card	1 927	9 989	17325,914					
Crop Produção	Cash	5 449	18 376	19737,639	108,578	0,000	10,5180	0,0000	5234,859
	Debit Card	1 927	13 141	15752,632					
Livestock	Cash	5 449	5 587	12097,38	184,634	0,000	8,7190	0,0000	2637,502
	Debit Card	1 927	2 949	9210,1					
Savings	Cash	5 449	2 688	9584,523	24,594	0,000	-2,5070	0,0120	-676,698
	Debit Card	1 927	3 365	11709,432					
Other social expenditure	Cash	5 449	1 854	8345,414	33,909	0,000	3,1870	0,0010	666,664
	Debit Card	1 927	1 188	6437,424					
Other Economic Expenditure	Cash	5 449	3 915	12684,807	43,193	0,000	3,1670	0,0020	998,762
	Debit Card	1 927	2 916	9325,393					

result in lower spending than card payments by around Kz 1,003. The results of the statistical analysis therefore conclusively support the notion that the method of payment plays a crucial role in determining the amount spent on education and health, highlighting a significant disparity between cash and card transactions.

### **Payment methods and investment in agricultural production: statistical evidence highlights higher spending with cash payments**

The method of payment significantly affects the amount invested in agricultural production, as demonstrated by statistical analysis. A review of the mean and standard deviation shows that beneficiaries who received payments in cash invested more on average (mean = Kz 18,376) than those using the multi-cash card (mean = Kz 13,141). This difference is supported by the results of an F-test ( $F = 108.578$ ;  $p = 0.000$ ), indicating a statistically significant gap in average investment between the two payment methods. The t-test further confirms this finding ( $t = 10.5180$ ;  $p = 0.000$ ), revealing an average difference of Kz 5,235. The very low p-values across both tests indicate that these differences are statistically meaningful and unlikely to be due to chance.

This evidence clearly suggests that the method of payment plays a critical role in shaping investment decisions in crop production, with cash payments leading to higher levels of investment. These findings underscore the importance of factoring in payment mechanisms when designing financial planning and agricultural investment strategies.

### **Differences in cash *versus* multi-cash card spending across major expenditure categories: preference or practicality?**

Analysis of spending behavior reveals noteworthy distinctions in how beneficiaries use cash versus the multicaixa debit card for different types of purchases. When comparing cash expenditures to those made using the card, significant patterns emerge. Specifically, for various economic expenses – including land acquisition or rental, milling services, construction materials, and carpentry – total average spending in cash reached Kz 3,915, compared to Kz 2,916 with the multicaixa card.

This pattern suggests a prevailing preference for cash in these areas, which may be attributed to its greater flexibility and broader acceptance, especially in contexts where electronic payment infrastructure remains limited or underutilized. In many rural or informal market environments, vendors may still prefer or only accept cash, making it the more practical option. This continued reliance on cash for diverse economic transactions highlights the ongoing need to consider contextual payment constraints, even as digital payment systems become more widely available.



## 7. SPILLOVER EFFECTS

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### ***The benefits of KWENDA cross municipal boundaries.***

*The KWENDA intervention, which disburses funds to beneficiaries in their own municipalities, shows that the transfers have had a multiplier effect at local level. The beneficiaries are able to generate productive and commercial dynamics that go beyond the borders of the intervention municipalities, causing positive and far-reaching knock-on effects.*

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The concept of the spillover effect in the context of social cash transfers in rural Africa is underlined by a large body of research, which highlights the multifaceted economic and social benefits of these programs. Evidence indicates that when households receive cash assistance, they allocate that money predominantly to local spending, injecting capital into their immediate communities. This increase in local spending catalyzes demand for goods and services, which subsequently invigorates the local economy (Zezza, 2010). But it should be noted that non-beneficiary households, particularly those involved in small-scale businesses or agricultural activities, also reap the rewards of this economic stimulus, enjoying increased incomes despite not being direct beneficiaries of the cash transfers, as reported in many of KWENDA's implementing municipalities.

In addition to the economic benefits, spillover effects permeate the social dimensions, manifesting themselves in increased food security and improved community well-being, as documented in several studies examining the strengthening of social ties within communities (Fisher et al., 2017). In addition to the immediate impact of the use of the monetary benefit discussed in the previous chapters, the positive effects of social and economic spillovers - or chain effects - are also a crucial indicator of the wider impact of the Program. However, KWENDA's intervention in widely dispersed municipalities shows that the magnitude and nature of these secondary effects depend on numerous variables, including the magnitude of the cash transfers, the pre-existing economic framework of the community and the degree of market integration. Consequently, although TSMs are a promising instrument for generating positive spillovers, their design and implementation must be meticulously adapted in order to optimize their impact and ensure an equitable distribution of benefits in rural communities.

The injection of TSM funds into local economies catalyzes a significant increase in trade and economic activity at both local and municipal level. As beneficiaries receive and spend their financial aid, local small businesses see an increase in demand for their goods and services. This increase in economic activity fosters an environment in which new jobs are created, existing small and micro-businesses thrive and market conditions generally improve. Therefore, the resulting knock-on effect extends beyond the immediate financial relief provided to the main beneficiaries of the Program. This interlinked cycle of spending and growth underlines the importance of KWENDA, as it not only promotes the growth of individual beneficiaries, but also contributes to the socio-economic stability and prosperity of the region as a whole. Through this intervention, the Programme contributes to a more inclusive and sustainable model of economic development, ensuring that the benefits are widespread and long-lasting.

## 7.1. Effects on the Local Economy

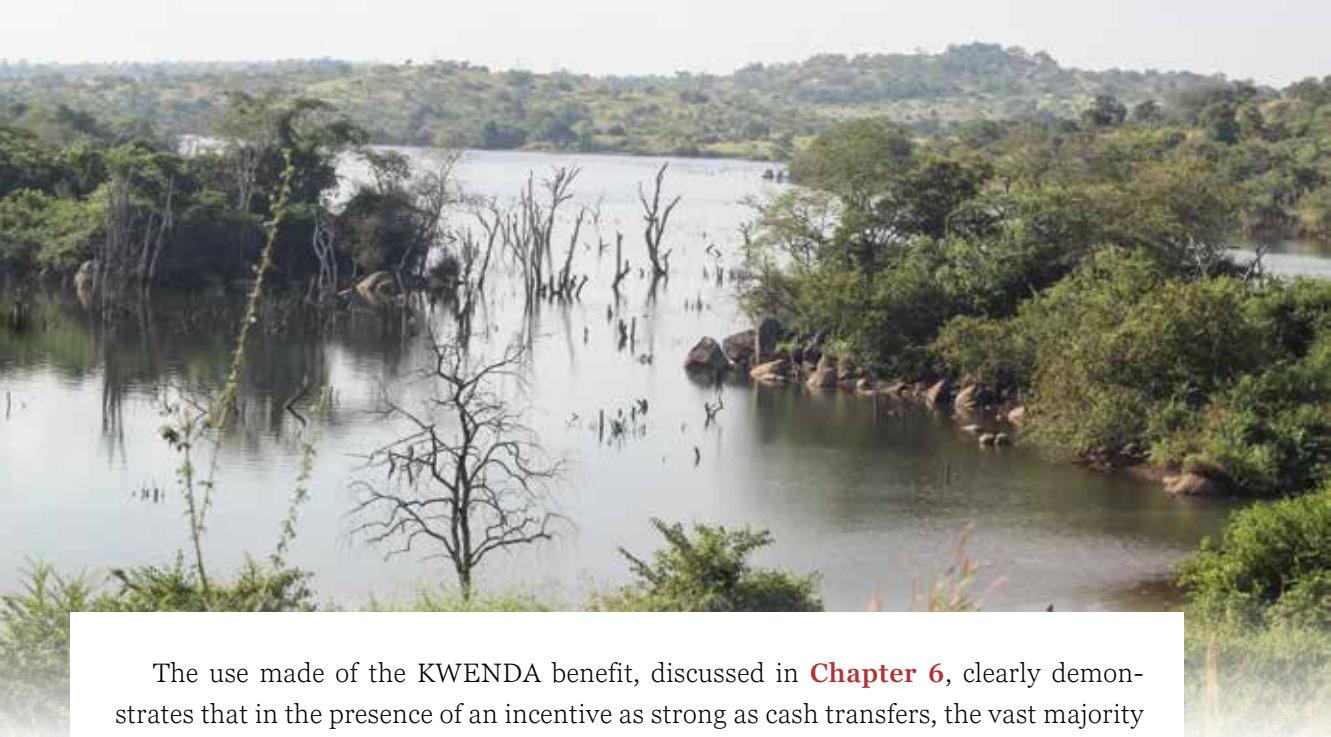
The KWENDA intervention, which disburses funds to beneficiaries in their own municipalities, has raised questions about the spending patterns of these beneficiaries. More specifically, it is essential to understand whether the beneficiaries spend their money mainly in their municipalities of residence, or whether they venture outside it to meet their needs to purchase items that the municipality does not have. This question is analyzed in the data shown in **Table 7.1** and **Figure 7.1**, which show the pattern of geographical choices made by beneficiaries for eight of the main products that make up the Program beneficiaries' expenditure basket.

The KWENDA Program has made cash transfers totaling 84,334,767,243 Kwanzas to 63 municipalities in the country's 18 provinces until March 2024. However, the likelihood of all this money being absorbed in the target municipalities raises some thought.

The common opinion of those who administer municipalities is that *“it’s a lot of money poured into a quiet community that doesn’t have banks or a very large commercial network. A commercial dynamic has been created with the stores here and with people coming from Lubango to sell and also to be KWENDA’s banking correspondents.”*

**Table 7.1.** Percentage of beneficiaries who obtained products outside their municipalities

Municipality	Food crop seeds	Fertilizers for agricultural production	Agricultural production tools	Building materials (Paredes)	Building material (Ceiling)	Clothes and shoes	Radio and television	Stoves and accessories
	[%]	[%]	[%]	[%]	[%]	[%]	[%]	[%]
<b>TOTAL</b>	<b>31,2</b>	<b>45,4</b>	<b>53,2</b>	<b>36,2</b>	<b>56,9</b>	<b>18,9</b>	<b>21,6</b>	<b>45,8</b>
Cacongo	10,8	0,0	52,0	61,5	66,7	47,1	66,7	80,0
Belize	16,1	0,0	33,3	62,5	0,0	48,7	27,3	92,3
Nzeto	60,0	81,5	66,7	53,8	71,4	26,0	50,0	66,7
Songo	38,2	55,6	73,3	45,2	83,1	16,5	15,8	60,0
Icolo-Bengo	61,8	81,3	74,2	50,0	63,8	29,9	44,4	55,2
Seles	7,5	16,7	34,1	23,8	25,0	12,1	33,3	50,0
C. Catembo	23,8	0,0	53,8	53,8	63,3	29,1	30,0	36,4
Luquembo	42,2	62,1	54,5	52,4	66,1	4,0	16,7	50,0
Cuango	26,4	35,1	50,9	31,6	64,6	14,2	0,0	100,0
Cubal	23,9	33,3	64,4	34,8	73,3	5,8	9,5	33,3
Bailundo	31,2	29,4	48,5	41,2	50,0	21,8	7,1	0,0
Londuimbali	42,9	0,0	52,1	39,1	42,1	26,8	35,7	50,0
Andulo	31,7	66,7	56,8	18,8	50,0	11,0	6,3	25,0
Luau	37,9	41,4	66,7	64,3	58,8	27,0	20,0	0,0
K. Kuanaval	18,0	20,0	22,2	23,8	45,8	9,0	9,1	50,0
Cacula	12,8	50,0	54,5	8,7	33,3	7,8	0,0	20,8
Gambos	49,0	50,0	76,2	21,9	66,7	26,7	60,0	11,1
Namaacunde	25,7	60,0	27,0	14,3	20,7	12,3	0,0	30,0
Muconda	29,0	41,7	42,9	27,8	56,4	5,4	0,0	22,2
Bula-Atumba	43,5	57,1	26,7	36,0	58,1	8,8	20,0	0,0



The use made of the KWENDA benefit, discussed in **Chapter 6**, clearly demonstrates that in the presence of an incentive as strong as cash transfers, the vast majority of beneficiaries made decisions to restore their productive capacity and guarantee some income from this activity, trying to create and maintain a second complementary source of income and also making improvements to their housing conditions or children's education. Cash transfers have therefore had some multiplier effect at local level, especially in areas less affected by shocks such as drought.

Much attention is paid to the transfers themselves, trying to understand whether they are actually delivered to the beneficiaries and how the whole difficult operational process behind them takes place, or to the most cost-effective modalities, but less attention is paid to the effects on local economic dynamics. The results show that the beneficiaries are able to generate local productive and commercial dynamics that are not insignificant. A more significant commitment from both the Productive Inclusion component of the Program and the sectors involved in the economic action could generate significant effects and trigger interesting local economic development dynamics. Families receive cash transfers and tend to spend a significant part of these resources on local goods and services. The great thing about the local economy is keeping this money within the community, creating demand for products and services and doing so in a sustainable way. In this way, businesses grow, micro-enterprises and small entrepreneurs emerge, logistical costs are reduced by creating local suppliers and storage capacity, and tax collection increases.

In general, the Provincial Governments, Municipal and Communal Administrations, recognized the significant amounts of money made available to consumers who had enormous difficulties in reactivating or expanding their agricultural production, im-

proving their living conditions or entrepreneurship. In most municipalities, trade was limited to less than half a dozen stores and there was very little movement of goods and agricultural products between villages, communes, the municipal seat and even less with the provincial capitals and other provinces. In the municipalities, which were very isolated, there was little movement of people and goods and services were reduced to practically a public service sector in a state of great prostration. With KWENDA, “*life livened up, especially in terms of agricultural production and trade.*”

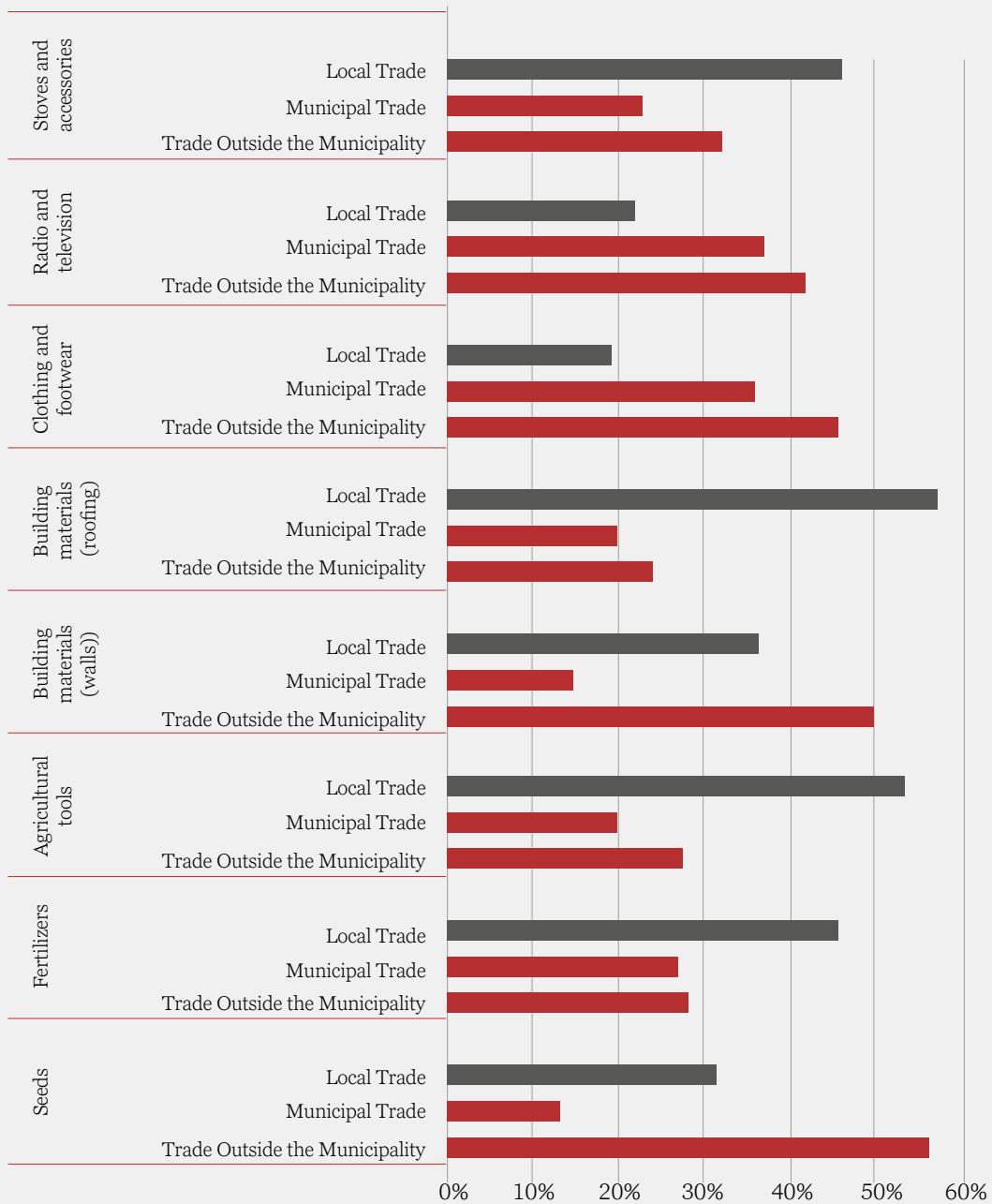
### **Where was the KWENDA money spent? Outside or inside the municipality of residence?**

At the start of KWENDA’s operations, it was expected that beneficiaries in municipalities with little commercial activity would spend their money outside the municipal boundaries. For the purposes of this analysis, three distinct geographical areas of commerce were defined to categorize the areas where beneficiaries make their purchases: Local (within the village or commune), Municipal (within the boundaries of the municipality), and Outside the municipality (including other provinces and neighbouring countries), as shown in **Figure 7.1**.

Beneficiaries have the autonomy to spend their money in any of these areas and this flexibility often results in spillover effects, in that the economic benefits extend beyond the immediate geographical limits of the beneficiaries’ homes. The data indicates that there is a substantial amount of purchasing activity that takes place outside the target municipalities, particularly with regard to non-essential goods. This trend underlines the interconnected nature of local economies and highlights the wider economic impact that beneficiaries’ spending can have, influencing markets and communities beyond their own.

The data reveals noteworthy trends. A significant percentage of beneficiaries buy a variety of products outside their local areas. For example, 31.2 percent of beneficiaries buy seeds for food crops and 45.4 percent buy fertilizers for agricultural production, while a substantial 53.2 percent buy agricultural production tools outside their municipalities. In addition, building materials for walls and ceilings of dwellings are bought outside the residential catchment area by 36.2 percent and 56.9 percent of beneficiaries, respectively, which indicates a notable tendency to travel beyond the municipality to obtain building materials.

**Figure 7.1.** Geographic trade locations used by beneficiaries



As far as personal goods are concerned, 18.9 percent of beneficiaries buy clothes and shoes and 21.6 percent buy radios and televisions outside their municipalities. In addition, stoves and accessories register an even higher percentage, with 45.8 percent of beneficiaries buying these items outside their localities. This data suggests that a significant number of KWENDA beneficiaries need to travel outside their municipalities to access various essential and non-essential goods, highlighting potential gaps in the local availability and accessibility of these products.

### **Proximity to major commercial centers has a greater precursor effect**

The hypothesis that beneficiaries living in municipalities close to large markets tend to spend their money outside these municipalities is supported by varying levels of dependence on external sources for different products, reflecting diverse economic and logistical conditions. The municipality of Icolo-Bengo, in particular, has the highest dependence on external sources for food crop seeds (61.8 percent), fertilizers (81.3 percent) and agricultural production tools (74.2 percent), indicating a significant dependence on external markets for these essential agricultural inputs. On the other hand, the municipality of Cacongo shows a pronounced dependence on external sources for a wider range of products, including construction materials for building and repairing walls (61.5 percent) and ceilings (83.1 percent), clothing and footwear (47.1 percent), as well as radio and television (66.7 percent) and stoves (80.0 percent). This suggests a strong dependence on foreign markets for both construction and consumer goods.

Songo also shows a high dependence on external sources for construction materials (ceilings) and agricultural production tools, while Cacula consistently shows a lower dependence in several categories, indicating better local availability or a lower dependence on external sources. Bailundo and Londuimbali show varying levels of dependence, with Bailundo showing no dependence on stoves and accessories, and Londuimbali showing no dependence on fertilizers. Overall, Icolo-Bengo and Cacongo stand out for their high dependence on external sources in numerous categories, while Cacula shows the lowest dependence, highlighting the varied economic landscapes and logistical dynamics of these municipalities.



*KWENDA money has the potential to strengthen local livelihoods by promoting regional trade. Are beneficiaries in border municipalities more inclined to buy goods outside their local markets?*

This question suggests a specific look at the municipalities in **Table 7.1** located close to the borders, among them Belize, Cuango, Luau, Namacunde and Muconda. To identify trends and patterns in the data in these municipalities, the data was analyzed category by category. For food crop seeds, Luau has the highest percentage of beneficiaries at 37.9 percent, suggesting greater dependence on external sources, while Belize has the lowest percentage at 16.1 percent, indicating better local availability or less dependence on external sources. In the case of fertilizers for agricultural production, Namacunde has the highest dependence, with 60.0 percent, while Belize has no dependence at all, revealing a strong contrast between local and external dependence.

When it comes to agricultural tools, Luau again shows a significant dependence on external sources, with 66.7 percent of beneficiaries purchasing these goods outside the municipality, while other municipalities depend more on local sources. With regard to building materials, especially cement, Luau has a high dependence on external sourc-



es of 64.3 percent, while Namacunde has a much lower dependence of 14.3 percent. Similarly, when it comes to roofing materials, beneficiaries in Cuango show a high dependence, with 64.6 percent of beneficiaries purchasing outside the municipality, while those in Belize did not use any external markets. In terms of clothing and footwear, Belize has the highest dependency, with 48.7 percent, while Muconda has the lowest, with 5.4 percent.

Overall, Luau beneficiaries stand out with the highest dependence on external sources in several categories, indicating a potential local shortage. Belize, on the other hand, shows low dependence on external sources for fertilizer and roofing materials, but higher dependence for clothing, footwear and electronic goods. Cuango and Namacunde show varying dependencies, with Cuango heavily dependent on external sources for stoves and accessories and Namacunde for fertilizers, but both show zero dependence on external sources for electronic goods. Muconda shows less dependence on external sources, especially for clothing, footwear and electronic goods. These patterns reflect the unique local supply conditions and the different economic and logistical dynamics in each area, highlighting the different degrees of dependence on external sources in the municipalities.

## **How significant is the average expenditure outside the municipality?**

The volume of expenditure transferred outside the municipality is a fundamental aspect to consider when assessing the economic impact of financial injections. Although the data in this evaluation does not allow for an absolute quantification of the amounts spent outside municipalities in relation to the amount injected into them, it is possible to make inferences about their relevance and size. This analysis, based on the data in **Annex A7** (statistical differences in the average amount spent by beneficiaries between municipalities) highlights the level of significance of the pass-on effect. Understanding these patterns is essential if the Programme and other stakeholders want to optimize the economic benefits of financial interventions and ensure a balanced distribution of resources across different regions.

## **Uncovering spending patterns: how clothing, footwear and radios overlap with stoves in local and municipal shops**

Analysis of the difference in spending on clothes, shoes, radios and stoves between stores in the municipality and outside it reveals that, although there are significant differences in the variation of average spending, this is not the case for the purchase of stoves, which indicates greater availability of this item in local stores. By analyzing the average expenditure, the differences in the variations and the statistical significance, an attempt is made to highlight the implications of this pattern for local economies.

### **Spending differential on clothing and footwear**

The data reveals significant differences between the volume of purchases made in local, municipal and out-of-municipality stores. The overall average expenditure on this category of items is estimated at Kz 10,482. Beneficiaries who chose to shop locally spent an average of Kz 9,573, while shops at municipal offices absorbed an average of Kz 10,951. The largest expenditure on these items was made by beneficiaries who moved beyond their municipality of residence, spending an average of Kz 11,778. Statistical tests ( $F=14.522$ ,  $p=0.000$ ) reveal a statistically significant difference in average spending on clothing and footwear between the different markets. The multiple comparison analyses also show significant average differences between the amounts absorbed by local and municipal commerce (-Kz 1,378.823,  $p=0.000$ ).

The difference is significantly higher when comparing local commerce with more distant municipalities (-Kz 2 205,  $p=0.000$ ), which may be associated with the lack of availability of these products in local markets. In the case of clothing and footwear, it is also likely that factors of choice and style preferences played a role in the decision to look for these products in other municipalities.

### **Variations in radio expenses in different locations**

Expenditure on radios and similar electronic devices revealed notable contrasts between the three points of commerce. On average, KWENDA beneficiaries spent Kz 9,601, with local stores averaging Kz 7,069, not very different from what was consumed in municipal offices, which absorbed Kz 7,844. Interestingly, a significant part of this spending took place outside the beneficiaries' municipalities of origin, where the average expenditure rose to Kz 17,448. The statistical result ( $F=15.783$ ,  $p=0.000$ ) confirms a significant difference in the average expenditure on radios in these localities.

The availability of radios in local markets seems to be quite limited, as indicated by the substantial part of the benefit allocated to stores in municipal offices (Kz 9,604,  $p=0.000$ ). In addition, preferences for certain qualities and brands probably contribute to the marked differences in expenditure between local stores and those in more distant municipalities (Kz 10 379,  $p=0.000$ ), which absorbed a notable part of the beneficiaries' funds allocated for this article. This suggests that factors such as preference, quality and brand play a crucial role in deciding the expenditure on higher-value items observed in more distant locations.

### **Little change in expenditure on stoves: unraveling the economic dynamics**

There wasn't a high volume of stove purchases, but exploring the purchasing patterns of this good among beneficiaries offers an interesting insight into gender issues and economic behavior, despite the modest number of transactions recorded (only 203 beneficiaries). The study reveals that local stores absorbed an average of Kz 27,334 per beneficiary, closely followed by Kz 28,063 spent at the municipal headquarters. But interestingly, half of the beneficiaries traveled outside their municipalities to buy stoves, spending an average of Kz 29,928. Despite these variations, the data shows no statis-

tically significant difference in the average spending on the stove in the three places of purchase ( $F=0.513$ ,  $p=0.599$ ). Although purchases made outside the municipality show a higher average expenditure and local purchases a slightly lower one, the insignificant difference in expenditure between these locations ( $F=1.865$ ;  $p=1.000$ ) suggests that local availability adequately met the modest demand of the beneficiaries. This exploration of stove expenditure not only highlights the economic challenges faced by beneficiaries, but also underlines the importance of affordable and sustainable energy solutions to promote healthier and more environmentally friendly food preparation practices.

Despite the low commercial volume, it is considered positive that the target municipality has retained most of the expenditure allocated to this good. Furthermore, and as mentioned above, this evaluation advocates the promotion of alternative energy sources, such as fuel-efficient solar stoves and portable ovens, to alleviate pressure on nearby forests and greater sustainability of natural resource-based livelihoods. These results are in line with existing literature on the adoption of energy-efficient technologies in low-income contexts.

### **Bridging gaps: perspectives on the uniformity of expenditure on agricultural inputs in local and municipal commerce**

The differential analysis of spending on agricultural inputs such as seeds, fertilizers and agricultural tools at three geographical points of purchase - Local Trade, Municipal Trade and Trade Outside the Municipality - offers an insight into the beneficiaries' spending options. The following text aims to provide a comprehensive understanding of the spending choices made by beneficiaries on certain agricultural products.

#### **Potential fiscal effect**

Despite the effects on agricultural production and the sale of small animals, the institutions find greater visibility in the commercial sector: "Almost two billion Kwanzas were injected into Nharea's economy and this led to more revenue being collected and more money circulating". The same was said by the municipal administrator of Andulo, who said that "*the increase in annual revenue that we recorded in the area of commerce was certainly due to the amount that consumers spent on purchasing various goods*". Without reliable agricultural data on the agricultural and livestock production of the family sector before and after the KWENDA intervention, this view may be biased

**Table 7.2.** Average amount spent inside and outside target municipalities by product

Product	Ponto Geográfico	N	Average (Kz)	Standard Deviation	df	F	Sig. (p-value)	(I)Outside the Municipality	(J1) & (J2)	Average Difference (I-J)	Sig. (p-value)
<b>Seeds</b>	Local Trade	938	11 810	11897,938	2	2,398	0,091	(I)	(J1)	-1039,82	0,255
	Municipal Trade	224	10 362	8516,017	2	2,398	0,091	(I)	(J2)	408,57	1,000
<b>Fertilizers</b>	Outside the municipality	526	10 771	10518,187	2	2,398	0,091	(I)	(J1)	1549,12	0,881
	Local Trade	100	14 471	11487,070	2	1,195	0,304	(I)	(J2)	-974,72	1,000
<b>Production tools</b>	Municipal Trade	97	16 995	13085,770	2	1,195	0,304	(I)	(J1)	1552,42	0,377
	Outside the municipality	164	16 020	10720,830	2	1,195	0,304	(I)	(J2)	1899,24	0,287
<b>Clothes and shoes</b>	Local Trade	186	11 142	9032,513	2	1,975	0,140	(I)	(J1)	2204,980*	0,000
	Municipal Trade	133	10 795	7681,397	2	1,975	0,140	(I)	(J2)	826,16	0,224
<b>Radio   television</b>	Outside the municipality	363	12 694	13167,531	2	1,975	0,140	(I)	(J1)	10378,208*	0,000
	Local Trade	1 358	9 573	8267,335	2	14,522	0,000	(I)	(J2)	9603,282*	0,000
<b>Stoves and accessories</b>	Municipal Trade	1 070	10 952	8320,712	2	14,522	0,000	(I)	(J1)	2593,58	1,000
	Outside the municipality	565	11 778	11201,653	2	14,522	0,000	(I)	(J2)	1864,91	1,000
<b>Improving the ceiling</b>	Local Trade	96	7 070	7134,956	2	15,783	0,000	(I)	(J1)	2619,030*	0,000
	Municipal Trade	85	7 845	8841,796	2	15,783	0,000	(I)	(J2)	762,25	0,644
	Outside the municipality	50	17 448	18719,315	2	15,783	0,000	(I)	(J1)	27 952	0,000

(J1) Local Trade (J2) Municipal Trade

\*. The mean difference is significant at the 0.05 level.

in that agricultural production is not immediately visible, while the movement in stores and trade was immediate after the first payment of the Program. For the same reasons, it is also not possible to assess the specific effect of KWENDA on the commercial sector.

The commercial revenue data referred to by municipal administrators and directors is aggregated and it is not possible to derive from it what percentage is attributable to KWENDA consumers, but AGT officials confirmed the increase in revenue from the formal commercial sector.

This information relates only to revenue in the formal trade system, but it is important to note that a significant proportion of commercial transactions take place informally and certainly make a significant contribution to the dynamics of the local economy. In fact, in some municipalities, such as Nharea, there has been an increase in the number of stores and canteens which, at the time of this study, were not yet legalized and therefore not contributing to revenue, but which reflect the dynamics created locally:



***"It actually has more of an impact on commerce, because we have a lot of canteens and stores that we didn't have before. In the commune, the number of stores has increased, we used to have 3-4 stores, today we have 17. As long as there wasn't this money, the shopkeepers didn't even show up. It's an asset!"***

It is worth mentioning the case of Caongo, in Cabinda, a municipal seat with relatively greater commercial dynamics and where KWENDA did not carry out a universal selection and registration, but only of certain categories of vulnerable people. For this reason, the amounts of money injected into Caongo were significantly lower than in the other municipalities.

It was not possible to detect any effects of the injected value on the prices of food and other goods, due to the lack of historical price data. According to reports, some traders apparently tried to raise prices at the time of payment, but not all of them did so. This differentiation in the same town and even between adjacent stores meant that people consumed in the stores with the lowest prices. But this also ended up "forcing" a regularization between the different stores. In remote areas, people may have experienced a reduction in the real subsidy due to higher prices there.

## 7.2. Social Effects

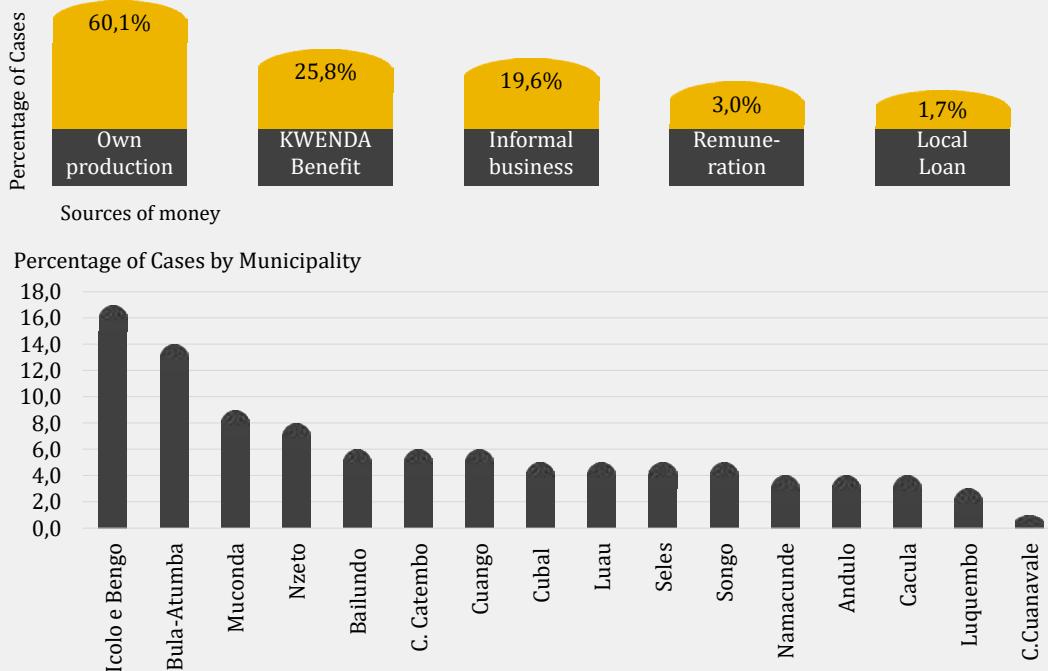
### KWENDA's money helps a lot of people

It's important to return to the question: "*Where was the KWENDA money spent?*" The previous section provided elements of differentiation between the average amounts spent inside and outside the target municipalities on the purchase of certain items. The analysis made it possible to identify patterns of beneficiaries' purchasing choices and to develop some insight into gains for local economies. However, there is a part of the benefit - small, but of high social value - that is not counted as expenditure by the beneficiaries, but crosses municipal boundaries. The expression "*this Kwenda money is helping a lot of family members*" made this report devote some attention to this issue.

In many parts of Africa, particularly in rural areas, the practice of sending remittances to support family members is a relevant phenomenon. These remittances are often intended for school-age children, elderly or disabled parents and family members struggling with illness. The survey revealed that, of the 7,551 respondents, 1,297 (17.2 percent) had sent money to support family members outside their municipality in the 12 months prior to the survey. It should be noted that the main source of these funds was the beneficiaries' own agricultural production, reported by 60.2 percent of them, while 25.8 percent used the Program's contributions for this purpose, as shown in Figure 7.2. This suggests that KWENDA had a significant social spillover effect, as beneficiaries chose to use part of their cash transfers to help their wider family networks.

The municipalities of Icolo e Bengo and Bula-Atumba were particularly prominent in this respect, with the highest proportions of beneficiaries using KWENDA funds to support other family members. This is noteworthy as these municipalities had a significant number of Group 4 beneficiaries, who had received several installments of the benefit and therefore had more income to share. The data also highlighted significant variations in sharing behavior between the different municipalities, with Bula-Atumba and Belize exhibiting higher sharing rates, while Londubali and Gambos did not make any remittances to family members. Although no clear regional trend emerged, the data suggests that localized cultural or socio-economic factors may influence sharing behaviours.

**Figure 7.2.** Beneficiaries sending remittances with KWENDA money by municipality



The potential for cash transfer programs to generate positive effects in beneficiary households has also been explored in other contexts. Studies have found that such programs can have intra-family and inter-generational impacts, benefiting not only the targeted children, but also the other children in the household. For example, an evaluation of Zambia's unconditional child grant program found that households spent more on education, particularly on uniforms and shoes, which are cited as the main barriers to school enrolment in the study areas. Similarly, a study on the impact of the Brazilian conditional transfer program Bolsa Família revealed positive indirect effects on the healthcare utilization of older siblings (Shei et al., 2014). In the Zimbabwean context, a cluster-randomized controlled trial on the effects of cash transfers found differentiated impacts based on risk factors such as orphan status and household assets (Crea et al., 2015).



The results of the KWENDA Program suggest that social cash transfers can have far-reaching effects, going beyond the direct beneficiaries and supporting the wider family network. As policymakers and researchers continue to explore the impacts of these programs, it will be crucial to consider the potential for positive spillover effects that can amplify overall social benefits.

### **Potential advantages and disadvantages of KWENDA's spillovers**

The sections above underscore the empowering role of TSMs, providing the financial means for beneficiaries to purchase the goods and services they need. This empowerment is further enhanced by the flexibility beneficiaries have to spend their cash transfers locally, within or outside their municipality. This spending behavior can lead to spillover effects, where spending extends beyond the beneficiaries' immediate geographical space of residence.

In conclusion, the KWENDA intervention, while offering a range of advantages, also presents potential disadvantages for local commerce. While it can provide beneficiaries with access to goods not available locally, reduce costs, and promote economic integration, it can also lead to the draining of local economies, increased transaction costs, and exacerbated inequalities. Therefore, it is crucial for the Program to ensure that beneficiaries are well-informed about their purchasing options, empowering them to make the best use of their cash transfers. By fostering a more integrated and equitable market environment, KWENDA can maximize its positive impact on poverty reduction and economic growth beyond the municipalities of intervention.



## 8. IMPACT OF KWENDA ON FOOD AND NUTRITION SECURITY

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### ***KWENDA's Contribution to Food and Nutrition Security.***

*The KWENDA Program has improved families' access to food by ensuring more reliable supply. Beneficiaries who receive increased cash transfers are able to diversify their diets - an essential factor in improving nutritional status and overall well-being. As a result, a significant proportion of beneficiaries now experience greater food security, with 40.1 percent achieving adequate levels and 29.6 percent reaching acceptable levels of food consumption.*

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One critical area where SCT has had a profound impact is in improving food and nutrition security. Households receiving these transfers often prioritize spending on essential food items, leading to greater dietary diversity and more frequent meals. This results from increased purchasing power, which enables better access to nutritious food (BMJ Global Health, 2020). Studies in countries such as Kenya and Zambia have shown that access to cash transfers is associated with increased consumption of proteins and vegetables, indicating improved nutritional standards (Haushofer J, Shapiro J., 2016). Beyond immediate food security, regular and reliable access to food helps address chronic malnutrition and related health issues, building the foundation for long-term community health resilience<sup>1</sup>.

The premise of this evaluation is that SCT enables beneficiary households to avoid harmful coping strategies often adopted in response to livelihood shocks, thus preventing a decline in food and nutrition security. This is based on the assumption that such strategies are a symptom of poverty, a key driver of food insecurity. In Malawi, for example, the Social Cash Transfer Program significantly enhanced food security by allowing households to purchase a wider variety of foods, thereby contributing to improved nutritional standards (Kilburn K, et al., 2015).

This chapter examines how KWENDA's SCTs have contributed to improving food and nutrition security in the intervention areas, focusing on food availability and access, meal frequency, and dietary diversity among beneficiaries. Nutritional security is

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<sup>1</sup> American Institutes for Research. The impacts of social cash transfers on food security and nutrition in central and southern Africa. Washington, DC: American Institutes for Research; 2015. Available at: <https://www.air.org/resource/impacts-social-cash-transfers-food-security-and-nutrition-central-and-southern-africa>

inferred from the Household Diet Diversity Index (HDDI), where higher HDDI values indicate greater nutritional security.

## 8.1. A Brief Conceptual Approach

Food security analysis was conducted through two key lenses: food availability and dietary diversification. The conceptual framework presented below guides the discussion of these aspects. It is an adapted version of the World Food Programme (WFP) food security guidelines<sup>2</sup>, tailored to the agricultural development context in Angola. One notable adaptation is the treatment of cereals, roots, and tubers as separate food groups, despite their equivalent nutritional weight in standard analyses. This distinction acknowledges the unique cultural, economic, and agricultural significance of these foods in different communities, allowing for a more precise and context-sensitive analysis. It also enables a better understanding of consumption patterns, the identification of specific nutritional gaps, and the development of more targeted interventions grounded in local practices and preferences.

These modifications, along with others detailed throughout this chapter, ensure that the analytical framework is both robust and relevant to the food expenditure patterns of KWENDA beneficiaries. For example, region-specific agricultural cycles, socio-economic conditions, and dietary habits have been incorporated into the analysis. This comprehensive approach captures the complexity of food security in ways that traditional models may overlook, offering a more holistic understanding of the challenges and opportunities within the Program's areas of intervention. **Table 8.1** provides a detailed description of this framework.

Improving food availability and access has been a core objective of the KWENDA Program, and preliminary evidence points to varying degrees of success in achieving this goal. However, it remains unclear whether increased food availability is leading to higher consumption, greater dietary diversity, and improved nutritional outcomes for households. To explore these questions, the survey collected detailed data on the consumption of 35 food items potentially included in the household food basket during the seven days preceding the interview. Beneficiaries were asked to report which of these

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<sup>2</sup> Comprehensive Food Security & Vulnerability Analysis Guidelines January 2009, World Food Programme (WFP), Food Security Analysis Service (Pg. 212). Available at: [https://documents.wfp.org/stellent/groups/public/documents/manual\\_guide\\_proced/wfp203208.pdf](https://documents.wfp.org/stellent/groups/public/documents/manual_guide_proced/wfp203208.pdf)

items were consumed and the frequency with which all household members consumed them during the reference week.

These 35 items were grouped into seven main food categories: Cereals; Roots and Tubers; Plant Proteins; Animal Proteins; Dairy Products; Fats and Oils; Vegetables and Fruits; and Sugars. Based on this data, two key indices were constructed: the Household Diet Diversity Index (HDDI) and the Food Consumption Score (FCS). Each food group was weighted according to its nutritional value to evaluate the adequacy of the diet, as measured by the FCS.

**Table 8.1.** Conceptual framework for food security analysis

Food Group	Nutritional Weight	Derivation of consumption score and food diversification	Key definitions
Oils   Fats   Sugars	1	$PCA = (x_i f_i) a_i + \dots + (x_i f_i) a_i$ <p>Where:</p> $x_i = \text{number of days the food was consumed during the week}$ $f_i = \text{number of times the food was eaten per day}$ $a_i = \text{nutritional weight of each group}$	<p><i>Food frequency:</i> is defined as the frequency (in terms of days of consumption over a seven-day period) with which a particular food or group of foods is consumed in the household.</p>
Roots   Tubers	2		
Cereals	3		
Vegetables   Fruits   Leaves	1		
Meat   Fish	2		
Legumes (Pulses)	3	<p><i>Classification of aggregates according to the normal curve with a positive trend</i></p>	<p><i>FCS: The frequency-weighted dietary diversity score</i> - is a score calculated using the frequency of consumption of different food groups consumed by a household during the seven days prior to the survey.</p>
Milk   Dairy   Eggs	4	$Z_{ij} = (Y_{ij} - \bar{y}_i) / S_i$ <p><math>Y_i = \text{Observed absolute value of FCS for each aggregate}</math></p> <p><math>\bar{y}_i = \text{Distribution mean}</math></p> <p><math>S_i = \text{Standard deviation}</math></p>	<p><i>Dietary diversity (DDI):</i> this is defined as the number of different foods or food groups consumed over a seven-day period and not the frequency of consumption.</p>

This methodological approach ensures a rigorous and nuanced analysis of dietary patterns, enabling the correlation of food availability with actual consumption and nutritional outcomes. It not only offers a clearer picture of the Program's impact but also identifies areas requiring further intervention, helping KWENDA continue to evolve and effectively address food security challenges at the household level.

The Guidelines for a Comprehensive Analysis of Food Security and Vulnerability (CSAV/CFSVA) emphasize that the Household Food Consumption Score (HFCS) is closely tied to a household's access to food, making it a key indicator for assessing overall food security. Food consumption indicators are designed to capture both the quantity and quality of diets, providing a holistic view of dietary patterns. This proxy indicator effectively measures dietary diversity and nutritional adequacy, covering both macro- and micronutrients consumed by beneficiary households.

**Table 8.2.** Food security categories

Consumer category	Main feature
<b>High Food Consumption</b>	Households with high food consumption exhibit exceptional dietary diversity and frequency, regularly including animal proteins such as meat, fish, eggs, milk, and dairy products.
<b>Adequate Food Consumption</b>	These households frequently consume oils and legumes and include protein sources such as meat, fish, eggs, or dairy products at least once per week.
<b>Reasonable (Acceptable) Food Consumption</b>	Households that consistently consume staple foods and vegetables daily, with occasional intake of oils and legumes several times per week.
<b>Poor Consumption</b>	Households that seldom consume staple foods and vegetables daily and rarely include protein-rich foods such as meat or dairy products.

The FCS is based on three core components: dietary diversity (the variety of foods consumed by a household during a specific reference period), dietary frequency (how often specific foods are consumed, typically measured in days), and the relative nutritional value of different food groups. Households were classified into four categories based on their FCS: High, Adequate, Reasonable (Acceptable), and Poor food consumption. These classifications group households with similar dietary patterns, reflecting their frequency and diversity of consumption as well as overall food access. By defining these food consumption profiles, the FCS provides a comprehensive understanding of dietary adequacy and highlights where targeted nutritional interventions may be needed.

## 8.2. Food Availability and Access

Qualitative and quantitative data from the evaluation indicate that with a stable income provided by the SCT, families are able to purchase food more consistently, leading to an increase in meal frequency. Prior to receiving SCT support, many households were forced to skip meals or reduce portion sizes due to financial hardship, a situation particularly evident in municipalities where the initial SCT payments were primarily allocated to food purchases (see **Chapter 6**).

The regular and predictable nature of the cash transfers means that families are no longer subjected to extended periods without food. This stability reduces hunger and contributes to improved health and productivity among community members. Regular access to meals is essential not only for maintaining general health, but also for supporting the physical and cognitive development of children in beneficiary households.

### 8.2.1. Frequency of food consumption

The KWENDA Program has significantly reshaped the landscape of food availability and access, enabling many households to maintain more consistent and diversified diets. Among households that have received the highest number of payments, the ability to diversify meals has increased considerably. This diversification is not merely a matter of preference, it is a critical element in enhancing overall food and nutrition security. By incorporating a broader range of food groups into their daily meals, these households are better able to meet the nutritional needs of all members, from children to the elderly.

The Program's impact is both measurable and substantial. A considerable share of beneficiaries now report improved levels of food security. Specifically, 40.1 percent of households fall within the "*Adequate*" food security category, meaning they have stable and sufficient access to a variety of nutritious foods. Additionally, 29.6 percent are classified as having acceptable levels of food security, reflecting a lower, yet still meaningful, degree of food sufficiency and stability. These results underscore the Program's effectiveness not only in alleviating hunger, but also in promoting healthier, more balanced diets. This progress is a key step toward long-term food and nutrition security and contributes to the overall well-being and resilience of communities. As KWENDA expands, it is likely that more families will attain higher levels of food security.

**Figure 8.1** presents four food security categories – Poor (Poor), Acceptable (Moderate), Adequate, and High – based on the frequency of consumption across seven food groups during the week preceding the survey. The data show the average number of days per week that each food group was consumed by beneficiaries in each food security category.

Households with a higher food security level consistently consume a wider variety of food groups and do so more frequently than those in lower categories. Notable disparities exist in the consumption of vegetables, fruits, leafy greens, and animal proteins – such as meat and fish – between the highest and lowest levels of food security.

Animal protein sources (meat, fish, milk, dairy products, and eggs) are the least consumed across all categories. However, beneficiaries classified in the “High” category manage to include these proteins in their diet about three times per week. This indicates a significant gap in protein intake – an essential component of a balanced diet – particularly among households with lower food security.

This breakdown highlights the importance of improving access to food to support a more nutritious and balanced diet for all beneficiaries. The data clearly show a correlation between food security levels and dietary diversity, underscoring the need for targeted interventions to close nutritional gaps in the lower categories.

Animal protein sources in the local diet primarily include cattle, pigs, goats, chickens, fish, and eggs. Ideally, these should be consumed at least once or twice a week, especially when supplemented with adequate plant proteins. However, two-thirds of households reported no consumption of animal protein in the week prior to the survey, and only one in four consumed at least one type of animal protein on one to two days.

**Figure 8.1.** Weekly frequency of food consumption prior to survey

Food Grupo	High	Adequate	Acceptable	Poor
Oils   Fats   Sugars	6,1	6,2	6,1	5,4
Roots   Tubers	5,6	5,2	5,0	4,5
Cereals	5,3	5,1	4,9	4,9
Vegetables   Fruits   Leaves	5,7	5,3	5,0	2,4
Meat   Fish	5,5	3,8	2,4	1,4
Legumes (Pulses)	4,5	3,1	2,1	1,5
Milk   Dairy   Eggs	3,7	2,3	1,5	1,1



Of these, chicken was the most consumed, with 36 percent of households including it in their diet one to two days per week. These figures reflect significant regional variations in eating habits and highlight the need for improved awareness and availability of diverse protein sources to ensure balanced nutrition.

Vegetables, leafy greens, and fruits form a vital food group essential to daily nutrition. Despite their importance, fruit remains the least consumed: 23 percent of households did not consume any fruit during the week, and only 17 percent consumed fruit on 6–7 days. Leafy vegetables show slightly better results, with 46 percent of households consuming them nearly every day.

Nevertheless, cruciferous vegetables – mostly cultivated by small producers in areas such as Huambo and Bié – are not regularly reaching households. This gap is not due to production limitations, but rather a shortfall in dietary and nutritional education. For instance, sugar, a non-essential, store-bought product, is consumed more frequently than many essential locally produced foods rich in vitamins and minerals. This mis-

alignment in consumption patterns raises an important question: can improved food and nutrition education at the household level shift dietary priorities and encourage the healthier consumption of essential nutrients, thereby fostering the development of human capital? Should the Program further promote nutritional education as a core strategy?

### **8.2.2. The KWENDA difference in food availability and access**

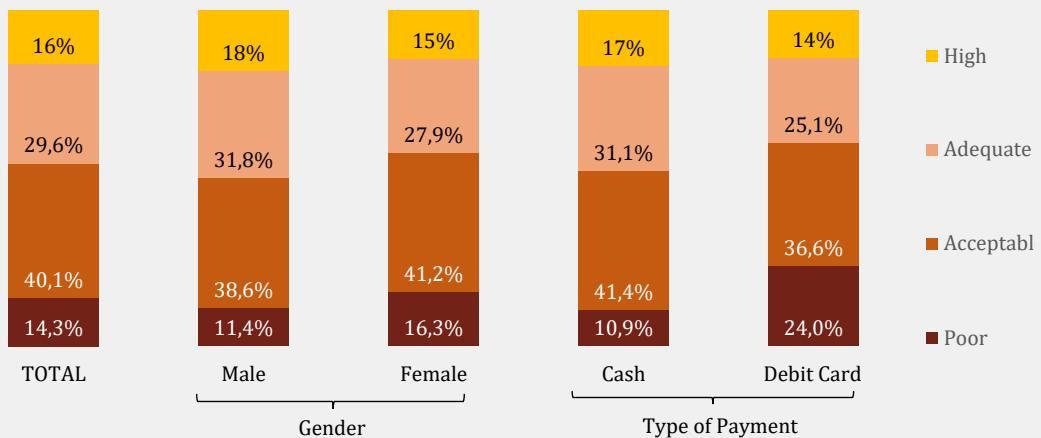
The data presented in **Figures 8.2** and **8.3**, supported by **Table 8.3**, illustrate the impact of cash transfer payments on household food security. This includes the distribution of food security levels across beneficiary groups, disaggregated by gender and form of payment. The analysis draws on statistical significance tests to establish relationships between variables and determine the Program's overall impact.

From the sample of 7,551 beneficiaries, the analysis shows that 1,078 individuals (14.3 percent) fall into the “*Poor*” food security category, indicating persistent challenges in food access. By contrast, the largest group – 3,029 individuals (40.1 percent) – is classified as having “*Acceptable*” food security, reflecting a moderate level of access and availability. Another 2,232 individuals (29.6 percent) fall into the “*Adequate*” category, suggesting relatively stable and consistent food access. Finally, 1,212 individuals (16.1 percent) are classified in the “*High*” food security category, indicating the highest level of dietary stability and diversity.

This distribution underscores that while a majority of beneficiaries experience acceptable to high levels of food security, a significant portion – 14.3 percent – still face Poor conditions. This highlights the need for targeted policies and interventions to reduce inequalities in food access and ensure that no households are left behind.

#### **Gender differences**

The data in **Figure 8.2**, further detailed in **Table A8.1** (Annex: Statistical Differences in Food Security Among Beneficiaries), reveal significant gender-based disparities in food security ( $\chi^2=55.843$ ;  $p=0.000$ ). These results emphasize the critical role gender plays in determining household food security outcomes. The analysis shows that women are more vulnerable to food insecurity, with 16.3 percent of female beneficiaries falling into the “*Poor*” category, compared to just 11.4 percent of men.

**Figure 8.2.** Food security levels by gender and payment type

This disparity extends across the food security spectrum. While a greater percentage of women (41.2 percent) fall within the “Acceptable” category compared to men (38.6 percent), fewer women reach the “Adequate” (27.9 percent vs. 31.8 percent) and “High” (14.6 percent vs. 18.1 percent) categories. These figures suggest that although many women maintain moderate levels of food security, men are more likely to achieve higher levels of dietary adequacy.

These findings underline the importance of addressing gender disparities through targeted support, particularly for female-headed households. Gender-sensitive strategies are essential to tackling the root causes of food insecurity and fostering a more equitable distribution of resources among Program beneficiaries.

### Differences between payment methods

The study also evaluates the influence of payment methods on food security outcomes, comparing beneficiaries who received cash payments with those using the multi-cash debit card. Among those receiving direct cash payments, nearly 50 percent achieved “Acceptable” or “Adequate” levels of food security, while approximately 11 percent remained in the “Poor” category.

In contrast, card users showed poorer outcomes: 24 percent were in the “*Poor*” category, and only 25.1 percent reached the “*Adequate*” level of food security. These findings suggest that the mode of payment can significantly affect household food security ( $\chi^2=207.070$ ;  $p=0.000$ ).

The data indicate that cash payments may be more effective in meeting immediate food needs. Their flexibility and immediacy enable beneficiaries to respond directly to urgent household priorities, particularly regarding food. These insights support the consideration of payment modality as a critical factor in program design and implementation.

### **Difference between groups of beneficiaries**

**Figure 8.3** provides a closer look at the dynamics of food security across the four beneficiary groups, classified according to the amount of benefits received at the time of the survey. The disparities between groups are strongly influenced by the differing levels of financial resources available to purchase food that households do not produce themselves. This analysis is further detailed in **Table 8.3**, which shows statistically significant differences in the Food Consumption Score (FCS) between these groups, all significant at the 0.05 level.

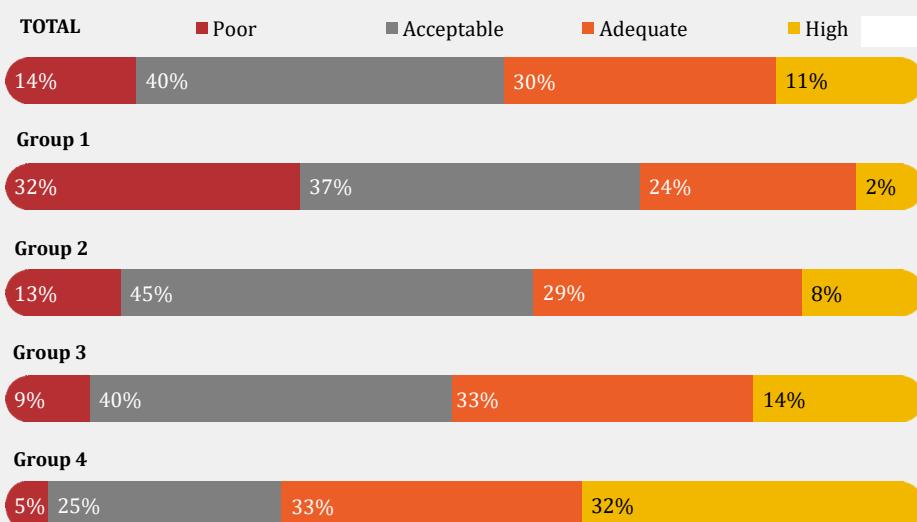
Group 1 stands out for having a significantly lower FCS compared to the other groups, indicating pronounced disparities in food access. Among the 1,308 families in this group, 32.1 percent (420 families) fall into the “*Poor*” food security category, reflecting daily struggles with food insecurity. This stark figure underscores the urgent need for more targeted support and intervention. Nonetheless, there are encouraging signs: 37 percent (484 families) have reached an “*Acceptable*” level of food security, demonstrating that improvement is possible when resources are made available. Furthermore, 23.5 percent (308 families) have attained the “*Adequate*” level, indicating more stable but still fragile conditions. A smaller share, 7.3 percent (96 families), enjoy a “*High*” level of food security, pointing to the potential for broader food stability in this group as more benefits are distributed. These findings reveal a complex picture, balancing persistent vulnerabilities with signs of resilience and progress.

Group 2, comprising 3,539 beneficiary families, demonstrates improved food security outcomes compared to Group 1, though it still lags behind Groups 3 and 4. Within Group 2, only 12.6 percent (445 families) are classified as “*Poor*,” indicating a much lower incidence of severe food insecurity. The majority of households fall into more

favorable categories: 44.9 percent (1,589 families) are in the “Acceptable” category, showing moderate stability in food access. Another 29.3 percent are in the “Adequate” category, reflecting a relatively stable and sufficient food supply. Notably, 13.2 percent (467 families) have achieved “High” food security, enjoying consistent access to a diverse and nutritious diet. This distribution portrays a more positive scenario for Group 2, with the vast majority experiencing at least acceptable levels of food security and a growing share reaching higher levels, indicating the benefits of sustained support and resource allocation.

Group 3, comprising 1,912 families, presents a diverse profile in terms of food security status. Within this group, an estimated 9.2 percent (176 families) fall into the “Poor” category, indicating ongoing struggles with food access. At the other end of the spectrum, 18.5 percent (354 families) are in the “High” food security category, reflecting stable and consistent access to nutritious food. The largest segment, 39.5 percent (755 families), falls into the “Acceptable” category, signifying that basic dietary needs are met, though occasional vulnerabilities persist. Meanwhile, 32.8 percent (627 families) are classified as having “Adequate” food security, suggesting reliable access to sufficient and nutritious food. This distribution captures the mixed challenges and successes experienced by families in Group 3.

**Figure 8.3.** Food security distribution by beneficiary group



Group 4, with 792 beneficiaries, tells a markedly different story, one characterized by resilience and progress, largely attributable to sustained participation in the Program. Only 4.7 percent (37 families) fall into the “*Poor*” category, representing a significantly lower level of food insecurity compared to the other groups. Meanwhile, 25.4 percent (201 families) maintain “*Acceptable*” food security, forming a stable base. A further 32.7 percent (259 families) have reached the “*Adequate*” level, while 37.2 percent (295 families) enjoy “*High*” food security, the largest share of any group at this level. These figures underscore the positive impact of receiving all four payments, highlighting the potential for transformative outcomes when financial support is regular and sustained.

The differences observed across the four groups are not merely statistical, they tell a compelling story of both disparity and hope. The results of the statistical test ( $\chi^2=784.822$ ,  $p=0.000$ ) confirm significant differences between groups, with Group 1 experiencing the most severe food insecurity and Group 4 demonstrating the greatest food security gains. The evidence points to a clear message: greater access to financial resources is strongly associated with higher levels of food security. This finding offers valuable insights for shaping future interventions, emphasizing the importance of consistent and adequate support.

Understanding the variation in the Food Consumption Index across these groups offers a more nuanced picture of the challenges faced and progress achieved. Group 4 exemplifies what can be accomplished with regular payments, while the situation in Group 1 signals the need for further attention and tailored support. **Table 8.3** reveals more than just statistical coefficients, it highlights the human stories behind the data, showing what is possible when communities have reliable access to financial resources that support their right to food and nutrition.

### 8.3. Diversifying the Diet

The United Nations Food and Agriculture Organization (FAO) has stated unequivocally that “*the most direct cause of malnutrition is lack of access to food*” (FAO, 2023). This assertion reflects the broader understanding of food security as a function of food availability, access, and utilization. Within this framework, a diversified diet holds intrinsic and instrumental value for achieving a healthy, well-nourished life. This is particularly relevant in African contexts, where family farming continues to be the dominant livelihood and primary source of food.

**Table 8.3.** Statistical differences in food security between beneficiary groups

Food Consumption Scores (FCS)							Group Comparisons			Dependent Variable: Index (FCS)		
(I) Zscore: Beneficiary Groups	N	Mean	Std. Deviation	Std. Error	df1	Sig. (p-value)	F	Sig. (p-value)	(J) Zscore: Beneficiary Groups	Mean Difference (I-J)	Std. Error	Sig. (p-value)
Group 1	1308	0,34	0,157	0,004	3	0,000	255,031	0,000	Group-3	-.100*	0,006	0,000
									Group-4	-.191*	0,007	0,000
Group 2	3539	0,40	0,150	0,003	3	0,000	255,031	0,000	Group-1	.066*	0,005	0,000
									Group-3	-.033*	0,005	0,000
									Group-4	-.124*	0,006	0,000
Group 3	1912	0,44	0,165	0,004	3	0,000	255,031	0,000	Group-1	.100*	0,006	0,000
									Group-2	.033*	0,005	0,000
									Group-4	-.091*	0,007	0,000
Group 4	792	0,53	0,185	0,007	3	0,000	255,031	0,000	Group-1	.191*	0,007	0,000
									Group-2	.124*	0,006	0,000
<b>TOTAL</b>	7551	0,41	0,167	0,002					Group-3	.091*	0,007	0,000

\*. The average difference is significant at the 0.05 level.



Traditional monetary measures of poverty often fall short in capturing the lived realities of rural populations. In contrast, food-based indicators tend to better reflect the conditions of the poorest and highlight the actual mechanisms through which they secure their food. This becomes especially important when evaluating social cash transfer programs, where gains in food access may not be fully represented through income-based metrics alone.

Beyond increasing the quantity of food consumed – as discussed in previous sections – social cash transfers also significantly improve the quality and diversity of household diets. With enhanced financial resources, beneficiary families are more likely to include a wider range of foods, such as fruits, vegetables, and protein-rich items like eggs, meat, and fish, which are often less accessible due to their higher cost compared to staple cereals.

This dietary diversification is vital, as it enhances the nutritional value of meals by providing essential vitamins, minerals, and other nutrients that help prevent malnutrition and associated health issues. Moreover, a varied diet contributes to stronger immune systems and better overall health outcomes, reducing long-term healthcare costs and economic vulnerability.

## How diverse is the beneficiaries' diet? Has KWENDA made a difference in improving diet quality?

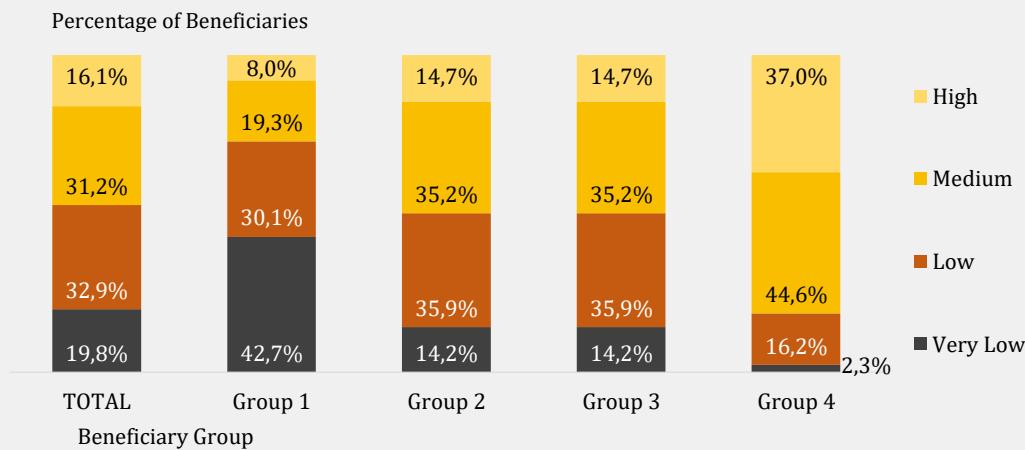
To address these questions, the 35 food items identified in the survey were grouped into seven major food categories, from which the Household Diet Diversity Index (HDDI) was developed, as outlined in **Section 8.1**. The HDDI was then divided into four levels of dietary diversity – Very Low, Low, Medium, and High – to better understand the range and distribution of diets among KWENDA beneficiaries.

**Figure 8.4** illustrates the distribution of dietary diversity across the various beneficiary groups, segmented into the four HDDI categories. A detailed analysis of this distribution reveals important patterns. A relatively small portion of the population – 19.8 percent – falls into the “*Very Low*” dietary diversity category, indicating limited variety in their diets. The largest segment, 32.9 percent, is in the “*Low*” category, suggesting that many households consume a restricted range of foods. Around 31.2 percent of households report “*Medium*” dietary diversity, reflecting a moderate variety in their food consumption. Lastly, only 16.1 percent fall into the “*High*” category, showing that a small portion of the population has access to a well-diversified diet.

These results point to significant disparities in eating habits across the population, with a notable proportion of families still experiencing low levels of dietary diversity, while only a limited share benefits from highly varied diets.

The most striking differences in dietary diversity are observed between Group 1 and Group 4, illustrating the impact of the SCT on food access and dietary quality. In Group 1, 42.7 percent of households fall into the “*Very Low*” dietary diversity category, substantially higher than the overall average. This group also has a lower-than-average share of households in the “*Medium*” category, and only 8.0 percent achieve “*High*” dietary diversity, half the overall rate. These figures reflect the ongoing difficulties faced by Group 1 in accessing a varied diet.

In contrast, Group 4 demonstrates a markedly better dietary profile. It has the highest proportion of households with “*Medium*” dietary diversity (44.6 percent), well above the overall average. Only 2.3 percent of Group 4 households are classified in the “*Very Low*” category – significantly below the population-wide percentage. Furthermore, just

**Figure 8.4.** Household dietary diversity index (HDDI) by beneficiary group

16.2 percent fall into the “*Low*” category, indicating fewer dietary limitations. Most notably, 37.0 percent of households in Group 4 report “*High*” dietary diversity – more than double the overall percentage and the highest of all groups.

In summary, Group 1 is still struggling with limited dietary variety, with the majority of households falling into the “*Very Low*” or “*Low*” categories. Group 4, by contrast, stands out with near-exceptional levels of dietary diversity. It has a minimal share of households in the lowest category and a substantial proportion achieving “*Medium*” or “*High*” dietary diversity. These findings underscore the positive effect of consistent cash transfers on improving not only food access, but also the quality and diversity of diets.

### Groups with Significantly Different HDDI Scores

The data reveals that the average differences in dietary diversity between most beneficiary groups are statistically significant ( $p < 0.05$ ). This confirms that the variation in the Household Diet Diversity Index (HDDI) across groups is unlikely to be due to chance and more likely reflects actual differences in the financial resources made available through KWENDA. Group 4 stands out with the highest average HDDI value, recorded at 0.354, indicating access to a more varied diet. This higher index may be linked

to better access to diverse food products, a relatively stronger socio-economic position, or possibly more effective nutritional guidance received by this group.

In contrast, Group 1 reports the lowest average HDDI score, at 0.184, indicating a serious lack of dietary diversity. This low index highlights potential vulnerabilities, such as food insecurity, limited access to a variety of foods, or lower levels of nutritional awareness. The sharp disparity between Groups 1 and 4 points to the urgent need for targeted interventions aimed at improving dietary diversity and addressing inequality among the most disadvantaged households.

### **Groups with Similar HDDI Scores**

Interestingly, the analysis also identified a lack of statistically significant difference in dietary diversity between Group 2 and Group 3 ( $p = 0.957$ ). This finding suggests that despite receiving different levels of benefits at the time of the survey, households in these two groups share comparable dietary diversity. This similarity implies the presence of common influencing factors – such as geographic conditions, market access, socio-economic status, or local food culture – that may play a larger role than benefit amount alone.

Recognizing these shared characteristics is essential for program design. It points to the possibility of implementing coordinated strategies for both groups that can improve dietary outcomes by addressing shared barriers and leveraging common strengths. Tailored nutrition interventions based on these commonalities can enhance the impact of social protection programs and contribute more effectively to improving nutritional well-being.

**Table 8.4.** Statistical differences in the food diversity index between beneficiary groups

Índice de Diversidade Alimentar (IDDA Index=100)							Comparações Múltiplas			Variável dependente: IDDA=100		
(I) Zscore: Groups de Beneficiários	N	Mean	Desvio Padrão	Erro Padrão	df1	Valor-P	F	Sig. (valor-p)	(J) Zscore: Groups de Beneficiários	Diferença de Means (I-J)	Erro Padrão	Sig. (valor-p)
Group 1	1308	0,184	0,1248	0,003	3	0,003	294,59	0,000	Group-2	-.068278*	0,0041	0,000
Group 2	3539	0,252	0,1319	0,002	3	0,003	294,59	0,000	Group-3	-.073358*	0,0046	0,000
Group 3	1912	0,257	0,1213	0,003	3	0,003	294,59	0,000	Group-4	-.169765*	0,0057	0,000
Group 4	792	0,354	0,1238	0,004	3	0,003	0,294,59	0,000	Group-1	.068278*	0,0041	0,000
									Group-2	-.005079	0,0036	0,957
									Group-3	-.101487*	0,0050	0,000
									Group-4	.073358*	0,0046	0,000
									Group-1	.005079	0,0036	0,957
									Group-2	-.096407*	0,0054	0,000
									Group-3	.169765*	0,0057	0,000
<b>TOTAL</b>	<b>7 551</b>	<b>0,252</b>	<b>0,1344</b>	<b>0,002</b>					<b>Group-4</b>	<b>.096407*</b>	<b>0,0054</b>	<b>0,000</b>

\*. A diferença média é significativa ao nível de 0,05.

## Conclusion

KWENDA plays a pivotal role in enhancing household food security; however, its impact varies considerably by gender and payment modality. Women continue to face greater obstacles in achieving food security, underscoring the importance of gender-sensitive approaches in program design and implementation. Additionally, the data indicate that cash payments tend to be more effective than multi-cash card transfers in improving food access – particularly in rural contexts – highlighting a potential preference for more flexible, monetized interventions in these settings.

To deepen the Program's impact, further research is needed to better understand the causes of these differences and to inform targeted strategies that can meet the specific needs of various beneficiary groups. These efforts will ensure that KWENDA continues to advance inclusive and equitable improvements in food security and nutrition across Angola.



## 9. BENEFICIARY SATISFACTION FACTORS

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*KWENDA beneficiaries express a high level of satisfaction with the Program. It has significantly improved the quality of life in many communities by addressing essential needs such as food security and healthcare. Participants report enhanced mental and emotional well-being, largely due to reduced stress, a newfound sense of security, and renewed hope for the future.*

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This part of the evaluation sought to understand how satisfied beneficiaries felt with their lives at the time of the survey. As an exploratory effort, the study aimed to capture both data and perceptions regarding participants' overall well-being, with a focus on the influence of financial support on life satisfaction.

Satisfaction, as assessed here, encompasses a range of emotional responses shared by participants. These were analyzed using a thematic framework (detailed in **Appendix A9-1**), from which key analytical variables were drawn. The survey was designed to provide deeper insight into the factors that shape well-being. While the emotions reported are inherently subjective, they offer valuable clues about the mental and emotional health of the population. The study also examines how satisfaction indicators vary across demographic profiles, regions, and groups of beneficiaries – differentiated by the number of payments received at the time of data collection. This information helps reveal patterns and disparities, serving as a guide for policymakers and program managers in refining strategies that enhance well-being.

Given the qualitative nature of satisfaction data, a thematic analysis approach was chosen. Researchers recorded 7,536 sentences totaling over 47,000 words, later categorized into 15 emotional states at the time of the interviews. These codes, listed in **Annex A9-1**, stem directly from beneficiaries' own words and highlight different dimensions of their satisfaction.

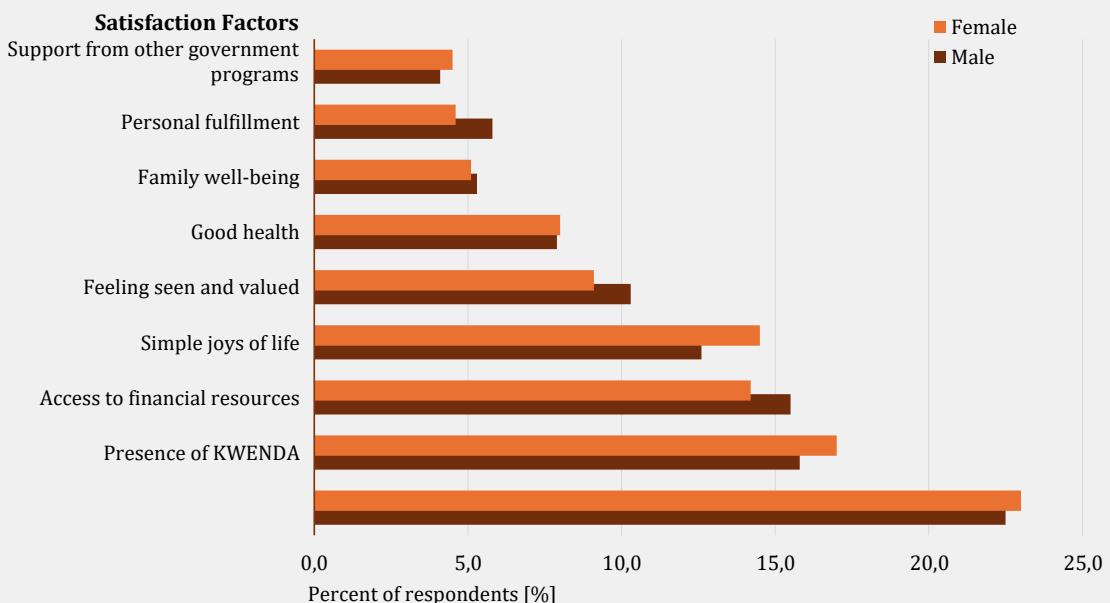
## 9.1. Joy and Satisfaction among Beneficiaries

Emotional states such as “*Satisfied*” and “*Very Satisfied*” were unpacked through qualitative coding that reveals the roots of these sentiments. The most frequently cited themes include: (i) KWENDA’s support – many respondents link their satisfaction to the Program’s assistance, which enabled them to buy land, access financial aid, and improve living standards; (ii) Access to money – having the means to meet basic needs is a major source of contentment; (iii) Life’s simple joys – gratefulness for small comforts like cooking indoors or eating well during rainy seasons; (iv) Feeling seen – being acknowledged by the Program or the government boosts morale; (v) Good health – well-being is closely tied to physical health; (vi) Family welfare – the health and safety of loved ones is essential; (vii) Food security – regular access to food sustains household stability; (viii) Personal achievement – reaching goals and experiencing a sense of purpose nurtures satisfaction; and (ix) Broader state efforts – appreciation for government initiatives adds to the sense of well-being.

These nine drivers of satisfaction, detailed in the following sections, paint a complex picture: financial stability, health, family care, and social recognition all matter deeply. At the center of it all is the KWENDA Program, which has made a noticeable difference in people’s lives. **Figure 9.1** presents the percentage of beneficiaries who referenced each satisfaction factor, while **Table A9-1** (Annex) breaks down these results by gender and beneficiary group, including findings from inferential statistical tests.

Survey responses about why beneficiaries feel happy offer a nuanced view of well-being, especially when analyzed through the lens of gender. Out of 6,124 respondents who expressed happiness, their reasons were as follows: 22.8 percent cited KWENDA’s presence, 16.5 percent mentioned financial resources, 14.7 percent highlighted life’s joys, 13.7 percent felt seen and acknowledged, 9.6 percent were grateful for good health, 8.0 percent pointed to family well-being, 5.2 percent mentioned food security, 5.1 percent cited personal milestones, and 4.3 percent appreciated other state-led actions.

An analysis of the data by gender reveals some notable patterns. Among men, the top reasons for satisfaction are the presence of KWENDA and access to money. These are closely followed by appreciation for life’s simple pleasures and a sense of gratitude for simply being. While health and family well-being also feature, they are mentioned with slightly less frequency. In contrast, fewer men cite food security, personal accomplishments, or broader state actions as key satisfaction drivers. Women, on the other

**Figure 9.1.** Beneficiary satisfaction by key factors

hand, place similarly high value on KWENDA's presence but show a slightly stronger emphasis on financial security than their male counterparts.

That said, the results of statistical testing ( $\chi^2=14.285$ ;  $p=0.075$ ) suggest that the relationship between gender and reasons for satisfaction is not significant at the conventional 0.05 threshold. Additional analyses, using both directional and symmetrical measures, also point to very weak and statistically insignificant associations. Based on this evidence, we can conclude that gender does not play a decisive role in shaping the reasons behind respondents' satisfaction. This indicates a strong overlap in the values and experiences that bring contentment across genders. Still, subtle differences persist: men tend to prioritize health and personal achievement, while women are more inclined toward financial security and social recognition.

**As one respondent put it, “In this day and age, where it often seems that rural communities are ignored and forgotten, programs like KWENDA are a recognition that we exist – that our lives and our problems matter.”**



## Comparative Analysis of Beneficiary Groups

A deeper look into the satisfaction factors across different beneficiary groups reveals how distinct priorities shape their perceptions of well-being. The survey, which was drawn from four groups, highlights both shared and unique sources of happiness. Across all groups, the presence of KWENDA stands out as a central factor. Yet, as we dig deeper, nuances emerge – shedding light on the interplay between social, financial, and emotional influences on satisfaction.

Group 1 presents a distinctive profile. While the presence of KWENDA is prominent, the strongest themes are *“recognition of existence”* and *“joy in life.”* Other factors like financial stability and health are mentioned but are less emphasized. This group appears to place greater importance on intangible aspects of satisfaction – feeling seen and finding joy in the everyday – suggesting a mindset less focused on material needs.

Group 2, the largest cohort with 2,879 respondents, shows a more evenly distributed range of satisfaction factors. While KWENDA remains the most cited reason, mentioned by 20 percent, other dimensions such as joy, recognition, and finances are nearly as prominent. This group reflects a broader view of well-being, blending external support with inner contentment and community recognition. Notably, practical concerns like financial stability and health remain significant, even if not dominant.

Group 3, with 1,529 beneficiaries, shows a slightly more material tilt. KWENDA’s presence is cited by 27.2 percent of respondents – the highest among the groups. Financial resources come next, with 17.5 percent highlighting *“having money”* as a key satisfaction factor. Mentions of joy and recognition are present but play a less central role.

Group 4, the smallest group at 714 respondents, reports the highest reliance on KWENDA: one in three cite it as a source of satisfaction. Financial stability follows closely, cited by 20 percent. This group’s low emphasis on intangible factors like joy and recognition suggests that their satisfaction is rooted more in immediate, survival-based needs. Here, KWENDA may represent not just aid, but an essential support system in their day-to-day life.

## **Social Needs vs. Practical Needs: How Different Groups Perceive Satisfaction with KWENDA**

As shown in **Table A9-1** (Annex), a comparative analysis of the four groups ( $\chi^2=205.580$ ;  $p=0.000$ ) reveals a striking variation in how satisfaction factors are weighted. While KWENDA is a shared pillar of contentment, its relative importance varies significantly. Groups 1 and 2 lean more toward social and intrinsic values – such as recognition and the joy of life – reflecting a more holistic view of well-being. In contrast, Groups 3 and 4 emphasize material needs, particularly KWENDA and financial security, pointing to a more survival-oriented perspective.

These findings suggest that the nature of satisfaction is partly shaped by the level of benefits received at the time of the survey. Groups receiving higher levels of support seem to face greater economic hardship, where meeting basic needs takes priority over emotional or social fulfillment. Conversely, groups more secure in their basic needs are better positioned to draw satisfaction from interpersonal relationships, community recognition, and life's simple pleasures.

### **9.1.1. The joy brought by the KWENDA Program**

The presence of the KWENDA Program has had a profound impact on the satisfaction and well-being of countless individuals and communities. By offering financial aid, supporting agricultural activities, and helping families access basic necessities, KWENDA has brought much-needed relief and hope – transforming lives in meaningful ways.

One of its most immediate benefits is the reduction of hunger. Many beneficiaries express deep gratitude for the food security the Program has brought to their households. Having enough to eat each day eases the ongoing stress of food scarcity, allowing families to shift their focus to other important aspects of life. This newfound stability fosters a nurturing environment where children can grow up healthily and adults can work or engage in community life with greater peace of mind.

Health outcomes have also improved significantly thanks to the Program. With financial support, many people have gained access to medical treatments and medications that were previously out of reach. These improvements not only enhance physical well-being but also relieve the anxiety that comes with untreated illnesses. One poignant example involves a beneficiary who overcame a serious illness with KWENDA's

help – underscoring how essential health is to a fulfilling life. Equally important are the psychological and emotional benefits. Knowing there is a dependable source of support brings comfort and renewed hope. Financial stability and reliable access to food help people look toward the future with optimism. This reduced stress and increased confidence contribute to overall mental well-being and a more positive outlook on life.

KWENDA's influence also extends to the social fabric of communities. Its support has strengthened social ties and fostered mutual aid among neighbors. People are more inclined to share resources and help each other, building a sense of collective resilience. This solidarity increases individual satisfaction as people feel more connected and supported within their communities.

Furthermore, the Program's presence signals a commitment to improving people's lives. It instills a sense of recognition and value among beneficiaries. Knowing that their struggles are acknowledged by both the Program and the government enhances their morale and sense of dignity. This recognition – feeling seen and heard – plays a vital role in their emotional well-being, validating their experiences and affirming their worth.



### **9.1.2. Availability of money as a source of satisfaction**

Money, while often viewed as a practical necessity, also plays a deeply emotional role in enhancing well-being. For many KWENDA beneficiaries, financial support has brought stability, hope, and a sense of purpose. One recurring theme is the transformative impact of financial aid on quality of life. Many express profound gratitude for the assistance that has allowed them to meet urgent needs and work toward personal and family goals. Whether it's buying food and mattresses or investing in small-scale farming and businesses, this support has brought tangible improvements. Being able to secure necessities and enhance living conditions has given people a profound sense of relief and satisfaction.

KWENDA has been pivotal in ensuring this kind of support. Beneficiaries recount how the funds have helped them overcome hardships such as medical issues and food shortages. Beyond immediate relief, many have been able to make long-term investments in housing, education, and microenterprises. For instance, some have used the money to build homes, purchase farming tools, or expand businesses – contributing to greater financial independence and long-term stability, as detailed in **Chapter 6**.

Financial security also strengthens social and emotional well-being. Having the means to care for one's family – feeding children, paying school fees, and maintaining health – creates a deep sense of pride and fulfillment. Seeing their children thrive brings immense joy and reassures parents about the future. Many participants also link their progress to both government aid and divine providence, reflecting a broader view of well-being that blends material support with spiritual belief. This dual sense of gratitude highlights how faith and financial security together form a foundation for a more fulfilling life.

### **9.1.3. Recognize that people exist as human beings**

At their core, human beings are social creatures – and feeling recognized within a community can profoundly shape one's sense of satisfaction. When individuals feel seen, heard, and valued, it reinforces their self-worth and affirms their place in the world.

Recognition comes in many forms. For some, simply being included in a survey or program feels affirming. Being selected creates a sense of inclusion and importance. As several respondents shared, "*I'm happy because I was chosen to be interviewed,*" or

*“because I’m part of the program.”* These sentiments reflect how even small gestures can make someone feel appreciated.

Having the chance to speak openly – to share thoughts, frustrations, or moments of joy – with someone from outside the community provides a sense of connection to a broader world. As one respondent noted,



***“I’m happy because I feel comfortable with you here. Talking helped me forget my problems for a while.”***

Personal visits from Program staff or public officials also carry symbolic weight. Statements like *“For receiving visits”* or *“For seeing you come to our neighborhood”* suggest that these visits represent more than logistics – they symbolize care, attention, and acknowledgment. Often, they are also seen as hopeful signs of future support: *“Your visit gives us hope that you’ll come back again to bring us money.”*

Feeling recognized and respected has a powerful effect on mental health. Many respondents emphasized how these interactions lifted their spirits, reduced stress, and brought genuine happiness. Being acknowledged – whether through a conversation, a visit, or a place in the Program – helps people feel they matter, which in turn fosters emotional resilience and satisfaction.

#### **9.1.4. The search for health as a source of satisfaction**

Health is often at the core of personal satisfaction – it serves as the foundation upon which people build their lives and pursue their ambitions. Good health doesn’t just enable participation in daily activities; it also brings peace of mind and a sense of stability. For many KWENDA beneficiaries, reflections on health were deeply intertwined with gratitude and contentment.

Being healthy gives individuals the physical and mental energy needed to work, care for their families, and enjoy life. Recovery from illness, in particular, was cited as a powerful source of satisfaction. Expressions such as *“Because he’s healthy, since he was ill”* and *“Because he’s recovered from an illness”* underscore the relief and appreciation that come with regaining health. For many, recovery feels like a second chance – one that reignites their motivation to safeguard their well-being.



Government support and social programs play a critical role in this area. Many respondents shared how financial aid helped them access healthcare, afford medications, and improve their living conditions – key ingredients for maintaining good health. Health is not solely an individual benefit; it is deeply communal. The well-being of one's family is often just as important as personal health. As one respondent shared, *“My children are healthy. We’re all healthy at home.”* This sense of security allows individuals to focus on their dreams and enjoy life without the constant shadow of illness or worry. When health is assured, satisfaction naturally follows.

#### **9.1.5. Family well-being: a source of satisfaction**

For many KWENDA beneficiaries, family lies at the heart of what it means to be truly satisfied. Their testimonies reveal how deeply personal fulfillment is connected to the health, harmony, and happiness of loved ones. A united, supportive family creates a stable emotional environment where individuals can thrive.

Having close familial support brings immense comfort. The assurance that one is not facing life’s hardships alone, but with the backing of those closest to them, provides lasting emotional strength. One respondent put it simply:



***“Because I have the support of my family. We live together in harmony at home and in the neighborhood.”***

Family events and day-to-day experiences also bring joy. Respondents often mentioned small but meaningful moments, such as “*The birth of a family member*” or “*Having the grandchildren at home and welcoming the survey team.*” These experiences strengthen family bonds and build memories that nourish long-term satisfaction.

### **Overcoming Challenges Together**

The shared ability to weather life’s challenges adds another layer to this satisfaction. Families that face adversity together often emerge stronger and more connected. Several respondents spoke about the deep fulfillment that comes from resilience and mutual support. One noted, “*Because I overcame my difficulties with the support of my family,*” while another reflected, “*Despite the absences we felt, I think perhaps it was God who got me through these difficulties.*”



***“I’m happy because I have a family and I’m able to support them.”***

The psychological reassurance of being surrounded by loved ones came up time and again. Simple sentiments like “*Being with my family and having the opportunity to see my grandchildren grow up*” capture how deeply satisfaction can be rooted in presence, belonging, and connection. This emotional comfort is not just about proximity – it’s about knowing one is valued, supported, and never alone.

#### **9.1.6. Food safety: a pillar of satisfaction**

Access to food is among the most basic human needs, yet its influence on satisfaction and well-being cannot be overstated. Ensuring that families have enough to eat goes beyond mere survival – it directly shapes quality of life. Beneficiaries of the KWENDA Program frequently emphasized how food availability, made possible through program support, has brought a profound sense of relief and contentment.

Many spoke of the simple joy in having food at home. Phrases like “*Because there is food in the house*” and “*Having food in the house and healthy grandchildren*” illustrate how the daily assurance of nourishment eases mental strain and allows families to focus on broader aspects of life. This security frees individuals from the persistent anxiety of hunger, enabling them to engage in work, family life, and community involvement with greater peace of mind.

Social support initiatives like KWENDA play a vital role in enhancing food security, especially in regions facing economic challenges. Respondents from the South Central region, for instance, noted how the Program’s financial aid enabled them to buy food and cover nutritional needs. By addressing this fundamental concern, KWENDA not only alleviates stress but also supports overall well-being.

***“Thanks to the help of the Program, we were able to get out of the famine situation of 2021 in which we had lost all our crops.”***



### **Food, health and poverty**

The link between food and health is inescapable. Adequate nutrition is essential to maintaining good health, while food insecurity often leads to physical vulnerability and emotional distress. The ability to eat well supports an active and healthy life, and respondents repeatedly acknowledged that KWENDA helped them avoid hunger and maintain wellness.

***“It saved me from hunger. Having food at home, plus health, is a source of great joy.”***



Beyond the physical benefits, food security brings psychological relief. Knowing there is food for the family reduces anxiety and creates a sense of stability. Statements like “*Just eating makes us happy*” and “*When there is food for the family, there is satisfaction*” capture this emotional impact. When hunger is no longer a daily concern, individuals can pursue their goals with greater confidence, leading to a more fulfilled and hopeful life.

### 9.1.7. Personal fulfillment

#### The road to satisfaction through personal development

Personal fulfillment is a multifaceted journey that weaves together life's practical achievements with emotional and aspirational growth. It involves overcoming obstacles, meeting basic needs, and building a life that brings peace, confidence, and hope. The testimonies of KWENDA beneficiaries reflect how their evolving personal circumstances – however modest – serve as a deep source of satisfaction.

#### Overcoming difficulties and achieving goals

One of the strongest drivers of fulfillment is the sense of accomplishment that comes from reaching goals and rising above adversity. Many respondents linked their satisfaction directly to personal progress, as seen in reflections like: *“Because I succeeded in my projects.”* Such achievements, whether small or substantial, mark meaningful victories in the journey of self-improvement.



***“KWENDA has allowed me to achieve some of my goals in life.”***

Meeting basic needs is another key element. The ability to support one's family and improve living conditions – like buying a mattress or replacing a grass-roofed house with one of zinc sheeting – was often highlighted as a milestone on the path to personal fulfillment.



***“Because I can meet some basic needs. I was able to buy a mattress and change my house from grass to zinc sheeting.”***

#### Daily Achievements, Steady Progress, and Future Hope

It's not just major milestones that matter. Respondents often cited daily accomplishments and incremental improvements as meaningful. These small, continuous gains boost self-esteem and contribute to a lasting sense of growth and satisfaction. Equally important is peace of mind. Many shared that their satisfaction stemmed from the absence of serious problems. Phrases such as *“I have no problems”* and *“Because there are*

*no problems*" suggest that stability itself is a valuable form of fulfillment, creating space for reflection, rest, and hope.

Hope for the future emerged as a consistent theme. For many, satisfaction is inseparable from the belief that better days are ahead. Statements like "*Because you hope for better days*" and "*I hope for better days*" reveal how vital optimism is in maintaining personal fulfillment. This forward-looking mindset, often grounded in recent achievements, keeps individuals motivated and emotionally resilient.

### **9.1.8. Other state actions: a precursor to satisfaction**

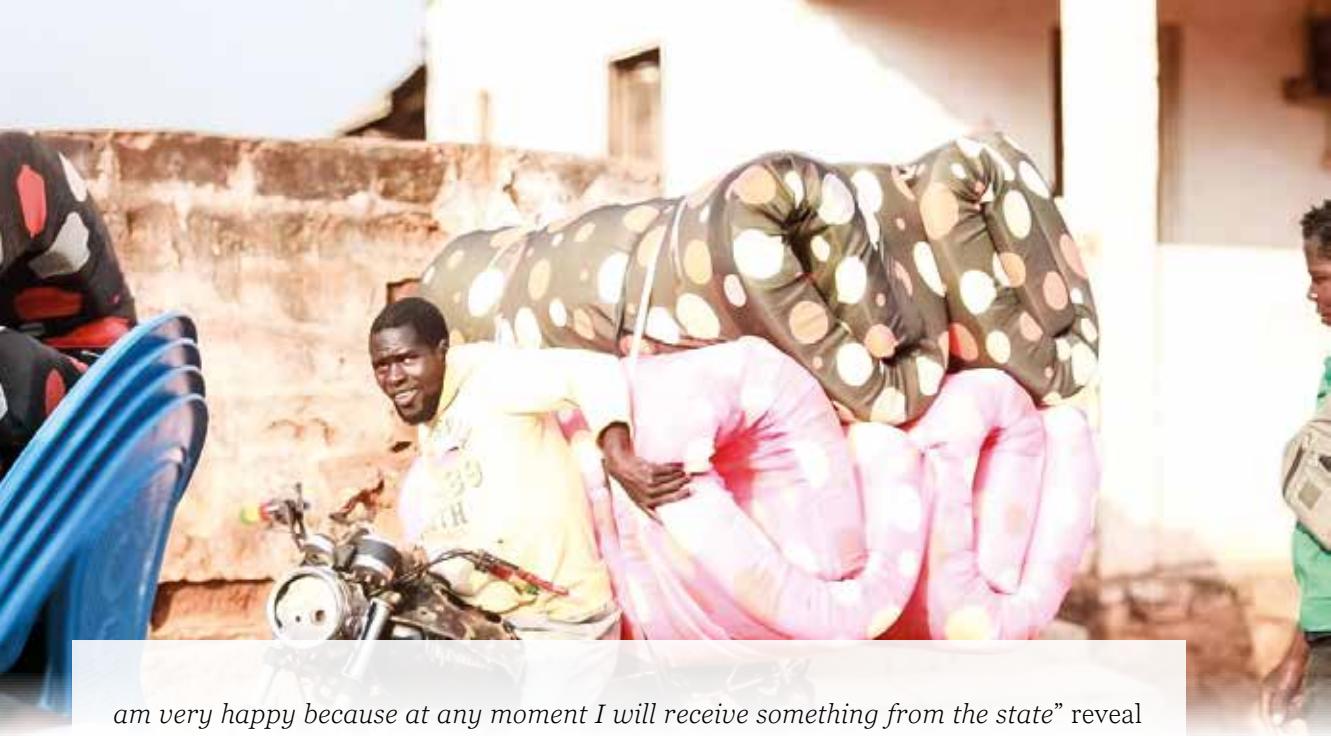
Satisfaction can arise from many aspects of life, and for many beneficiaries, the presence and support of the state – especially through social programs – stands out as a key contributor. Government-led initiatives focused on social welfare often have a deep and lasting impact, instilling a sense of security, appreciation, and optimism. Based on the testimonies gathered, this section explores how State actions, particularly through programs like KWENDA, have enhanced people's quality of life by alleviating hardship and fostering inclusion.

#### **The Role of Social Transfers in Recognition and Inclusion**

From the viewpoint of respondents, government support through Social Cash Transfers (SCT) has been one of the most tangible sources of satisfaction. This financial assistance enables recipients to cover essential needs, leading to notable improvements in their living standards. Sentiments like "*Being a beneficiary of KWENDA makes me happy*" and "*I'm happy because I received the money from the government*" underscore the direct link between state aid and increased personal well-being. The ability to buy necessary items and manage daily expenses has significantly reduced stress for many, creating a sense of dignity and control over one's life.

#### **Hope and Security Through Government Support**

Hope and a sense of safety are central to the satisfaction many derive from state interventions. Several beneficiaries expressed relief and confidence in the support they received, viewing it as a crucial safety net. Phrases like "*Hope in the government*" and "*I*



*“I am very happy because at any moment I will receive something from the state” reveal how this assistance offers not just material relief, but emotional reassurance as well. When basic needs are secured, individuals can pursue work, education, and personal development with fewer worries.*



***“I’m very happy—I used to sleep on the floor, and now with the state’s support I have a bed and some things I didn’t have.”***

Gratitude toward the government and a heightened sense of community well-being were recurrent themes. Beneficiaries frequently acknowledged how public support had not only improved their own situations but also uplifted their broader communities. Statements such as *“We thank God and the government for their support”* and *“The family is well, and it’s thanks to the support of our government”* demonstrate a collective appreciation that reinforces social cohesion and shared optimism.

## **9.2. Perception of Personal Achievement**

As part of the program evaluation, beneficiaries were invited to reflect on their sense of personal accomplishment. This was measured through four carefully crafted statements, each rated on a five-point scale to assess levels of agreement. These statements were designed to capture both present satisfaction and perceptions of progress toward life goals – particularly those influenced by the KWENDA Program. Understanding how beneficiaries perceive their own achievements is vital for evaluating the broader impact of the Program. It also offers insight into whether and how financial assistance

translates into a sustained sense of purpose and self-efficacy. Importantly, this section also considers how these perceptions vary by gender, acknowledging that men and women may experience and evaluate personal progress differently due to social and economic dynamics.

### **Statements That Define the Sense of Fulfillment and Satisfaction**

The following four statements served as the foundation for assessing personal fulfillment:

- ▶ *“My life is going well, just as I had dreamed.”* This measures how closely a person’s current life aligns with their aspirations, offering a broad view of life satisfaction.
- ▶ *“I am satisfied with my life right now.”* This statement focuses on immediate contentment, recognizing that present well-being is a critical element of happiness.
- ▶ *“So far, I’ve achieved the important things I want in life.”* By incorporating the phrase “so far,” this reflects ongoing progress while acknowledging that personal growth is a lifelong process.
- ▶ *“KWENDA’s payments have been fundamental in enabling me to achieve my goals.”* This directly assesses the Program’s impact, highlighting its role in helping individuals make tangible progress toward their aspirations.

Together, these statements form a comprehensive view of personal fulfillment – capturing satisfaction with the present, hope for the future, and recognition of past achievements. By examining how beneficiaries responded to these prompts, KWENDA gains a clearer picture of how its support contributes not only to meeting basic needs, but to fostering a sense of dignity, growth, and improved quality of life. The detailed results of this analysis, broken down by gender and other variables, can be found in **Tables 9.1** and **9.2**.

### **When life falls short of dreams: understanding the fulfillment of KWENDA beneficiaries’ aspirations**

The question of whether life is unfolding as one had imagined is a powerful indicator of personal fulfillment. It’s a sentiment that resonates across cultures and contexts –

the universal longing to see aspirations reflected in daily life. For beneficiaries of the KWENDA Program, the statement “*My life is going well, just as I dreamed*” served as a lens through which to assess their sense of progress and alignment with life goals.

Among male respondents, 34.0 percent agreed that their lives were moderately aligned with their aspirations. This suggests that about one-third of male beneficiaries perceive some level of progress, likely influenced by the financial stability KWENDA provides. However, only 4.4 percent of men strongly agreed with the statement, indicating that very few feel they have fully achieved their life ambitions. This gap underscores a lingering distance between dream and reality, despite the gains made through the Program.

Women’s responses followed a nearly identical pattern. Like their male counterparts, 34.3 percent of female respondents agreed that life was progressing somewhat in line with their dreams. Yet again, only 4.4 percent strongly agreed, reflecting a similar sense of partial fulfillment. These parallel trends between genders suggest that KWENDA’s influence in shaping hope and progress is relatively balanced.

Statistical analysis supports this observation. The results ( $\chi^2 = 1.789$ ;  $p = 0.774$ ) show no significant difference between men and women in how they perceive the alignment of their lives with their long-held dreams. This lack of gender disparity suggests that the obstacles to personal fulfillment are broadly shared. Both men and women face similar challenges in turning aspirations into lived realities, highlighting a widespread gap between current conditions and the futures they envision.

### **Exploring differences in perceptions of life satisfaction**

The second statement, “*I am satisfied with my life at the moment*,” offers a more immediate and direct glimpse into how KWENDA beneficiaries feel about their present lives – moving beyond aspirations to focus on current contentment.

The responses reveal a nuanced picture. While both men and women expressed generally positive views, subtle differences emerged in the degree and intensity of their satisfaction. Specifically, 36.8 percent of men and 37.5 percent of women agreed with the statement – suggesting a slightly higher overall satisfaction rate among women. Yet when it comes to stronger affirmation, men stood out: 6.6 percent of male respondents

**Table 9.1.** Perceptions of well-being and personal fulfillment

Statements for KWENDA Beneficiaries	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree	TOTAL	Mean	Std. Deviation	Std. Error	Asymmetry
My life is going well, just as I hoped it would.	[N] 1 096	2 239	1 302	2 579	335	7 551	2,84	1,1710	0,0130	0,0280
I am satisfied with my life at present.	[%] 14,0	30,2	17,5	34,0	4,4	100,0				
I have achieved the most important things I set out to accomplish.	[N] 755	2 561	1 552	1 987	696	7 551	3,03	1,1140	0,0130	0,0280
KWENDA payments have already helped me reach my key goals.	[%] 16,2	19,1	24,6	28,8	11,3	100,0				

**Table 9.2.** Perceptions of well-being and personal fulfillment according to respondent's gender

Statements for KWENDA Beneficiaries	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree	TOTAL	(X <sup>2</sup> )	df	(X <sup>2</sup> ) p-value	(λ)	(U)	(C)
Male												
My life is going well, just as I hoped it would.	[N] 1 096 [%] 14,0	2 239 30,2	1 302 17,5	2 579 34,0	335 4,4	7 551 100,0						
Femalees												
Femalees	[N] 1 096 [%] 14,0	2 239 30,2	1 302 17,5	2 579 34,0	335 4,4	7 551 100,0	1.789a	4	0,7740	0,0000	0,0000	0,0150
Male												
I am satisfied with my life at present.	[N] 1 096 [%] 14,0	2 239 30,2	1 302 17,5	2 579 34,0	335 4,4	7 551 100,0						
Femalees												
Femalees	[N] 738 [%] 9,8	1 947 25,8	1 638 21,7	2 810 37,2	418 5,5	7 551 100,0	17.267a	4	0,0020	0,0000	0,0010	0,0480
Male												
I have achieved the most important things I set out to accomplish.	[N] 1 222 [%] 16,2	1 443 19,1	1 857 24,6	2 175 28,8	854 11,3	7 551 100,0						
Femalees												
Femalees	[N] 755 [%] 10,0	2 561 33,9	1 552 20,6	1 987 26,3	696 9,2	7 551 100,0	255.341a	4	0,0000	0,0190	0,0120	0,1810
Male												
KWENDA payments have already helped me reach my key goals.	[N] 1 222 [%] 16,2	1 443 19,1	1 857 24,6	2 175 28,8	854 11,3	7 551 100,0						
Femalees												
Femalees	[N] 1 222 [%] 16,2	1 443 19,1	1 857 24,6	2 175 28,8	854 11,3	7 551 100,0	154.084a	4	0,0000	0,0100	0,007	0,1410

strongly agreed, compared to just 4.8 percent of women. This suggests that while women may feel moderately content, men are more likely to report deeper or more emphatic satisfaction with their current situation.

These findings are supported by statistical evidence. The analysis ( $\chi^2 = 17.267$ ;  $p = 0.002$ ) reveals a statistically significant difference in how men and women perceive their present well-being, suggesting that gender does influence life satisfaction among KWENDA participants. However, the magnitude of the difference remains modest.

This points to a broader conclusion: while gender matters, it is just one of several variables shaping satisfaction. Other elements – such as individual circumstances, the amount of aid received, or the presence of support networks – also play important roles. These factors likely account for much of the variation in how beneficiaries evaluate their lives during the Program's implementation.

### **The Achievement Gap: Understanding How Men and Women Evaluate Their Progress**

When it comes to achieving meaningful life goals, men and women share some common ground – but they also diverge in how they perceive their progress. Both genders expressed some level of agreement with the statement “*So far, I have achieved the important things I want in life*,” yet the degree of confidence in that agreement reveals important differences. These distinctions offer a deeper glimpse into how fulfillment is felt, and framed, by each group.

Among male respondents, 34.7 percent moderately agreed with the idea that they are on track with their life goals. This suggests that over a third of men feel they're making headway, though not yet where they want to be. Notably, only 4.5 percent strongly agreed, signaling that for most men, full personal fulfillment still lies ahead. This could point to an internalized belief in continual self-improvement or perhaps a tendency to set ambitious, evolving goals.

In contrast, women exhibited a similar pattern of moderate agreement, with 33.4 percent affirming progress. However, 12.6 percent of women strongly agreed – nearly triple the rate among men. This notable difference suggests that women may be more inclined to recognize and embrace their achievements, fostering a deeper sense of ac-



complishment. For many, success might not only be about reaching the finish line, but also appreciating each milestone along the journey.

The data supports a significant gender-based distinction in perceptions of fulfillment. The statistical results ( $\chi^2 = 255.341$ ;  $p = 0.000$ ) confirm that gender plays a pivotal role in shaping how individuals assess their life achievements. It's not merely a matter of differing experiences, but a reflection of distinct emotional and social frameworks that influence how progress is measured and valued.

### **Unequal Gains: Gendered Perceptions of KWENDA's Impact**

One of the survey's most revealing prompts was the statement: "*KWENDA payments have already enabled me to get where I want to go.*" Responses to this item exposed a clear gender divide in how men and women perceive the role of cash transfers in their life journeys. This gap not only sheds light on the differing economic realities they face but also on the distinct paths to empowerment each group navigates.



### **Men's Cautious Optimism**

Among male beneficiaries, reactions to the statement reflected moderate optimism. Just 26.7 percent agreed, and only 7.7 percent strongly agreed that KWENDA payments had helped them reach their goals. These numbers suggest that while the support is appreciated, many men feel it hasn't drastically shifted their trajectory. This could reflect different baseline expectations, or a broader sense that financial aid, while helpful, hasn't resolved deeper or structural challenges in their lives.

Why might men feel this way? One possibility is that men face different societal pressures or have broader access to income-generating opportunities, leading them to view KWENDA as supplementary rather than transformative.

### **Women's Transformative Experience**

In stark contrast, women reported a significantly more positive impact. A full 31.6 percent agreed, and an even more impressive 13.9 percent strongly agreed with the statement. These figures indicate that KWENDA's support has had a more tangible and empowering effect on women's lives. For many women, the Program represents not

just financial relief, but a genuine avenue for change – a stepping stone toward greater independence and security.

This divergence may reflect longstanding disparities. Women often carry a disproportionate share of caregiving duties and have historically faced greater barriers to financial autonomy. KWENDA, in this context, serves as a critical tool: it supports household expenses, fuels small-scale ventures, and helps meet educational and health-related needs. In doing so, it offers many women a first real taste of economic empowerment.

### **Why Women Feel the Difference More**

Social and economic realities help explain this divide. With fewer opportunities to generate income or accumulate savings, women are more reliant on external support like KWENDA. As such, the Program's impact is felt more acutely. For many, these payments are more than aid – they are catalysts. Whether used for daily consumption, productive investment, or business ventures, KWENDA often represents a gateway to long-term self-reliance.



Statistical analysis ( $\chi^2 = 154.084$ ;  $p = 0.000$ ;  $\lambda = 0.0100$ ;  $U = 0.0070$ ) confirms a significant gender-based difference in how the Program's impact is perceived. While the strength of association is moderate, the consistency of the response pattern is telling. It suggests that, on average, women are more likely to experience KWENDA as a driver of tangible progress – perhaps because they have fewer alternatives. By offering a reliable income source, KWENDA empowers women to invest in themselves and their families. Its ripple effects go beyond individual gain: they extend to children, communities, and the social fabric as a whole.



## 10. GENDER PERSPECTIVE

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*Well-designed social cash transfer (SCT) programs can serve as powerful tools for empowering women by enhancing their control over financial resources. This, in turn, promotes more equitable household spending and advances gender equality. However, when gender dynamics are not adequately considered, critical opportunities are missed—particularly for women, the elderly, and children, who are often the primary beneficiaries of these interventions.*

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The effectiveness of SCT programs can be significantly enhanced by adopting a gender-based approach—one that recognizes and responds to the specific challenges and opportunities faced by women in rural communities. Such an approach leads to more inclusive and contextually relevant programs. The literature argues that prioritizing women increases the efficiency of anti-poverty strategies, due both to their central role in domestic responsibilities and to the fact that they represent a majority of the poor population (Farah, 2004). As Standing (2014) emphasizes, understanding the gender dynamics within rural communities is critical to the success of SCT initiatives.

In the context of KWENDA’s rural interventions, the need for a gender-sensitive strategy is particularly clear. Women play a central role in agricultural productivity, food security, and ensuring children’s access to education and healthcare. By empowering women through SCT programs, policymakers and implementers can amplify the impact of development initiatives in rural areas. This empowerment can lead to a range of positive outcomes, including increased household resilience to economic and environmental shocks, as well as more sustainable local development.

When women gain access to financial resources and greater decision-making power, they are more likely to invest in their families’ nutrition, education, and general well-being – creating a virtuous cycle of development and prosperity. This approach not only acknowledges the essential contributions of women to rural economies, but also ensures they are equipped with the tools and support needed to drive positive change in their communities.

Nonetheless, deeply rooted cultural norms continue to limit women's autonomy and influence within households and community structures. A UN Women discussion paper on the gender impacts of cash transfers points out that, while these programs often prioritize women, the intended gender outcomes are not always realized. One of the primary reasons is the limited understanding of how social norms and cultural practices shape program design and delivery (UN Women, 2019).

By examining the specific outcomes of the KWENDA Program, this chapter explores both the successes and the ongoing challenges encountered in the field. The analysis highlights the importance of integrating a deeper understanding of local gender dynamics into the planning and implementation of SCTs to effectively promote gender equality and empower women.

## 10.1. Gender parity among beneficiaries

### Where were the women?

At the outset of the KWENDA Program, its design did not include a differentiated strategy to address gender issues, focusing solely on achieving numerical parity – ensuring that 50 percent of registered direct beneficiaries were women. However, as the Program advanced and a deeper understanding of community social and cultural dynamics emerged, it became clear that a more targeted approach was required – one in which benefits would be paid directly to women.

Initially, the Program registered the “*head of household*,” a term which, in rural contexts, was almost invariably associated with men, regardless of their actual role in household decision-making. This approach led to the registration of men who were often absent from home for work or other reasons, despite not being the primary caretakers. At the time, the registration form lacked sufficient variables to identify the de facto head of household, defaulting instead to the traditional or legal household head as defined by formal or customary marriage, as discussed in [Chapter 3](#). Recognizing this shortcoming, the Program was adjusted to ensure benefits reached those who were truly managing the household – often women, who play a vital role in the welfare of their families.

In many communities, registering women as direct beneficiaries became a critical issue – particularly in cases where a man maintained multiple households, all equally vulnerable. The Program established that in such scenarios, the woman in the second household would be designated as the beneficiary cardholder. Nevertheless, some men voluntarily relinquished their status as cardholders. One woman shared a story that reflects a common situation across many municipalities:

***“We are two women, each living in our own home. The registrar told us only one person could be listed. The husband decided that, in my house – where I live with my four children – I would be registered in KWENDA. Likewise, the other sister, who lives with her own children, would also be registered.”***



Although this arrangement was initially met with hesitation, it ultimately proved to be a practical solution. It helped reduce potential family disputes and ensured that benefits were applied effectively across both households. This decision not only promoted greater balance but likely improved the equitable distribution of resources, supporting household expenditures more efficiently.

Additionally, in many areas, men often migrate for seasonal work outside their village or municipality. This demographic reality has led to women comprising the majority of registered beneficiaries. While women may still regard men as the household heads, the demands of daily life often place women in the role of household managers by default. Notably, many men participating in focus groups voiced support for registering women. They acknowledged that women, being more involved in the day-to-day running of the household, are often better suited to manage the funds and ensure they are used to benefit the family. As one man put it: *“They’re the ones who know best how to manage the money so that it stays at home.”* This viewpoint highlights an awareness that women’s proximity to domestic needs ensures that the cash transfer is spent on essentials such as food, education, and healthcare.

However, this perspective is not universally shared. Some men expressed concern that providing women with financial autonomy could disrupt traditional gender dynamics, fearing that women might assert independence or leave the home due to new-found financial control. Others questioned women’s financial capabilities, arguing that



limited education and a traditional focus on domestic roles hinder their ability to invest or “*multiply*” the money. These views reflect persistent stereotypes about women’s economic competence and reveal ongoing social tensions between conventional gender roles and evolving economic realities.

### **What percentage of the Program’s beneficiaries are women?**

As discussed above, a key indicator of the Program’s impact is the inclusion of women, particularly in terms of gender representation. The data shows considerable variation in the gender breakdown of beneficiaries across regions, with significant disparities captured by the Gender Disparity Index (GDI). This section explores how these disparities affect household well-being and women’s empowerment – and whether these figures mark a meaningful milestone for the Program.

The numbers reveal marked regional differences in the gender composition of beneficiaries. In most municipalities, female direct beneficiaries consistently outnumber male ones. For instance, in Gambos, 73.0 percent of beneficiaries are women, with a GDI of 2.7 indicating a pronounced gender imbalance favoring women. In contrast, in Cambundi Catembo, where 59.0 percent of beneficiaries are men and the GDI stands at 0.7, gender representation is more balanced, though still slightly skewed toward men.

The gender differences observed in the Program are significant. The proportion of female TSM beneficiaries varies between municipalities and communes, depending on local demographics and prevailing cultural norms. The predominance of female beneficiaries suggests that women are disproportionately represented among vulnerable populations – likely a reflection of socio-economic structures that place them at a systemic



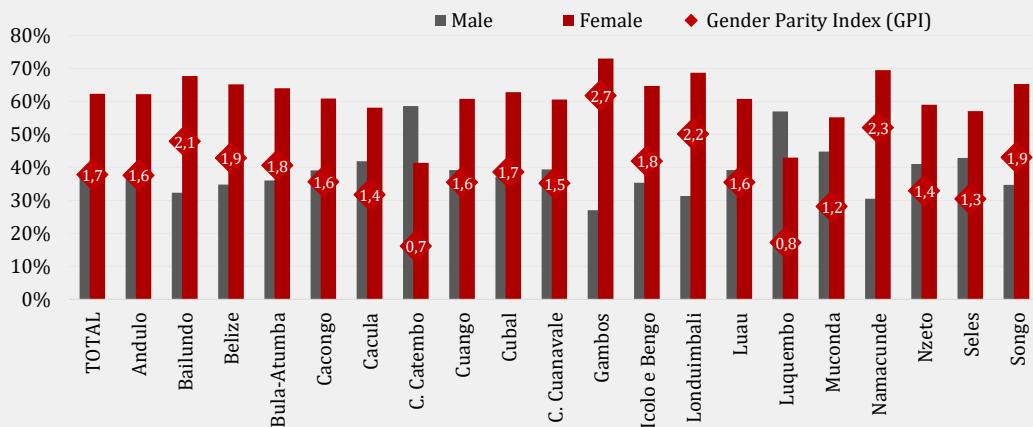
disadvantage. Conversely, higher male participation in certain areas may reflect local contexts where male-headed households are more common or where cultural norms influence who is eligible to receive benefits, as is the case in two municipalities in Malanje, where men often prevent women from being designated as direct beneficiaries. Nonetheless, KWENDA has made a deliberate effort to prioritize women as principal beneficiaries, recognizing their critical role in caregiving and household management.

Program data indicates a notable gender disparity, with 62.3 percent of direct beneficiaries being women and 37.7 percent men, as shown in **Figure 10.1** – Gender Disparity Index (GDI) among beneficiaries. This disparity demonstrates a higher rate of female participation, which suggests that the Program's welfare objectives are more likely to be met by targeting women. Given their role as primary caregivers and managers of household expenses, their participation contributes significantly to improvements in household well-being. This distribution also provides a framework for understanding the gender differences discussed in earlier chapters.

### **Municipalities with the highest female participation**

Several municipalities report markedly high rates of female participation. Gambos stands out with women making up 73.0 percent of beneficiaries, compared to just 27.0 percent for men, resulting in a GDI significantly above 1.0. Other municipalities, including Andulo, Bailundo, Belize, Bula-Atumba, and Cacongo, report female participation rates between 61 and 68 percent, contributing to similarly high GDIs that indicate a more balanced, or even female, dominated distribution. Namacunde shows an especially strong gender imbalance, with 69.5 percent women and 30.5 percent men, a pattern also observed in Londuimbali.

**Figure 10.1.** Gender parity index (GPI) among beneficiaries



These high participation rates suggest that, in these municipalities, women are more likely to be selected as the principal recipients of cash transfers. This may be due to intentional program design choices, as well as cultural or social dynamics that facilitate women's involvement in social assistance programs. These trends highlight the Program's potential to enhance both household welfare and women's economic empowerment.

### Municipalities with the highest male participation

In contrast, some municipalities show higher male participation, resulting in gender parity indices below 1.0. As mentioned earlier, Cambundi Catembo is a clear example, with 59.0 percent of beneficiaries being men. Luquembo, also in Malanje, follows a similar trend, with 57.0 percent male and 43.0 percent female participation, producing a GDI of 0.8. While Muconda presents a slightly more balanced profile – 44.8 percent male and 55.2 percent female, with a GDI of 1.2 – it still reflects higher male involvement than the program-wide average. In Cacula and Seles, male participation rates of 42.0 percent and 43.0 percent, respectively, contribute to GDIs just above 1.0 but continue to indicate significant male engagement.

These patterns may be shaped by cultural and social norms that prioritize men as the primary recipients of financial assistance. The higher male participation in these areas suggests that additional efforts are required to ensure equitable access to benefits for women.

Municipalities like Muconda and Cacula, which reflect a more balanced gender distribution, serve as examples of the Program's potential to reach both men and women equitably. This inclusive approach can help extend the benefits of the Program across a wider demographic spectrum.

### **A step forward: women's registration and the fight for gender equality**

The debate over registering women as direct beneficiaries of SCT highlights broader struggles around power, autonomy, and traditional gender roles. While some men acknowledge women's practical abilities in managing household finances, others express concerns about losing authority or question women's capacity to take on greater financial responsibility. These contrasting views reflect a transitional moment in which traditional patriarchal norms are being challenged by evolving economic and social realities.

The data suggests that including women in cash transfer programs must be approached with nuance. While access to financial resources can strengthen women's decision-making power, autonomy, and participation in household finances (Bartholo, Passos, and Fontoura, 2019), it may also reinforce gendered expectations within families and communities. Thus, while registering women represents progress, it is only one step toward achieving meaningful gender equity. Much work remains.

### **Has KWENDA reached the ideal percentage of women?**

Determining whether the current proportion of women beneficiaries is sufficient depends on several factors, including: (i) the gender-specific goals of the KWENDA Program; (ii) local cultural norms; (iii) the economic roles played by women, and (iv) intra-household power dynamics.

Programs must account for the ways households manage and control financial resources. Ensuring that women receive cash transfers is not enough – these transfers must also translate into genuine empowerment, rather than exacerbating household tensions or conflicts. If KWENDA's gender strategy is focused on addressing the specific vulnerabilities women face – such as poverty in female-headed households or barriers to healthcare – then a higher proportion of female beneficiaries is justified.

In regions where women face systemic disadvantage due to cultural norms, a higher percentage of female beneficiaries may be necessary to begin to correct these disparities. In rural economies, where women are central to small-scale agriculture and local trade, their financial empowerment can generate broader economic gains. In this regard, the Productive Inclusion component and other complementary projects could aim to expand women's participation to maximize impact.

### **Women's empowerment: a milestone or insufficient progress?**

The overrepresentation of women in the KWENDA Program marks a step toward women's economic empowerment. By channeling financial resources directly to women, the Program can help challenge traditional gender roles, increase women's influence in household decisions, and enhance their financial independence. This, in turn, could support more lasting transformations in gender dynamics, enabling women to take on more prominent roles in both private and public life.

Yet, while these shifts represent meaningful progress, they may not be sufficient. Empowerment involves more than financial assistance – it requires access to education, healthcare, legal rights, decision-making authority, and the dismantling of social structures that restrict women's autonomy. While KWENDA addresses one dimension of this complex issue, the current data is insufficient to confirm that women are truly being empowered. Moreover, in regions like Gambos, where women dominate as beneficiaries, there is a risk of reinforcing the stereotype of women as "*caregivers*" rather than promoting genuine equality in all spheres.

Ultimately, assigning a target percentage for female participation is not enough. The true measure of success lies in the outcomes. Programs must be continuously evaluated, and their approaches adjusted based on empirical evidence and local contexts. Flexibility is key to responding to evolving social norms and economic conditions.

### **Implications for household well-being**

The predominance of women among beneficiaries has important implications for household well-being. Evaluation data consistently shows that women are more likely to use financial resources to support their families – especially in the areas of nutrition,

education, and health. Consequently, prioritizing women as beneficiaries can contribute to improved outcomes, particularly for children and dependents.

At the same time, the focus on female beneficiaries raises questions about whether men in some regions are being adequately served. In areas like Gambos, where male participation is notably low, attention must be paid to ensuring that the benefits reach all vulnerable households. A balanced approach is necessary to ensure equity. However, this issue requires further exploration through more in-depth qualitative research.

## 10.2. Gender Influences on Spending Patterns

A detailed analysis of gender-based differences in spending patterns reveals distinct behaviors among male and female SCT beneficiaries. This section examines how gender influences financial decision-making across a range of categories, including essential expenditures – such as food and household goods – as well as critical investments in education, health, and income-generating activities. It also explores gender-based tendencies toward saving and productive investments, such as agricultural production and livestock. Understanding these differences is essential for tailoring the Programme to maximize its effectiveness and ensure equitable benefits for all participants.



### 10.2.1. Differences in expenses

#### Do men and women spend money in the same way?

The statistical data presented in **Table 10.1** highlights significant gender-based differences in expenditure across various categories, reflecting the distinct financial priorities and strategies typically adopted by men and women.

#### Food

Women allocate significantly more resources to food than men. On average, women spend Kz 20,951 on foodstuffs, compared to Kz 15,728 for men – a substantial difference of Kz 5,223. This gap is statistically significant ( $t = -13.169$ ,  $p = 0.000$ ). The higher spending by women suggests a strong emphasis on household provisioning, consistent with their traditional role in managing family nutrition and overall well-being.

#### Household goods

In contrast, men tend to spend more on household goods. The average male expenditure in this category is Kz 26,557, while for women it is Kz 23,822. This difference is also statistically significant, as shown in Table 10.1. This pattern may reflect traditional gender roles in which men prioritize the acquisition of durable household items, such as furniture, appliances, and electronics, which are often seen as long-term investments that enhance living conditions.

#### Education and health

Women also demonstrate a greater tendency to invest in education and health. The average expenditure by women in these areas is Kz 9,681, compared to Kz 8,626 for men ( $t = -2.876$ ,  $p = 0.004$ ). These figures indicate that women prioritize human capital development, viewing education and health as fundamental to the well-being and future prospects of their families. This focus underscores women's role as caregivers and long-term planners for household stability.

**Table 10.1.** Difference in the average amount spent by expenditure category and gender

Expenditure Group	Sex of Respondent	N	Mean (Kz)	Std. Deviation	F	Sig. (p-value)	t	Sig. (p-value)	Mean Difference
Food Items	Male	3 034	15 728	14985,982	181,224	0,000	-13,169	0,000	-5222,586
	Female	4 342	20 951	17896,191					
Household Goods	Male	3 034	26 557	22226,876	6,428	0,011	5,288	0,000	2735,591
	Female	4 342	23 822	21607,606					
Education & Health	Male	3 034	8 626	14809,125	14,968	0,000	-2,876	0,004	-1054,92
	Female	4 342	9 681	15969,395					
Crop Production	Male	3 034	17 951	19536,125	14,126	0,000	3,583	0,000	1602,384
	Female	4 342	16 349	18446,828					
Livestock	Male	3 034	5 267	12010,521	13,055	0,000	2,309	0,021	626,724
	Female	4 342	4 640	11074,025					
Savings	Male	3 034	2 574	9194,137	16,29	0,000	-2,046	0,041	-493,044
	Female	4 342	3 067	10821,765					

## Investment in production and animals

Men allocate more funds to productive investments than women. This difference is statistically significant ( $t = 3.583$ ,  $p = 0.000$ ), indicating that men are more likely to invest in income-generating activities aimed at economic growth. These may include support for agricultural initiatives, small businesses, or other ventures focused on expanding household income.

Men also invest more in livestock, spending an average of Kz 5,267 compared to Kz 4,640 for women. This difference, confirmed as statistically significant ( $t = 2.309$ ,  $p = 0.021$ ), reflects a more traditional approach to asset building. Livestock is often considered a form of financial security, offering long-term returns through products such as meat and milk, as well as labor and transportation.

## Leaning towards savings

Interestingly, women also save more than men. On average, women set aside Kz 3,067, while men save Kz 2,574 ( $t = -2.046$ ,  $p = 0.041$ ). This difference highlights women's inclination toward financial security and long-term planning. Savings serve as a buffer against unforeseen expenses and can contribute to greater autonomy and stability. This behavior may be influenced by a desire for financial independence and resilience in the face of economic uncertainty.



### 10.2.2. Implications for future programs

The observed disparities in spending habits between men and women provide critical insights that can inform the design of future social cash transfer (SCT) programs. Understanding these gender-based differences is essential for developing initiatives that not only address the immediate needs of beneficiaries but also foster long-term economic resilience and growth. Based on the identified spending patterns, several recommendations can help optimize program effectiveness.

## Adapting support to gender-specific needs

One of the key findings is that men and women prioritize different areas of expenditure. Women, for instance, tend to allocate a greater portion of their funds to essential needs such as food, healthcare, education, and savings. This pattern underscores the importance of designing SCT programs that reinforce these priorities. Targeted interventions, such as food vouchers or health subsidies, can directly support women's needs, ensuring that households have reliable access to fundamental resources. Moreover, education-related support can empower women to invest in their children's futures, breaking intergenerational cycles of poverty. Dedicated savings schemes for women can also promote financial independence and resilience, offering a safety net during periods of economic instability.

Conversely, men are more likely to allocate funds to productive activities and household goods, reflecting a focus on income generation and domestic infrastructure. These insights suggest that SCT programs targeting men should emphasize support for entrepreneurship and productive investments. For example, access to start-up capital for small businesses, vocational training, or trade programs can empower men to develop sustainable livelihoods, thereby improving both household income and community economic health. Additionally, investments in durable household infrastructure, such as tools, equipment, or housing improvements—can contribute to long-term family stability.

In summary, the differences in spending habits highlight the need for gender-responsive approaches in SCT program design. Tailoring support to the specific needs and priorities of each gender can enhance program effectiveness and contribute to the development of more resilient and prosperous communities.

The data clearly demonstrate the importance of incorporating gender dynamics into both the design and implementation of social cash transfer initiatives. Recognizing the distinct preferences and financial behaviors of men and women is essential for ensuring that programs are efficient, inclusive, and impactful. A gender-sensitive approach, one that adapts interventions to the specific needs of each group, can yield more effective poverty reduction and improved household outcomes. By accounting for these differences, policymakers can design interventions that not only meet short-term needs but also support long-term, inclusive development.

Understanding and responding to the financial behaviors and priorities of men and women enables SCT programs to better promote economic stability, household well-being, and community-level growth. This differentiated approach is key to achieving meaningful and sustained poverty reduction.

### **Promoting women's financial empowerment**

The finding that women tend to allocate more of their resources to savings reflects a strong concern with financial security and long-term planning. This behavior presents an opportunity for SCT programs to strengthen women's economic empowerment by offering savings incentives and financial literacy initiatives tailored specifically for women. These efforts can enhance their capacity to plan for the future, weather economic shocks, and invest in income-generating activities – contributing not only to individual financial autonomy but also to broader economic development.

Similarly, the observation that men are more inclined to invest in productive activities and livestock reflects a strong interest in economic advancement. SCT programs can build on this tendency by providing men with targeted training, financial resources, and entrepreneurial support. Microfinance initiatives, small business grants, and capacity-building programs can enable men to make more effective and sustainable investments. Aligning program design with men's spending preferences can help stimulate local economies and promote community-level growth. Such tailored interventions have the potential to transform individual investments into engines of broader development.

### **Maximize the well-being of the household**

Women's tendency to allocate more funds toward essential needs – particularly food and education – presents a critical opportunity for SCT programs to improve overall family well-being. Prioritizing women as primary beneficiaries can produce immediate and lasting positive effects, such as improved nutritional outcomes and increased school attendance among children.

Ensuring that more resources are placed in the hands of women has been shown to enhance household stability. It helps guarantee access to adequate and nutritious food



and supports children's educational attainment – improving academic outcomes and long-term prospects. Introducing conditional cash transfers linked to school enrollment or health check-ups could further strengthen these impacts, contributing to holistic improvements in family well-being and generating lasting social returns.

### 10.3. Conflict and Gender-Based Violence

*In the rural communities studied, no incidents of conflict escalated into serious physical violence<sup>1</sup>. The reported cases were limited to minor physical altercations, verbal disputes, and separations between couples – all of which were resolved within the family setting. However, it is important to acknowledge that while cash transfers represent a powerful tool for reducing gender-based violence (GBV) by improving women's material conditions and increasing their empowerment, they may also inadvertently trigger resistance or conflict in contexts where traditional gender roles remain deeply entrenched.*

SCT programs are a promising mechanism for reducing poverty and enhancing women's agency, but they often encounter challenges in addressing GBV (Hidrobo &

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<sup>1</sup> Serious physical violence is any conduct that offends a woman's bodily integrity or health. It is practiced with the use of physical force by the aggressor, or mutilating instruments that injure the victim in various ways.

Fernald, 2013; Leite et al., 2020; Bapolisi et al., 2023). According to a framework proposed by the World Bank (2021), cash transfers can affect GBV in three distinct ways.

First, by alleviating poverty and improving food security, SCTs can reduce household stress and limit the use of harmful coping strategies. Lower financial pressure can foster greater emotional stability and reduce potential sources of conflict, thereby contributing to more peaceful domestic environments.

Second, SCTs can empower women by enhancing their access to and control over financial resources. This economic independence increases their bargaining power, strengthens their household status, and fosters self-esteem and autonomy. However, such shifts in household dynamics may also provoke backlash, especially when traditional power hierarchies are challenged, and male authority is perceived as being undermined.

A key challenge remains the absence of robust indicators to measure how SCTs influence intra-household dynamics and behaviors associated with conflict. KWENDA identified GBV as a potential risk of placing women as direct beneficiaries, signaling a commitment to a gender-sensitive approach. In response, it developed and implemented an Action Plan for Mitigating and Responding to Risks of Sexual Exploitation, Abuse, and Harassment (SEA/SH), aligned with the Government of Angola's Environmental and Social Commitment Plan (PCAS). However, the program currently lacks measura-



ble indicators and a comprehensive strategy to systematically track women's empowerment or the incidence of GBV within households.

Despite these limitations, one significant positive outcome of the KWENDA intervention is that no widespread or severe cases of GBV were reported in the areas studied. This may suggest that the Program's presence and activities contributed to creating a safer environment for women. However, community agents and institutions did report certain incidents where traditional village leadership intervened in GBV cases. This points to the complex interplay of existing power structures and the community's informal conflict resolution mechanisms.

In focus groups, women shared stories of physical aggression that occurred in their communities. These were typically relayed in the third person, which may indicate discomfort or fear of directly disclosing experiences of violence. This underlines the need for safe and confidential mechanisms for reporting GBV.

***"We've heard that some women suffered violence because they received KWENDA money and didn't show it to their husbands—or because, when asked about the money, the woman replied that it belonged to the family and should be discussed together."***



KWENDA allows only one beneficiary per household, and in most cases, that beneficiary is a woman. This direct financial support can alter intra-household power dynamics, especially in patriarchal settings. These tensions underscore the importance of incorporating strategies to clarify the purpose of the transfers and foster dialogue within households and communities.

These accounts illustrate the significant barriers women face in reporting violence within their families. Fear of reprisal – whether from spouses, extended family, or traditional leaders – prevents many from disclosing abuse. Community authorities often uphold conservative, patriarchal values, and women risk ostracization or punishment if they are seen as disrupting the social order.

Additionally, some women internalize the idea that violence results not from their husband's actions alone, but from their own perceived disobedience or failure to uphold traditional roles – for example, by not sharing the full amount of money received: *"If the man has been registered, he feels entitled to that money. He tells his wife that he shouldn't be questioned about how he spends it – because when ADECOS came to register him, he was present, and therefore, the money is his to control."* The dynamics become even more complex in polygamous households. When financial resources are introduced, they can create tension between co-wives and strain household cohesion: *"I have to share this money because I have children in both houses. But the second wife thinks the first wife got more money, so it's a mess. I have to find ways to prove that the money is being divided equally."*

These testimonies raise a fundamental question: who should be the designated beneficiary of cash transfer and social protection programs? KWENDA addressed this challenge by registering second and third wives as direct beneficiaries, recognizing them as heads of independent households. This decision not only reduced potential conflict but also extended the reach of the program, enhancing family welfare across multiple households.

### **Empowerment without resistance: how cash transfers can empower women without provoking adverse reactions**

The structure of a cash transfer program plays a crucial role in shaping gender dynamics and the risk of GBV. When empowerment efforts are misaligned with prevailing cultural norms, they may provoke adverse reactions. In many settings with rigid gender hierarchies, empowering women may be perceived as threatening to male authority, which can lead to resistance or even violence – ultimately undermining the program's goals.

To prevent such unintended consequences, SCT programs must be designed through a gender-sensitive lens. Several critical questions – outlined in Table 10.2 – can help guide program design and evaluation.

The answers to these questions are essential for understanding how to reduce GBV while promoting women's empowerment. In conservative communities, like most of those studied in this research, traditional power structures remain influential, and

women's autonomy is often contested. As women gain more control over resources, their actions may challenge these norms, which can increase the risk of conflict if not addressed thoughtfully.

A holistic approach is therefore needed. Cash transfer programs should engage not only women but also men, families, and the wider community. Interventions must be culturally contextualized to promote gradual, inclusive change. By involving both genders – especially younger generations – programs can foster environments where women's empowerment is accepted rather than resisted. This inclusive model can reduce the incidence of GBV and ensure that the benefits of social protection reach all members of the household in a sustainable and equitable manner.

**Table 10.2.** Key design questions for SCT

Key Issues	Main Cautions
<b>Should women always be the main recipients of cash transfers, and not men? What balance needs to be struck?</b>	<p><i>Avoiding compensation dynamics:</i> Empowerment should not be presented as a competition between genders where one gains at the expense of the other's authority. It should be framed as a benefit for the household as a whole.</p> <p><i>Involving men in the process:</i> Men should be included in empowerment strategies to promote cooperation and acceptance of changing gender roles.</p>
<b>What is the best way to empower women without provoking violence?</b>	<p><i>Gradual empowerment:</i> Changes should be introduced progressively, not abruptly imposed. - <i>Context sensitivity:</i> Approaches must be adapted to specific cultural, social, and economic realities.</p> <p><i>Broad definition of empowerment:</i> Empowerment should include access to education, social capital, and community participation—not just economic independence.</p>
<b>How can the amount, frequency, and regularity of payments empower women while supporting family stability?</b>	<p><i>Avoiding disruption:</i> Large or irregular payments may destabilize family dynamics and provoke conflict.</p> <p><i>Smaller, regular payments:</i> These help integrate women's financial control gradually, reducing resistance and promoting shared responsibility.</p>

Key Issues	Main Cautions
<b>Should cash transfers be conditional, based on local circumstances?</b> <b>What kind of conditionality can be applied?</b>	<i>Alignment with local realities:</i> Conditionality must reflect local norms to avoid unintended negative consequences. <i>Avoiding stress or conflict:</i> Inappropriate conditions may increase women's burden or cause household tension.
<b>Can young women benefit from cash transfers to avoid dropping out of school or early marriage?</b>	<i>Structural barriers:</i> Cash alone cannot overcome patriarchal norms, discrimination, or lack of education access. <i>Contextual limitations:</i> Cultural and family pressures may still push girls toward early marriage or school dropout. <i>Implementation and sustainability:</i> Effectiveness depends on how well-targeted, consistent, and long-term the transfers are.
<b>Which training activities are best suited to women's empowerment?</b> <b>Should they be aimed exclusively at women?</b>	<i>Cultural and social limitations:</i> Deep-rooted beliefs may constrain the impact of training and awareness programs. <i>Need for systemic change:</i> Beyond education, changes in policy, economics, and legal rights are often needed. <i>Time and sustainability:</i> Transforming community attitudes requires time and continued support to avoid backsliding.

## 10.4. Challenges to Achieving Gender Equity

*Achieving gender equity in KWENDA and similar social cash transfer (SCT) programs requires a recognition of women's specific needs and the power dynamics that exist within households and communities. By prioritizing women who traditionally have less decision-making power, these programs can help ensure a fairer distribution of resources and support broader household well-being.*

Gender equity is not a fixed endpoint but a complex process, requiring a nuanced understanding of household and community relationships. SCT programs hold significant potential to support vulnerable women and contribute to their empowerment, thereby strengthening the socio-economic fabric of families. It is essential to recognize that both households and communities are diverse, made up of individuals whose needs, roles, and levels of influence vary by gender and age.

Women have historically had more limited access to resources and have played a reduced role in household decision-making – a reality confirmed by the findings presented in **Section 10.3**. By designing components of the SCT program that specifically prioritize women, KWENDA can help ensure that resources are used more equitably within families. This approach reduces the risk of benefits being monopolized by male heads of household and supports more balanced outcomes for all family members.

Research consistently shows that simply targeting poor households without accounting for gender dynamics does not guarantee equitable results. While KWENDA's wide-reaching registration has ensured that many vulnerable households receive support, it is crucial that cash transfers also reach poor women, especially those with little control over household financial decisions. Although a more refined targeting strategy may require additional resources, the long-term positive impacts on both women and communities justify the investment. Such strategies should be implemented in ways that empower women without reinforcing existing power hierarchies or causing unintended household or community conflict.



Cultural norms and economic constraints have historically positioned women in subordinate roles, limiting their power and access to resources. Integrating gender considerations into SCT program design and implementation, particularly within KWENDA, offers an opportunity to challenge and gradually transform these long-standing inequalities.

### **KWENDA's contribution to improving women's living conditions**

An essential question arises when analyzing gender outcomes in the Program: To what extent has KWENDA contributed to improving women's living conditions, particularly in terms of mobility, asset accumulation, and financial autonomy?

This is a central question, directly linked to the Program's overarching goals and its potential to create lasting, transformative change in women's lives. The answer is multifaceted and requires a deep examination of both tangible results and the broader social context in which the Program operates.

Based on the findings presented in this and previous chapters, it can be said that KWENDA has indeed improved women's access to financial resources. However, the extent of this impact depends heavily on local community dynamics and individual circumstances. For KWENDA to fully realize its potential as a transformative initiative, it must be integrated with broader strategies that address the structural roots of gender inequality – ensuring that empowerment extends beyond financial assistance.

KWENDA's contributions are most evident in areas such as food security, where the availability of financial resources allows women to purchase a greater quantity and better quality of food. This, in turn, supports improvements in physical and nutritional health for the entire household. The predictability of regular cash payments also helps reduce the psychological stress that comes with economic insecurity. Nonetheless, consolidating these gains in food, health, and nutrition depends on maintaining a stable and consistent payment schedule.

The Program has also supported modest improvements in women's ability to accumulate assets and gain financial autonomy. Many women have used their transfers to save or invest in livestock, agricultural inputs, or small-scale businesses. These assets

enhance economic stability and can strengthen women's bargaining power within the household. In some cases, the process of cash disbursement has enabled women to open bank accounts, promoting their inclusion in the formal financial system and increasing financial literacy.

However, the potential benefits of SCTs are not guaranteed and are often constrained by deep-rooted cultural norms. These norms can limit how women use the funds or participate in income-generating activities, regardless of the availability of resources. Therefore, while KWENDA may have contributed meaningfully to improving women's conditions, sustainable and transformative change will only be possible when the Program is embedded within broader municipal-level development strategies. These strategies must aim to address structural inequalities and enhance women's capacity to leverage SCTs for long-term, intergenerational benefits.



## 11. PERSPECTIVES ON THE SUSTAINABILITY OF SCT

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*chieving sustainability in social cash transfer (SCT) programs is entirely attainable, though it necessitates a comprehensive and multi-layered strategy. Essential components include steadfast political will, reliable and sufficient funding, strong institutional capacity, integration into broader socio-economic frameworks, and active community ownership. These elements are vital for ensuring long-term viability and meaningful impact.*

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Sustainability, as a central theme in this evaluation, addresses key concerns surrounding the continuity and enduring influence of the KWENDA Program. The matrix in **Annex A1** poses two pivotal questions: will the program's impacts endure beyond its operational timeline? And do the beneficiary communities and supporting institutions possess the capacity to sustain themselves independently? Answering these questions first requires a clear definition of sustainability within the context of unconditional cash transfers – specifically, how such transfers can generate long-term, transformative benefits. Equally important is the identification and assessment of implementation practices that foster sustainable outcomes, many of which have been explored in previous chapters. The opening section of this chapter offers a theoretical overview of sustainability, grounding the discussion in its broader significance. The concluding section turns to the practical side, examining key implementation strategies with the potential to underpin lasting impact.

## **Understanding sustainability in the context of SCT**

Based on an analysis of KWENDA's operational strategies and mechanisms – as well as the qualitative insights drawn from beneficiaries' testimonials – the evaluation identifies three core questions central to the notion of sustainability in SCT: (i) what does sustainability mean in the context of SCT? (ii) should programs like KWENDA be explicitly designed with sustainability in mind? and (iii) is it realistically possible to achieve sustainability, given the program's modality and timeframe?

These questions are addressed throughout the evaluation (especially in Dimension 4 of the matrix in **Annex A1**), and they formed a major focus during institutional interviews. The consensus is that SCT initiatives play a crucial role in alleviating poverty and mitigating vulnerability to food insecurity and social inequality. However, to ensure the long-term success and sustainability of SCT efforts, several key factors must remain in place: (i) continued political support; (ii) adequate and predictable funding; (iii) strong institutional structures; (iv) engaged community participation and ownership; (v) effective beneficiary targeting and geographic coverage; (vi) coordinated implementation and inter-agency collaboration; and (vii) adaptability and responsiveness to change.

These factors were distilled from interviews with stakeholders at municipal and provincial levels. Some emerged from on-the-ground observations and assessments of KWENDA's local operations, closely linked to the program's internal practices. Others originated from broader, conceptual discussions with institutional actors reflecting on the future of the program – with or without continued external funding.

### **11.1. Factors Determining the Sustainability of SCT**

#### **Building a sustainable future through political commitment to social cash transfers**

*Strong political will and commitment are fundamental for the sustainability of SCT programs. Their long-term viability hinges on the government's steadfast engagement and proactive support. By prioritizing these initiatives, ensuring adequate resource allocation, tackling implementation challenges, engaging communities, and encouraging international cooperation, the government can solidify the long-lasting impact of SCT programs – contributing meaningfully to poverty alleviation and broader social development.*

It is essential to recognize that the initiatives currently being carried out in participating municipalities are vital tools for reducing poverty, mitigating food insecurity, and improving the overall well-being of families. Among the multiple factors influencing program effectiveness, political dedication stands out as especially critical.

The government has a central role in advocating for social programs like SCT. Without a clear commitment from political leaders, such programs face considerable obstacles in securing the necessary funding and institutional backing. Political will is reflected not only in rhetoric but also in how social policy priorities are set and how complementary initiatives are integrated. When the government demonstrates genuine intent to combat poverty and inequality through social cash transfers such as KWENDA, it becomes more feasible to embed these initiatives within national policy frameworks and long-term development plans. This integration provides legal and structural safeguards, protecting the programs from arbitrary changes or premature discontinuation. Thus, the connection between political will and program longevity must be underscored.

### **Financial commitment: the path to sustainable social cash transfers**

*Reliable and sustained funding is indispensable for the durability and impact of SCT. By emphasizing stable financing, addressing funding barriers, and adopting varied strategic approaches, the government – along with its partners – can reinforce its support for vulnerable populations and encourage more inclusive development. Through cross-sector partnerships, transparent financial management, and evidence-based advocacy, it is possible to secure long-term funding that ensures SCT programs continue to deliver on their objectives.*

Sufficient and consistent funding enables SCT programs to extend their reach, enhance the scale of assistance, and deepen their impact. With adequate resources, higher-value transfers can be delivered and additional services – like soft skills training and healthcare – can be incorporated.

The government and municipal authorities play an instrumental role in funding SCT, given their responsibilities for budget decisions, policy formulation, and program oversight. By prioritizing social protection in budget allocations, enacting supportive legislation, and promoting sectoral collaboration, the government can signal its long-term commitment to these programs.

Nonetheless, achieving financial sustainability is not without hurdles. Competing budget demands, macroeconomic instability, and constrained donor support pose real threats. Furthermore, bureaucratic inefficiencies, political dynamics, and administrative delays may obstruct timely fund allocation and disbursement, impacting both program scale and effectiveness. To counter these challenges, stakeholders can pursue targeted budget advocacy, diversify funding sources, and forge alliances with the private sector. Innovative financing models, such as structured agreements, can also be explored to maintain a steady flow of resources.

Transparency and accountability will be key in shaping future funding landscapes. Clear disclosure of budget allocations and expenditures builds trust and legitimacy among stakeholders. Mechanisms like routine audits, stakeholder consultations, and transparent reporting reinforce the integrity of financial management and strengthen the case for ongoing support.

 ***“Social services and municipal administrations should become budgetary units. With greater financial autonomy and decision-making power, these administrations could better support interventions like KWENDA.”***

### **Building Institutional Capacity: A foundation for effective SCT and sustainable social protection**

*The success and longevity of SCT programs depend heavily on strong institutional capacity – not only within KWENDA’s implementing body but also across the government institutions that influence program outcomes. Strengthening and maintaining this capacity is critical for achieving meaningful impact in supporting vulnerable communities and reducing poverty.*

Programs built to last require institutions that can weather political shifts, economic disruptions, and evolving social dynamics. A resilient institutional foundation ensures consistent delivery and long-term support to beneficiaries. In KWENDA’s case, this includes the administrative and technical capabilities of FAS, the implementing agency. Institutional strengthening has encompassed upgrades to human resources, infrastructure, operational procedures, data systems, and partnerships.



Key investments included staff training at national and local levels, the creation of program-specific policies and procedures, the implementation of reliable data management systems, and the fostering of partnerships across sectors. In particular, collaboration with Municipal Departments of Social Action and Health and with Civil Registry Offices enabled critical activities: training for social workers, coordinated vaccination campaigns during payment cycles, screening and referrals for chronic illnesses, and the issuance of identity cards to over 92,000 beneficiaries. KWENDA's registration data also supported municipal planning by offering insights into local populations and needs.

Once institutional capacity is in place, it must be continually developed and refined. This includes ongoing professional development, periodic assessments of institutional gaps, adaptation to changing conditions, and integration of new technologies to optimize program delivery. Throughout its implementation, KWENDA has invested in municipal-level training on diverse topics – from digital registration and financial literacy to social protection systems and community engagement, including the training of local community agents (ADECOS), as will be discussed in the following sections.

## **Ownership and shared responsibility: a critical factor for long-term sustainability**

*Sustainable programs aim not only to address immediate needs but also to generate enduring social change. One of the most critical determinants of sustainability is community engagement and a genuine sense of ownership.*

When communities participate in program design, implementation, and monitoring, outcomes tend to be more durable. Engagement means active involvement in shaping the decisions and activities that affect community life. Ownership, on the other hand, implies a deeper sense of accountability and responsibility, which fosters effective participation and long-term commitment (Rosa Gonzalez, 2019).

This sense of involvement and ownership is essential for programs like KWENDA, which strive to create real and lasting improvements. When community members not only participate but also assume stewardship of these initiatives, results are more likely to be relevant, sustained, and aligned with their true priorities. Recognizing the role of community participation and weaving it into every stage of program design and execution lays the groundwork for meaningful and sustainable development.

### **11.1.1. Contributing to increased institutional sustainability**

In 2021, Angola committed itself to the challenge of reducing vulnerability among its poorest populations through the approval of the National Social Action Policy (PN-AS)<sup>1</sup>. This policy establishes the Municipalization of Social Action (MAS) as a core strategy for poverty reduction, grounded in the principles of deconcentration and decentralization of public services. MAS is conceived as a decentralized and streamlined model for delivering social services at the municipal level – bringing social action closer to citizens. It encompasses the prevention of social risks, the protection of highly vulnerable groups, and the promotion of social inclusion, all within a broader human development framework.

The implementation of MAS relies on the establishment of Integrated Social Action Centres (CASI)<sup>2</sup>, which are designed to deliver services through well-equipped facilities,

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<sup>1</sup> Presidential Decree No.37/21, of February 8.

<sup>2</sup> CASI implements social intervention of a multisectoral and multidisciplinary nature within the framework of the Municipalization of Social Action and functions as a "gateway" for the population in situations of poverty and vulnerability, within the scope of the social assistance services network' - CASI Regulation, article 2, no. 2.

trained personnel, and mobile teams capable of reaching remote areas. These centers are tasked with delivering critical prevention, protection, and promotion services to individuals living in conditions of extreme poverty and heightened vulnerability.

CASIs serve to bridge the gap between public social services and local communities. They provide services such as birth registration and issuance of identity cards; they also conduct training and awareness campaigns aimed at preventing violence against women, children, and the elderly, combating gender-based violence, preventing early pregnancies and child marriages, and promoting women's empowerment. Additionally, they support individuals living with HIV and other chronic conditions, as well as elderly and disabled persons.

These social facilities are managed by the Municipal Social Action Department and operate under the oversight of the same. CASIs can be extended to the communal level, based on factors like population density, accessibility, and local administrative capacity. Their fundamental purpose is to function as a centralized point of access to all state-run social programs and initiatives.

The services prioritized by CASI are closely linked to the development of human capital – one of the core objectives of the KWENDA Program. Additionally, the MAS model operates from a perspective of intersectorality, integration, and multidisciplinarity. These principles are crucial to a holistic approach capable of drawing on the contributions of various ministerial departments, given the complex nature of social issues. As a result, CASI's operational model emphasizes forming partnerships with both public and private institutions, as well as with Non-Governmental Organizations, to facilitate referrals, ultimately increasing the effectiveness of its interventions.

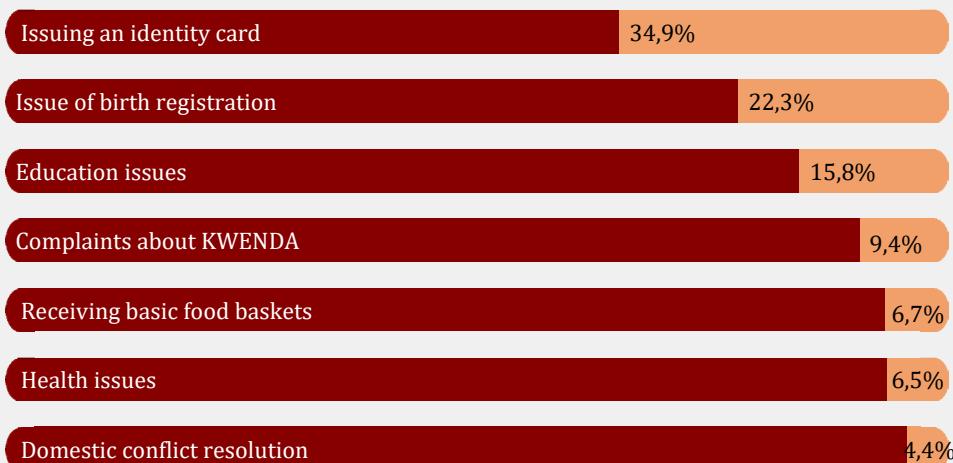
As a municipal-level social facility, CASI's funding is expected to come from the municipal administration's annual budget planning. Nonetheless, these centers may also mobilize additional resources through community social projects, funded by public institutions, private entities, or other donors. The data shown in **Figure 11.1** provides clear evidence of CASI's importance to its users. While still a relatively new and limited service, CASI represents a vital pillar for ensuring long-term sustainability.

## Challenges and solutions: what do beneficiaries' requests for services reveal?

The data referenced above reflects the types of services requested by KWENDA beneficiaries. This analysis offers a detailed snapshot of their most pressing needs and concerns, shedding light on the broader social and economic challenges facing this population, challenges that CASI seeks to address. Furthermore, the breakdown of service requests provides valuable guidance on where government policies and social programs should direct their attention to improve well-being and program effectiveness.

A striking conclusion from the data is the overwhelming demand for identification services. A notable 34.9 percent of beneficiaries sought assistance related to national identity cards, making this the most frequently requested service. When combined with the 22.3 percent who requested birth registration services, more than half of all requests (57.2 percent) pertained to obtaining legal identity documents. The absence of proper identification can have wide-ranging consequences, such as restricted access to public services, education, healthcare, and formal employment. This high level of demand highlights the bureaucratic hurdles many individuals face, barriers that hinder their full participation in civic and economic life. By enhancing CASI's capacity, the perception of exclusion among beneficiaries can be mitigated.

**Figure 11.1.** Incidence of services requested from CASI



Education emerged as the third most common area of concern, representing 15.8 percent of requests. This emphasizes the value placed on education by beneficiaries while also revealing significant access barriers, whether financial, geographic, or systemic. These figures point to the urgent need for stronger educational support mechanisms, as education remains a powerful lever for breaking cycles of poverty and enabling social mobility.

Requests for basic food baskets (6.7 percent) and health services (6.5 percent) underscore the vulnerability of KWENDA's core demographic. The need for food assistance suggests that some beneficiaries – particularly older individuals – experience food insecurity in the intervals between payment cycles. Although less frequent, health service requests signal a persistent need for medical support. The relatively low number may reflect limited access to primary care, or possibly under-reporting due to stigma or lack of awareness.

Another notable figure is the 9.4 percent of beneficiaries who used CASI to file complaints about the KWENDA Program. This figure is significant, as it may reflect issues such as delays, misunderstandings about eligibility, or dissatisfaction with services. Addressing these complaints is essential for maintaining trust in the program and for improving its responsiveness.

Although domestic conflict resolution was the least requested service, it still accounted for 4.4 percent of all requests – an indication that some families face ongoing social tensions. These challenges are often intensified by economic stress but are addressed through CASI's counseling services and referrals to complementary social support mechanisms.

Stakeholder interviews conducted for this evaluation acknowledged progress made by the Ministry of Social Action, Family and Women's Promotion (MASFAMU), in partnership with other initiatives like the Social Protection Support Pilot Project (APROSOC)<sup>3</sup>, laying the groundwork for the municipalization of social action and introducing the first child-focused cash transfer pilot in Angola. Nonetheless, social action services are still viewed as limited in scale, underfunded, and largely concentrated

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<sup>3</sup> The project began in 2014 in six municipalities in three provinces: Bié, Moxico and Uíge. Summary note available at: <https://www.unicef.org/angola/media/1366/file/Nota%20Summary%20APROSOC.pdf>

in Luanda and other provincial capitals. KWENDA has extended this foundation by expanding infrastructure, equipping facilities, and training staff across 23 CASIs, thereby reaching a broader base of beneficiary households.

In the view of institutional stakeholders, KWENDA stands out as the first social protection program to deliver significant and tangible outcomes for local communities across Angola. It has set a stronger foundation for long-term sustainability and is widely recognized as a turning point in the national social protection landscape. **Box 11.1** presents local institutions' views on the scope and impact of the Program.

At the time of the evaluation, KWENDA was operating in 18 provinces and 94 municipalities across Angola. This broad scope was widely recognized as one of the program's major strengths, despite encountering substantial operational challenges in some contexts. Institutions noted that these challenges allowed the FAS team to progressively master operational processes across diverse settings. More importantly, the program reached "*communities unknown even to local municipal administrations*." This outreach was particularly notable in Huíla Province, where KWENDA reached vulnerable and marginalized populations, such as the San community, with whom it began structured dialogues and support efforts around food security, legal documentation, education, and health services.



***"I consider this program a foundational experiment in the country's family-based social security system. It is the first time I have seen a well-structured and coordinated social protection program that attempts to comprehensively assess the social landscape. It is also the most requested program even in areas it has not yet reached."***

KWENDA's approach, both prior to and during implementation, fostered a collaborative working dynamic different from the typical top-down model of centrally designed, locally executed social programs. Provincial, municipal, and communal institutions actively participated in the initial diagnostic stages. They travelled to the interior of municipalities and communes, engaging a wide range of actors including churches, civil society, youth organizations, traditional authorities, and local technicians. This participatory model reinvigorated the local social sector, enhanced integration across municipal services, and mobilized resources typically confined to administrative centers, deploying them to underserved villages. Such resources included vaccination campaigns, patient transport services, and civil registration activities.

**Box 11.1. “KWENDA: Extended Social Protection**

**Program Transforming Local Dynamics and  
Expanding National Reach”**



- ▶ It has achieved extensive geographical coverage, reaching remote areas where even local administrations struggle to deliver services;
- ▶ It has included minority groups previously excluded from social protection efforts;
- ▶ It has generated a dynamic technical workforce, moving personnel and resources from central to municipal and communal levels, promoting integrated work among social sectors;
- ▶ It has mapped population vulnerabilities at the municipal level;
- ▶ It has provided local administrations and social sectors with valuable data on social conditions, serving as a foundation for territorial planning and governance;
- ▶ It has brought social services closer to communities, shifting institutional approaches and fostering a new paradigm in service delivery;
- ▶ It has enabled the rehabilitation and equipping of multiple CASIs, reinvigorating social work content and practices;
- ▶ It has expanded the ADECOS network through a participatory, community-led selection process, enhancing the reach of social services.





***“Technicians from GASFIG, the Municipal Social Action Directorates, and GASFIG supervisors worked side-by-side with FAS teams to train ADECOS and supervisors. We all travelled together. Our staff camped out with FAS technicians and ADECOS – joined by the municipal director and his team.”***

According to the institutions, the initial diagnostic process that led to the registration of potential beneficiaries enabled a concrete and detailed mapping of vulnerability. It helped identify critical cases requiring urgent intervention or evacuation and allowed stakeholders to move beyond the abstract poverty statistics that often dominate reports but rarely prompt an adequate social protection response. While it is acknowledged that not all cases were fully assessed or resolved, institutions agree that KWENDA marked a *“giant leap forward”* in understanding the real-life conditions of the population. They also believe that this diagnostic process holds significant potential for further refinement and sustainability in the future.

In parallel with this operational momentum, several provincial governments and municipal and communal administrations emphasized the value of KWENDA’s data for municipal-level planning and territorial administration. Though not universally cited, some administrations remarked that *“it was based on this initial KWENDA data that we first identified how many vulnerable families exist, and used that information to establish our priorities.”* The Administrator of Andulo (Bié) noted, *“After conducting the registration, FAS submits a report for the municipal administration’s validation. That is where we were able to capitalize on the work.”* In Nharea (Bié), similar reflections emerged, with officials explaining how the shared data supported the planning of vaccination drives, civil registration campaigns, public awareness initiatives, and interventions targeting urgent or evolving cases that required closer monitoring.

Institutions also underscored other critical outcomes: the increased proximity of social services to communities; the rehabilitation and equipping of CASIs; the training and structuring of technical social work teams; and the expanded reach of services through the growing ADECOS network.

CASIs, in particular, were frequently cited as significantly strengthened during KWENDA’s implementation. Improvements included renovated infrastructure, new



furnishings and computer equipment, and the training of municipal-level technicians capable of managing and delivering services. In alignment with the Human Capital Development goals set forth in the National Development Plan (PDN) 2023–2027, KWENDA and MASFAMU trained 1,328 social action technicians across 29 municipalities. This initiative focused on identifying the most vulnerable individuals, managing their cases, and referring them to essential social services such as healthcare, civil registration, justice, and education. It also sought to mobilize new community-based projects and actors. However, the rollout has been gradual and uneven across municipalities. Sustaining this progress demands significant investment and continuous, in-field training – an area where KWENDA’s small and overextended team, often preoccupied with the logistics of cash transfers, struggles to keep pace.

For services that are broad in scope and complex in nature, three key factors must be considered: (i) the installed capacity of each CASI unit, including its infrastructure, human resources, and technical capabilities; (ii) the geographic accessibility of vulnerable populations living in rural communes or remote villages; and (iii) the demographic density in targeted areas. These considerations were carefully applied in Cacula (Huíla), where services were successfully extended to the communal level. Essential personnel were trained, and core social protection actions were carried out – making Cacula’s CASI a standout example. **Box 11.2** highlights the unique features of the Cacula CASI, which may serve as a model for replication in other municipalities.

This CASI in Cacula operates four infra-CASIs – one in each commune. At each of these decentralized posts, a municipal social action technician oversees the activities of the sector and supervises the local ADECOS. These infra-CASIs are equipped with a generator and motorcycles, which enable mobile outreach work, including services like civil registration that may require several months to complete. According to the municipal coordinator, this decentralization of services has created “*greater proximity to the communities, as citizens now find it easier to reach the municipal headquarters.*” However, the coordinator also points out a structural challenge: “*CASI has its own staff and organizational structure. But it is not a budgetary unit, so those who should be supervisors are also acting as service executors. We have technicians here with significant training – from the Ministry of Health era through to KWENDA – and we are able to train ADECOS.*”

Other CASIs interviewed reported undertaking similar activities, but their structures were less developed. Most services remain concentrated at the municipal headquarters, and they face recurring challenges: limited technical capacity, staffing instability, insufficient financial resources, and inadequate operational tools. The feasibility of providing mobile services often hinges on whether municipal budgets can cover fuel, maintenance, and travel expenses for technicians.

**Box 11.2. UA unique approach to social action: the distinctive impact of CASI in Cacula**



In the heart of Cacula, a municipality in Huíla province, the Integrated Social Action Centre (CASI) has emerged as a model of efficiency and hope in the realm of social protection. Despite the systemic challenges faced by social services across the country, this CASI distinguishes itself through a combination of seasoned leadership and a dedicated, skilled team. The center benefits from the longstanding experience of its coordinator – who also serves as the Municipal Director of Social Action – working alongside four other trained social service technicians. Together, they have cultivated a proactive and responsive service model that sets Cacula apart.



Far from being a passive provider of assistance, CASI Cacula plays an active role in the socio-economic development of its community. It has become a central support mechanism for KWENDA's implementation, particularly in monitoring beneficiaries in rural villages and overseeing the delivery of services related to cash transfers and productive inclusion. Beyond logistical support, the center also educates beneficiaries on how to use their debit cards and manage their financial resources – promoting self-reliance and financial literacy.

CASI's role extends to addressing a wide range of pressing social issues. Technicians trained in identity documentation services assist residents in preparing necessary paperwork and coordinate with provincial offices in Lubango. The center also facilitates access to civil registration, organizing campaigns in the communes to ensure every citizen is officially documented.

In the domain of justice and social protection, CASI provides counselling and referral services for domestic violence and sexual abuse cases, particularly those affecting women and children. It also supports individuals dealing with matters such as paternity, maternity leave, and, when needed, provides emergency food assistance to the most vulnerable.

Health is another key area where CASI makes a vital contribution. The center issues priority referral letters to the municipal hospital for individuals in critical condition or residing in remote areas, helping ensure timely medical attention without undue delays.

In addition to these services, CASI has designed several community development projects aimed at further improving local well-being, though these remain in need of funding. Its operational reach is reinforced by a network of 64 ADECOS and four supervisors, all trained at the National Training School for Social Service Technicians (ENFOTSS) in Luanda.

CASI Cacula exemplifies the potential of local social action when programs like KWENDA are led by experienced, committed professionals who understand the complex realities of their communities. Its innovative, people-centered approach makes it a standout model within Angola's broader social protection landscape.



***“CASI is a place where many people come not just for financial help, but for moral support too. They do not only complain about KWENDA – they seek guidance. We do not always have the resources to offer tangible help, but sometimes a few kind words can make a difference in their lives.”***



A recurring concern raised during the interview with the Cacula CASI involves managing the large volume of information it generates. All data is currently logged manually in notebooks, and institutional memory relies heavily on a few individuals. There is no centralized or digital data management system in place. As a result, the flow of information is informal and inconsistent. Data is forwarded to relevant sectors on an ad hoc basis, but there is often no systematic follow-up, leading to underutilization of critical information.

In summary, the institutions view CASIs as vital social infrastructure. However, as one official from the provincial government of Cabinda put it, *“If CASIs are improvised, they become part of the problem. If they are meant to be service centers, they must be staffed by capable technicians. Yes, we need to create CASIs, but they must function properly – not just be another building. As long as they are not budgetary units, they cannot operate effectively.”* In many cases, *“technicians are civil servants who lack the resources to travel, work in the field, or access the internet.”* There is a strong consensus that CASIs should be designated as budgetary units – just like health centers

and schools – and should function within a cross-sectoral framework involving various stakeholders. Local organizations, in particular, can play a significant role in community-level interventions by gathering data, relaying it to social action services, and implementing targeted projects.

In theory, the conceptual framework for CASI operations is well-established. Their deployment below the municipal level is guided by pre-defined criteria, and existing policy documents and social protection regulations envision a sector integrated operational model. Nonetheless, translating this framework into effective practice on the ground remains the primary challenge facing municipalities. The barriers involved are numerous and have already been discussed in prior sections and are summarized in **Box 10.3** below.

### 11.1.2. Contributing to community ownership

Maintaining the engagement of institutions and communities is a persistent challenge. Economic and social shifts demand continuous adaptation from both service providers and the systems that support them. As individuals gain greater access to services and broaden their experiences, their expectations and forms of participation also evolve. For instance, improving the quality of education for young people and ensuring their integration into the workforce are critical prerequisites for fostering more informed and active civic participation. These dynamics are essential to building stronger community demands and enabling services to respond more effectively to the needs of the most vulnerable.

*“This path that KWENDA has brought us is the one that will allow us to promote local development. Is it enough? No, but it is a huge step forward.”*



The previous section explored in depth the essential role of CASIs as a cornerstone of sustainability – not only for SCT programs but for the broader social protection network as a whole. However, for CASIs to operate effectively and fulfill their potential, it is crucial that beneficiaries possess a clear understanding of their functions and benefits. Achieving this level of community awareness requires a comprehensive and strategical-



ly designed education process aimed at promoting engagement and accurate knowledge of CASI's role.

This outreach and sensitization work is typically carried out by ADECOS, who serve as key community liaisons. Their responsibilities include disseminating accurate information, dispelling misconceptions, and providing continuous support to ensure that community members are well-informed and actively involved. In fulfilling this role, ADECOS help bridge informational gaps and significantly enhance CASI's operational impact and outreach in the realm of social protection.

### **ADECOS: Expanding Social Services and Strengthening Community-Institution Links**

*“At first it was difficult, but today I see that being an ADECO is a blessing!”*

*“For the municipality, CASI and ADECOS are crucial—they are what give real meaning to the municipalization of social action.”*



As previously highlighted, social action finds its operational base in CASIs, but it is through the services delivered to the population that its impact is realized. In this regard, Community and Health Development Agents (ADECOS) play an indispensable role. Living within the communities they serve, they are both familiar with local realities and trusted by residents. Their presence is critical for understanding family and community conditions and for providing tailored social support.

The updated 2023 National Policy for Community and Health Development Agents (PNADECOS), currently under approval, reaffirms Angola's commitment to expanding social services and promoting the development of vulnerable populations across all communities. While Angola had prior experiences dating back to the 1980s with community mobilizers working on a voluntary basis, the formal structuring of this approach began in 2014 through the joint initiative of the Ministry of Territorial Administration (MAT) and the Ministry of Health (MINSA). With technical support from FAS, the pilot phase of the current National Program for ADECOS was launched in 2017. At that time, ADECOS focused primarily on health monitoring, receiving basic equipment and a modest monthly stipend – an initiative that was well-received by communities and yielded positive outcomes.

Between 2019 and 2020, the Family Handbook was introduced, and the Municipalization of Social Action was formally incorporated into ADECOS' training curricula. ADECOS are now certified by the National Training School for Social Assistance Technicians (ENFOTSS), marking a significant institutional upgrade.

Under the Program, 5,185 ADECOS have been trained, and 71.5 percent certified by ENFOTSS – an essential step in bringing services closer to communities and reinforcing the sustainability of social protection interventions. On average, each municipality has around 30 ADECOS, though this figure may vary based on local context and programmatic needs. The network also includes 356 supervisors, translating into a general ratio of approximately 10 ADECOS per supervisor. Typically, each municipality has three supervisors, each specializing in one area: Agriculture, Social Action, or Health. However, this structure does not always meet the complex demands of social work in all provinces, particularly where dispersed settlements and vast geographic distances require greater personnel density to effectively reach vulnerable populations.

This evaluation explored the role of ADECOS from three angles: (i) through the perspective of KWENDA beneficiaries, to understand community-level perceptions of ADECO activities; (ii) by engaging directly with ADECOS and their supervisors to gather insights on their experiences and effectiveness; and (iii) through discussions with municipal and provincial institutions responsible for implementing KWENDA and broader social protection programs.

All three stakeholder groups shared a consistent message: ADECOS are vital to community-level social work. Beneficiaries underscored that *“ADECOS must continue – they cannot stop.”* Their reasoning varied, but the consensus was clear: ADECOS are actively contributing to community well-being and fostering development. Provincial and municipal officials echoed these sentiments. As expressed by Huila’s provincial government: *“ADECOS should evolve into social service educators. After all this investment, they cannot simply be discarded.”* Similarly, one municipal administrator warned, *“People are dying needlessly – and not using ADECOS would be a serious oversight. They are capable of supporting KWENDA, epidemiological surveillance, counseling, and community education.”*

Without the expansive and deeply rooted network that ADECOS represent, the broader concept of municipalizing social action could be severely compromised. ADECOS are the vital link between social institutions, like CASIs and municipal administrations, and the most vulnerable citizens. Considerable investment has gone into this network over the past four years, and without it, many of the program’s gains could be reversed.

Unlike previous iterations, the ADECOS working under KWENDA were selected through a restructured process introduced by FAS. Rather than being appointed by administrative authorities, they are elected by the very communities they serve. This shift has not only enhanced legitimacy but also strengthened the sense of ownership within communities.

Beneficiaries expressed deep satisfaction with this participatory model. It has given communities a voice in choosing agents who truly reflect their needs and values. As one community member put it: *“We were there the day the ADECOS were elected. We chose people who are known, responsible, honest, and sincere. And if problems arise, we know we can elect others.”*



The ADECOS themselves describe their selection process as a novel and community-driven approach – one that is subject to public scrutiny within their villages, which, in turn, fosters the trust of those they represent. As they explained, *“This process was good because ADECOS are elected, and the community has confidence in the person they chose. To be an ADECO, you must be exemplary – trusted by the sobas and sekuluses, and known for good conduct. If someone has a criminal past, the community simply won’t vote for them.”*

Nonetheless, the study observed a clear underrepresentation of women among ADECOS, a phenomenon shaped by cultural norms and entrenched social practices. The issue sparked varied opinions and lively debate in the field. Despite this, the numbers speak for themselves: only 21 percent of the 3,535 ADECOS engaged by the program are women. This gender imbalance limits the program’s potential, especially in areas involving female beneficiaries, such as pregnancy care, gender-based violence, or domestic abuse. Prior research on gender in Angola (MOSAIKO, 2021) has noted that women in rural areas often refrain from disclosing abuse or conflict, largely due to familial or traditional authority structures that uphold the same patriarchal norms.

Although this study did not specifically assess the efficiency or impact of ADECOS, qualitative feedback highlighted their experience as both unique and transformative. ADECOS and their supervisors described their work as highly disciplined, organized, and grounded in both planning and execution. In their words, *“It has been a great experience. We never imagined we would go this far or learn so much about our people’s lives. We learned everything – how to handle a phone, a calculator, make maps, talk about health, social issues, sanitation... and then to help distribute payments and see the money reaching those who truly suffer – that is something to be grateful for!”*

Training is central to the sustainability of ADECOS' role in social protection. Under KWENDA, training not only covers the program's operational procedures but also encompasses broader social protection competencies. The initial training includes mapping micro-areas; registering households; collecting complaints and grievances; conducting home visits; identifying children not enrolled in school or lacking birth registration; supporting elderly individuals with access to health services; exploring income-generating alternatives; mapping local infrastructure such as schools and clinics; and flagging cases requiring intervention or referral.

This training, often conducted locally, did not always cover all topics comprehensively, especially given the operational pressures of rolling out cash transfers. In practice, the training was sometimes split, prioritizing community outreach and registration first, with other modules introduced later. Supervisors are trained as trainers, responsible for cascading knowledge on both operational and community engagement matters.



***“Training is about knowing how to connect with people – how to communicate effectively during community dialogue. It’s also about accurate registration, taking proper photos, using a calculator, filling out referral forms. We’ve also received health training – not as nurses, but in epidemiological surveillance. We learned how to recognize signs of malnutrition in children, assist pregnant women, and promote basic sanitation.”***

ADECOS and their supervisors emphasized the need for ongoing, updated training: *“The work is dynamic – things change. What we have learned must be refreshed and adapted continuously.”* To enhance the performance of ADECOS and ensure the sustainability of social protection systems, a structured and standardized training curriculum is essential. This includes clear guidelines on data collection, the tools and software to be used, protocols for information flow and analysis, and mechanisms for performance evaluation.



***“Being a supervisor means being a leader: teaching, doing, and evaluating. But to do that, we must always keep learning.”***

Crucially, vulnerability itself is not static, it is marked by uncertainty, risk, and emotional fragility. It varies over time and across circumstances. A person or household may overcome vulnerability temporarily, only to fall back into it when faced with new shocks or unmet needs. This temporal dimension underscores the urgency of timely data collection and rapid response. Delays in relaying information or implementing interventions can render social action ineffective. Thus, ongoing training and real-time adaptation of tools and strategies are essential.

Beyond training, several other factors are key to sustaining the work of ADECOS. The formal approval of a national policy that clearly defines their institutional affiliation, responsibilities, and engagement across sectors will help increase both efficiency and legitimacy. Regular interaction between ADECOS, their supervisors, and municipal-level social services is also vital to maintaining operational momentum.

Equally important is the stability of staffing within municipal and communal administrations, particularly in social action departments. The provision of basic working tools and infrastructure – most of which degrade over time – is critical to ensure continuity. Lastly, stable funding arrangements must be established to support the long-term operation of CASIs and the community-level work of ADECOS. Without these foundational elements, the sustainability of social protection at the community level remains at risk.

## **11.2. Sustaining Impact: additional sustainability factors**

The long-term sustainability of KWENDA hinges on three additional factors: the effective selection of beneficiaries, coordination and integration across actors, and program adaptability. Accurate and regularly updated selection mechanisms ensure that the most vulnerable populations are prioritized, thereby enhancing the program's overall impact. Strong coordination among government agencies, NGOs, and donors optimizes resource use, reduces redundancy, and reinforces the longevity of interventions. Finally, adaptability and flexibility enable KWENDA to respond to emerging challenges and evolving needs, ensuring its continued relevance in reducing poverty and delivering essential social protection.



### **11.2.1. Effective selection of beneficiaries and coverage areas**

*Robust beneficiary selection mechanisms are central to the success and sustainability of SCT programs. Regular updates to selection criteria, grounded in local realities and supported by innovative strategies, are essential to ensuring KWENDA remains relevant and impactful. Prioritizing accurate targeting enables the program to focus its resources on the most vulnerable, ultimately fostering more inclusive and resilient communities.*

While KWENDA plays a critical role in supporting vulnerable populations, its success largely depends on how accurately and comprehensively beneficiaries are identified. Effective selection ensures that individuals and households experiencing extreme poverty receive support. Targeting must extend beyond municipalities in the Fourth and Fifth Poverty Quintiles to consider other areas with acute vulnerability. Efficient targeting not only improves impact but also maximizes the use of limited resources.

Tailoring selection strategies to reflect provincial specificities and local dynamics is a prudent approach. In municipalities with stronger productive capacity, more emphasis might be placed on productive inclusion activities, while in regions affected by climate variability or recurrent drought, sustained cash transfers could be prioritized. The underlying aim is to build a responsive program capable of addressing sudden shocks – whether environmental, economic, or social. As one institutional representative noted, “*Social protection must provide a way for people to cope when their home is destroyed*

*by floods, or when disaster strikes and people lose everything overnight. That is what ensures the sustainability of the investments made in people's livelihoods."*

Another consideration is the duration of beneficiary participation. Future targeting decisions could factor in how long a household has been supported by the program. Whether the approach remains broad-based or becomes more focused on specific vulnerability categories should be guided by ongoing evaluations and the evolution of local conditions. Some institutions suggest that, while generalized selection is still needed in certain communes, others could adopt more targeted approaches, especially for vulnerable groups requiring long-term support. These populations fall within the core scope of basic social protection, and the program should have the flexibility – through consultations with provincial and municipal authorities – to adjust accordingly.

Selection systems must also recognize the entrepreneurial potential of certain vulnerable individuals. These beneficiaries could benefit from a dual approach, receiving both cash transfers and opportunities for productive inclusion. Such a model not only accelerates the recovery process but also enhances community-level resilience and economic activity.

***"Right now, the beneficiary has received just enough to meet basic needs. The next step is to help them develop a viable business plan, it takes time, but it is essential."***



Given the dynamic and often unpredictable socio-economic conditions in target municipalities, selection criteria must be reviewed and refined regularly. Although this evaluation does not seek to define eligibility, it emphasizes the importance of continuous assessment to adapt to changing realities. A responsive selection strategy enhances KWENDA's impact by ensuring that assistance reaches those who need it most, facilitating access to basic goods, improving well-being, and opening pathways for economic self-sufficiency.

Of course, there are challenges. Reaching remote populations, dealing with complex socio-economic variables, and ensuring inclusive coverage all demand thoughtful solutions. To overcome these hurdles, innovative approaches – such as leveraging digital

technologies and fostering community engagement – are vital for improving the accuracy, equity, and effectiveness of selection mechanisms.

### **11.2.2. Coordination and integration**

*Coordination and integration are vital for the effective implementation and sustainability of SCT programs. Synergistic collaboration among government agencies, NGOs, donors, and other stakeholders, along with cross-sectoral integration, helps prevent duplication, optimize resource use, and foster long-term sustainability. When the diverse strengths and expertise of these actors are harnessed, SCT programs can reach broader populations, increase their resilience, and generate more profound and lasting impacts on the lives of beneficiaries.*

SCTs have consistently demonstrated their ability to address poverty and promote social welfare across various communities by providing direct financial assistance to marginalized populations. However, the long-term success of these programs heavily depends on strong coordination among institutions at national, provincial, and municipal levels, alongside active engagement with non-governmental and donor partners.

Insights from interviews with provincial and municipal officials emphasized the urgent need to promote synergies among stakeholders involved in KWENDA. Such



collaboration is essential to building a supportive environment that maximizes the collective impact of interventions aimed at poverty reduction and social development. Beyond integrating cash transfers with productive inclusion, KWENDA must also align itself with broader social and economic development projects operating in the same geographic areas.

Linking SCT with productive inclusion and involving decentralized public sectors in implementation leads to more cost-effective outcomes and tailored responses to vulnerability. Coordination ensures that program efforts are complementary and non-redundant, particularly at the municipal level. This avoids the fragmentation of services and enhances both efficiency and beneficiary experience. A coordinated and integrated strategy enables more strategic resource allocation and fosters a coherent, multisectoral approach to addressing the complex needs of vulnerable communities.

***“There are highly productive municipalities where the real need is access to inputs like seeds, fertilizers, and tools. It’s difficult for rural farmers to travel to cities to buy these. KWENDA providing cash alongside agricultural support from the Ministry could make a real difference.”***



Moreover, long-term sustainability depends not just on efficiency but also on creating a framework for resilience. Coordination allows for alignment of financial support with capacity-building initiatives such as skills training, livelihood development, and infrastructure support. When these efforts are harmonized, they generate deeper impact and lay the groundwork for long-term self-sufficiency.

Nonetheless, achieving integration is not without challenges. Competing priorities, limited resources, and varying institutional agendas can hinder cooperation. Overcoming these obstacles requires a deliberate strategy: fostering a culture of information sharing (including primary data from KWENDA), creating clear communication channels, and cultivating mutual understanding of shared goals. Building trust, recognizing each stakeholder's unique contribution, and encouraging transparency are essential for creating effective partnerships.



*“For KWENDA to achieve lasting results, it must build links with rural development initiatives—infrastructure, education, land use planning. Our farming communities work hard but earn little. Supporting agricultural production and related industries could significantly reduce poverty.”*

Charting a future for coordination and integration means committing to continuous refinement of collaborative structures. Stakeholders must remain agile and proactive in adapting to new challenges. By doing so, SCT programs like KWENDA can stay relevant, responsive, and resilient amidst shifting socio-economic conditions.

### **11.2.3. Adaptability and flexibility**

*Adaptability and flexibility are indispensable qualities for SCT programs operating in dynamic institutional and cultural contexts. These attributes enable programs to adjust to changing conditions and remain effective in their core mission: reducing poverty and strengthening social protection.*

A deep understanding of the evolving socio-economic and political environment – combined with the ability to proactively address emerging challenges – ensures that SCT programs can

maintain their relevance and impact. For policymakers and implementers alike, building adaptability into the program's design is critical to achieving meaningful and sustainable outcomes.

In all 20 municipalities studied in this evaluation, SCTs proved essential in combating poverty and inequality. However, this effectiveness is contingent on the program's ability to adapt. During periods of economic volatility or natural disasters, adjustments may be required – such as revising eligibility criteria or recalibrating benefit amounts – to meet the changing needs of beneficiaries. Flexibility in both design and implementation supports long-term program sustainability by allowing it to evolve in response to local realities.

Adaptability also fosters innovation. Programs that can test and refine new approaches are more likely to identify best practices, increase efficiency, and enhance overall impact. KWENDA itself has had to navigate highly diverse operational contexts. From accessibility challenges to cultural nuances, such as those affecting the semi-nomadic Tchokwe people and ethnic minorities in the south and southeast, the program has had to adopt a flexible approach to ensure inclusive participation.

Moreover, political dynamics can significantly influence program operations. A flexible design allows SCTs to navigate complex governance environments, reconcile stakeholder expectations, and still uphold their fundamental objectives.

Ultimately, effective and sustainable social protection in Angola depends on more than financial resources and political will. It also requires institutional commitment to strengthening CASIs and ADECOS, continuous community engagement, and reliable funding. When these elements are in place – along with the capacity to adapt and respond – Angola can build a resilient and decentralized social protection system that meets the needs of its most vulnerable and empowers communities to shape their own future.

A scenic view of a river flowing through a rocky, lush landscape with mountains in the background. The river, with its light brown water, cuts through a valley flanked by steep, rocky banks covered in dense green vegetation. In the distance, large, misty mountains rise against a clear sky.

## 12. LOOKING INTO THE FUTURE

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*Ensuring the long-term success of social protection programs such as KWENDA requires sustained commitment from government entities, civil society, and the private sector. Through stable funding, strong institutional frameworks, and meaningful engagement from the communities they serve, Angola has the potential to establish a resilient protection system, one that not only safeguards its most vulnerable populations but also catalyzes local development. With concerted efforts across all sectors, institutions like CASTI and ADECOS can continue to create enduring impacts well beyond their initial deployment.*

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This evaluation sets out to examine the extent to which the KWENDA Program has influenced the well-being of over one million beneficiaries. The primary motivation was to assess KWENDA's effectiveness as a social protection mechanism, particularly its capacity to enhance the quality of life among marginalized groups. Although Chapter 1 outlines various objectives, the central inquiry focused on how recipients utilized the cash transfers distributed through KWENDA. Employing a mixed-methods approach – combining quantitative and qualitative data – the findings reveal that the Program has produced notably positive outcomes, often surpassing early expectations. That said, the magnitude and nature of these effects varied significantly across different municipalities and beneficiary groups. Concerns about potential negative externalities – such as market distortions or disruptions in social cohesion – proved statistically negligible.

## **12.1. Financial Support as a Pathway to Sustainable Living**

### **Beyond the Basics: The Multifunctional Use of KWENDA's Cash Transfers**

The financial support offered through KWENDA has proven to be more than a temporary solution for struggling households. While many recipients used the funds to meet essential needs – such as food and hygiene products – its impact extended well beyond immediate consumption. A considerable portion of beneficiaries allocated the money toward productive assets, household improvements, debt repayment, health care, and children's education. Some even invested in small-scale business ventures.

These micro-entrepreneurial activities illustrate that KWENDA has not merely provided a safety net; it has empowered recipients to build financial resilience and stability over time. For many, assistance has become a foundation for achieving sustainable livelihoods, bolstering family autonomy and long-term self-reliance.

Viewed holistically, KWENDA should not be seen solely as a vehicle for short-term financial relief. Its broader goal is to protect and reinforce the livelihoods of vulnerable families, ensuring both immediate stability and long-term viability. By enabling recipients to plan and invest in their futures, KWENDA facilitates a transition from subsistence to stability, equipping households to better withstand future adversities. This comprehensive approach underscores the significance of empowering individuals and communities – not just as passive recipients of aid, but as active agents in securing their own futures.

### **KWENDA's impact on food safety**

Perhaps the most profound impact of KWENDA has been on the realm of food access. Increases in food availability were observed not only immediately after transfers, but also throughout and beyond the distribution period. This suggests the Program successfully delivered prompt relief from persistent food insecurity. Households reported not only buying more food but also accessing higher-quality and preferred food items.

The improvements in food and nutritional security across all municipalities included in the study were both significant and multi-dimensional. By channeling resources directly to the most disadvantaged, SCT enabled families to increase both the frequency and variety of their meals. The result was a reduction in hunger, improved health outcomes, and a stimulus for local rural economies. Therefore, expanding and refining the Program could substantially contribute to broader development objectives, such as boosting productivity and fostering human capital across municipalities.

### **Beyond Satisfaction: Gendered Perceptions of Fulfillment**

The KWENDA Program has helped numerous beneficiaries pursue their personal goals through direct financial assistance. One particularly revealing indicator of success lies in the beneficiaries' own expressions of satisfaction, which reflect the progress many have made toward meeting both their basic and aspirational needs. Yet, gen-

der-based differences in reported satisfaction suggest a nuanced reality. While both men and women acknowledged personal gains, women were less likely to report feeling fully satisfied.

This disparity implies that specific challenges – perhaps financial, social, or resource-related – may disproportionately affect women. Addressing these barriers through more tailored interventions could enhance the Program's overall equity and impact. Curiously, although women were more likely to state that they had achieved their goals, they also reported lower levels of overall satisfaction. This paradox highlights the complexity of fulfillment; it is not merely about achieving tangible outcomes but also about how progress is internally perceived.

By tackling both personal and structural obstacles, and offering more individualized support, the Program can better ensure that all recipients – regardless of gender – are not only reaching their goals but also deriving a deeper sense of satisfaction from their progress.

### **Indirect benefits of KWENDA**

One of the most notable indirect benefits of the SCT initiative is the strengthening of social cohesion within communities. By providing financial resources to families, SCT alleviates the pressure that poverty imposes on communal relationships. In regions where resources are scarce – particularly in municipalities in Angola's southern provinces – such assistance helps ease competition over limited opportunities and fosters a greater sense of solidarity. Additionally, SCT has been shown to enhance the social standing of marginalized groups, such as women and the elderly, by affording them independent income streams. This increase in financial autonomy has, in turn, translated into greater participation in community decision-making and a shift toward more equitable social dynamics.

Overall, respondents reported making thoughtful decisions on how to allocate the money received, aiming to support both immediate and long-term household well-being. The majority indicated that the funds were used to purchase household essentials, productive goods, and food. This applied consistently across those who received transfers on a quarterly or biannual basis.

## **From assistance to autonomy: how to increase the impact of KWENDA's monetary benefits?**

To fully realize the Program's potential, several improvements are necessary. Key among these is the promotion of self-employment, the assurance of timely and regular payments, integration of vocational training, enhanced financial literacy, and support for market-driven micro-enterprises. These measures would equip beneficiaries with the tools and resources needed to transition toward more stable and sustainable livelihoods. Through such strategic enhancements, KWENDA can more effectively empower families toward economic independence, thereby contributing to broader community development.

### **Building Confidence Through Regular Transfers**

The success of any cash transfer initiative – including KWENDA – hinges significantly on the regularity and punctuality of its payments. Predictable and timely disbursements are essential for beneficiaries to manage their finances effectively, plan future investments, and avoid vulnerability or indebtedness. A consistent income stream underpins sound financial planning and security. Although balancing operational logistics with the overarching goal of poverty alleviation presents challenges, achieving this consistency is vital. It fosters trust in the system and ensures that beneficiaries can rely on the support provided.

Stable income also guarantees the regular provision of basic household needs – such as food, shelter, and healthcare – while allowing recipients to make sustained investments aimed at improving their socio-economic standing in the long term.

### **Adjusting Benefits to Meet Evolving Needs**

In times of extended crisis, sudden shocks, or rapid inflation, the fixed value of benefits may become insufficient. Under such conditions, adjustments are necessary to preserve the adequacy and impact of the support provided. Ensuring the benefit maintains its purchasing power is essential for it to continue meeting basic needs. Given the current economic volatility, implementing a system to monitor market trends and price fluctuations would allow for timely adaptations. This proactive strategy would help safeguard the relevance and effectiveness of KWENDA's support, ensuring it continues to meet the needs of vulnerable families.

## **Additional Support for Households Facing Greater Challenges**

Families with high dependency ratios or those affected by severe illness or disability encounter distinct hardships that exacerbate their vulnerability. Such households – frequently headed by women – face the difficult task of juggling immediate necessities like food, education, and healthcare with the need to invest in income-generating activities. Similarly, individuals with disabilities or chronic health conditions encounter barriers that require additional resources to overcome. Accurately estimating these associated costs is crucial in order to tailor support to their specific circumstances.

In households with numerous dependents per income earner, the financial strain is substantial. Women, often at the head of such families, carry the primary responsibility for securing the household's well-being. Meeting daily subsistence needs while attempting to fund education and health services, and at the same time investing in income-generating initiatives, presents a complex and often overwhelming burden.

### **The high weight of additional expenses**

These families face expenses that go well beyond the basics. Costs related to family planning, specialized medication and therapies, and essential administrative needs – such as obtaining identity documents – contribute to the financial strain. Education costs, including uniforms, supplies, and tuition fees, further stretch limited budgets. Although these expenditures are vital, they often divert funds away from small business investments that could help lift families out of poverty. By understanding the financial weight of these expenses, the Program can allocate supplementary support in a more strategic and impactful way, enabling such households to stabilize and plan for the future with greater confidence.

### **Promoting Self-Employment for Lasting Stability**

To strengthen the effect of the cash benefit, it is critical to pair financial transfers with initiatives that promote self-employment, akin to those found in the Productive Inclusion framework. These efforts should be coordinated with complementary public and private programs. Encouraging beneficiaries to channel their resources into autonomous income-generating activities that are both consistent and less vulnerable to external shocks can accelerate the transition out of poverty for many households. Such

a transformation requires systematic monitoring and evaluation to track changes in household conditions and determine progress toward sustainable development goals.

### **Articulate the KWENDA Program with vocational training programs for job creation**

Vocational training programs represent a powerful avenue for promoting long-term economic resilience. When implemented at the municipal level, these programs can equip both adults and youth, regardless of gender, with the practical skills necessary to secure employment or provide improved services within their communities.

Moreover, the inclusion of internships and structured work placements within vocational training ensures that participants apply their newly acquired skills in real-world settings. This practical linkage between education and employment is essential for cultivating a skilled workforce capable of stimulating local economies and generating sustained social impact. By aligning vocational training with the specific needs of local industries, the Program can forge a direct pipeline from learning to labor market integration, thereby reinforcing regional economic development and community empowerment.

### **Enhancing Financial Literacy to Support Entrepreneurship**

As part of its broader objectives, the KWENDA Program team – working alongside bank technicians – has introduced a range of financial literacy initiatives tailored for beneficiaries. Financial education serves as a cornerstone for sustainable entrepreneurship, particularly for those engaged in micro-enterprises. For KWENDA participants, customized training in financial management is not just beneficial, it is indispensable.

One particularly effective model is the “Farmer Field Schools” approach, which has already shown promising results in Angola. This method blends theoretical business instruction with hands-on guidance, helping participants design and implement small-scale business plans suited to their context.

Teaching families how to keep basic financial records, evaluate profitability, and grasp foundational business concepts significantly enhances the potential success of their enterprises. These skills are especially critical in low-literacy environments, where conventional teaching approaches may prove less effective.

### **Towards greater financial inclusion and digital access**

KWENDA has made commendable progress in promoting financial inclusion, introducing many beneficiaries to formal banking systems for the first time. Still, to make this progress more comprehensive, further expansion of localized banking services is needed. Ensuring access to a broader array of financial tools at the community level is key to deepening inclusion.

Connecting beneficiaries to formal financial institutions is an essential step toward full participation in the economy. A cornerstone of this process is the digitalization of payment systems, which improves both accessibility and operational efficiency. Yet, in Angola's current context, limited banking infrastructure remains a persistent challenge. This shortfall undermines the effectiveness of money transfers and complicates efforts aimed at integrating beneficiaries into productive economic activities.

One viable strategy would be to initiate dialogue with financial institutions regarding the decentralization of bank card issuance – at minimum, at the provincial level. Reducing the time it takes for beneficiaries to receive or replace cards would significantly enhance their access to funds and reduce the logistical burdens they face, particularly those unable to travel easily.

Expanding the presence and functionality of banking correspondents in local communities is equally vital. Empowering these correspondents to provide a wider range of services – such as withdrawals, deposits, and even basic credit evaluations – would bring the financial system closer to where beneficiaries live. This would not only cut down on travel-related costs but also encourage more active participation in the formal financial sector, reinforcing the overarching goals of financial inclusion and economic empowerment.

## 12.2. Making Social Protection More Proactive and Accessible to Beneficiaries

### CASI and ADECOS as Foundations of Community-Driven Social Action

In promoting stronger institutional and community integration, the KWENDA Program has emphasized the Municipalization of Social Action, ensuring that interventions are grounded in local realities. This approach has been instrumental in aligning social services with the specific contexts and needs of each community. The establishment of Integrated Social Action Centers (CASI) and the deployment of Community and Health Development Agents (ADECOS) have significantly improved access to essential services, particularly for populations in remote and historically underserved areas.

CASIs serve as centralized service hubs, offering a broad spectrum of social services. These include immediate assistance – such as identity documentation and healthcare access – as well as interventions addressing systemic issues like domestic violence and women's empowerment. By extending the reach of initiatives like KWENDA across all 18 provinces, CASIs have played a pivotal role in delivering comprehensive support to thousands of Angolan households.

ADECOS, in turn, act as the vital link between CASIs and the communities they serve. Embedded within the communities themselves, these agents are instrumental in fostering trust, identifying pressing needs, and guiding individuals and families toward the services most relevant to their well-being. Their efforts have been especially impactful in marginalized areas, including among minority groups in Huíla and Cunene.

### Improving CASI Infrastructure and Granting Budgetary Autonomy

To enhance their operational efficiency and long-term viability, CASIs must be equipped with improved infrastructure and granted financial independence. Recognizing CASIs as budgetary units would empower them to directly manage funds, independently plan services, and reduce reliance on municipal administrations for operational needs. This autonomy would also facilitate the shift from manual to digital data systems – improving the accuracy, efficiency, and responsiveness of service delivery. Moreover, a digitally enabled data management infrastructure would support real-time reporting and evidence-based decision-making, allowing CASIs to better allocate resources, anticipate emerging challenges, and invest in staff development.

## **Strengthening the network of community-based agents**

KWENDA has revitalized a broad network of community agents, selected by the communities themselves. This participatory process has strengthened the legitimacy and accountability of ADECOS, increasing community engagement and trust. By empowering local actors to take charge of social protection delivery, the Program fosters a sense of ownership and shared responsibility, making interventions more relevant and sustainable.

Community participation has been central to KWENDA's success. Integrating services through CASIs and investing in local leadership have ensured that social protection efforts are not only more effective but also more adaptable to long-term social challenges.

## **Investing in Ongoing Training and Support for ADECOS**

ADECOS require continuous training to remain effective in a rapidly changing social landscape. Regular refresher courses should be provided in areas such as data collection, social protection mechanisms, public health awareness, and conflict resolution. Additionally, addressing gender disparities within the network is essential. Increasing the representation of women among ADECOS could strengthen efforts to combat gender-based violence and better support vulnerable women.

Establishing structured career pathways, coupled with performance-based incentives, can help attract and retain skilled personnel. Furthermore, equipping ADECOS with practical resources – such as transportation and communication tools – is crucial for enabling timely responses in hard-to-reach communities.

## **Institutionalize ADECOS within the National Social Protection Framework**

Formal recognition of ADECOS as integral components of Angola's social protection system would enhance their stability and effectiveness. A national policy should define their roles, standardize training and supervision protocols, and clarify their administrative alignment with municipal structures. Such formalization would reinforce accountability and improve coordination. Official state recognition would also increase ADECOS' capacity to mobilize community resources and facilitate access to services.

## **Develop a centralized data management system**

The implementation of a unified digital platform for CASI and ADECOS operations would streamline data collection, analysis, and sharing across sectors. This system would replace inefficient manual processes, increasing data reliability and enabling timely, evidence-based interventions. Collaboration between municipal and provincial administrations and CASIs will be essential to ensure smooth integration and widespread usability. Designing the platform with intuitive interfaces and providing comprehensive training for staff will be key to successful adoption.

## **Building institutional capacity for long-term impact**

While the initial training and deployment of CASI and ADECOS staff mark significant progress, the Program's broader impact is limited by ongoing operational challenges. These include inadequate funding, weak infrastructure, and outdated manual systems that hinder efficiency. The lack of stable financing, gender imbalances among staff, and limited human resources also restrict the reach and sustainability of these efforts.

Addressing these gaps requires sustained investment in institutional development, including technology upgrades, inclusive recruitment practices, and continuous capacity building. Establishing secure and dedicated funding channels – possibly through partnerships with NGOs, private entities, and international donors – will be critical to sustaining CASI and ADECOS operations. Encouraging municipal co-financing could further foster local ownership and support.

## **Expand CASI and ADECOS services to meet community needs**

CASIs and ADECOS should continue expanding services in line with community demands. Priority areas include civil registration, educational support, and healthcare access. Conducting regular needs assessments will ensure that services evolve in response to community feedback. Mobile outreach for documentation and medical services in remote areas can help bridge gaps in accessibility.

Partnering with specialized service providers will enable CASIs to broaden their offerings, incorporating psychological counseling, legal aid, and other services to address complex social challenges.



### **Strengthening community engagement and awareness programs**

For CASIs and ADECOS to operate at their full potential, communities must be well-informed about available services. ADECOS can lead awareness initiatives – through meetings, workshops, and local leader engagement – to disseminate information about CASI services and the benefits of programs like KWENDA. Utilizing local media and community events can extend outreach and build a culture of engagement and trust in the social protection system.

## **12.3. Local Institutional Engagement as a Catalyst for Development**

### **Sustaining and Deepening Community and Institutional Involvement**

KWENDA stands out as the first social protection initiative in Angola to be implemented with the meaningful involvement of its beneficiaries and a diverse array of local institutions and service providers. This participatory model acknowledges that those directly affected by social programs are best positioned to identify their own needs and should be active contributors to shaping solutions. By dismantling institutional silos and fostering collaboration, the Program has significantly enhanced the responsiveness and effectiveness of social services at the local level.

Through the engagement of a wide spectrum of local actors, KWENDA has fostered a cooperative framework grounded in mutual accountability and community ownership. It is essential to sustain and deepen this approach, as it represents a distinctive model for fostering institutional proximity and integrated local service delivery that aligns with community realities.

### **Maintaining and Expanding the Integrated Local Management Model**

KWENDA's management model enables the coordinated delivery of various services beyond cash transfers, including civil registration, vaccinations, and other essential interventions. By aligning these services within a unified framework, the Program adopts a comprehensive approach to beneficiary well-being – recognizing that financial support alone is insufficient to address complex social needs.

This model demonstrates that when programs work in close partnership with local institutions and communities, they become more agile, impactful, and sustainable. The participatory design also allows for more nuanced planning and prioritization of future interventions based on local feedback and evolving needs. As both beneficiaries and institutions actively engage in implementation, KWENDA continues to adapt effectively to new challenges – safeguarding its relevance and long-term value.

Disseminating this adaptive management model can have a ripple effect across Angola's decentralized governance landscape. Documenting and sharing this approach promotes institutional learning, stimulates local initiative, and inspires innovative problem-solving, thereby driving local development.

### **Ensuring Timely Communication of Program Processes**

To sustain effective implementation, local institutions, ADECOS, and community members must be kept informed of program timelines, especially concerning cash transfers and other operational components. Transparent communication fosters trust and facilitates cooperation at every level.

Maintaining open lines of dialogue with communities – explaining program goals, inclusion and exclusion criteria, payment schedules, and planned actions – helps to maintain the momentum and engagement of ADECOS, while reinforcing community

confidence. Such transparency also prevents misinformation, manages expectations, and strengthens the Program's accountability.

When local institutions have advance knowledge of Program activities, they are better positioned to coordinate resources and plan effectively. Predictable communication thus enables a more synchronized and efficient response to community needs and strengthens institutional collaboration.

### **Combating Misinformation Through Visual Communication**

Disseminating clear, visual materials in national languages that explain the Program's procedures is vital for preventing the spread of rumors and misperceptions. Simple, direct visuals help beneficiaries understand complex processes, such as cash transfer stages, eligibility requirements, registration steps, the importance of validation, and the available grievance mechanisms. Being transparent about all stages – from initial registration through ongoing eligibility verification – helps alleviate confusion and builds beneficiary trust. Clarifying procedures around residence changes and their implications, for instance, can mitigate common sources of dissatisfaction.

Infographics, illustrated leaflets, or comics bearing the Program's official logo can present critical information in an accessible format. These materials are particularly effective in low-literacy contexts and help reinforce the Program's identity. By distributing them in community centers and other public spaces, access to accurate information is expanded and misunderstandings are minimized.

### **Boosting Operational Efficiency Through Infrastructure Development**

A key determinant of the Program's efficiency lies in its physical and communications infrastructure. Limited road access and weak telecommunications networks present serious challenges, particularly in rural and hard-to-reach regions, hindering the regularity and effectiveness of service delivery.

Addressing these issues requires decisive investment by the government. Enhancing road infrastructure – through the construction and rehabilitation of roads and bridges – facilitates the movement of personnel and resources, thereby minimizing delays in the delivery of aid, documentation, and services.

Improvements in infrastructure directly support more reliable and timely payment cycles, which in turn contribute to greater financial stability for beneficiaries. Enhanced connectivity also enables better coordination, monitoring, and communication between field staff and administrative centers. In the long run, infrastructure development not only streamlines daily operations but also enhances the sustainability and impact of the Program. Strengthening these logistical foundations may prove to be one of the most effective strategies for maximizing the Program's results and reach.

## **12.4. Social Protection Program more sensitive to shocks**

In light of the increasing frequency and intensity of economic and climate shocks, KWENDA must evolve to remain both relevant and effective. Although its current model – characterized by near-universal benefit coverage – is well-intentioned, it is not yet equipped to address the dynamic vulnerabilities faced by poor households during crises. By integrating early warning systems, improving the targeting and selection of beneficiaries, adjusting payment modalities, and conducting deeper socio-economic studies, KWENDA can be transformed into a social protection program capable of responding to the realities of economic and environmental shocks. Such reform would ensure that the Program not only alleviates poverty but also strengthens the resilience of the most vulnerable populations.

### **From Static to Dynamic: Enhancing KWENDA's Responsiveness to Economic and Climate Shocks**

A shock-sensitive social protection system is one that responds dynamically to shifts in the vulnerability levels of poor populations, especially during economic downturns and climate-related events that disrupt stable sources of income. Given the certainty of recurring economic crises and the growing impact of climate change on the livelihoods of poor communities, KWENDA should explore mechanisms for both prevention and response. This would require modifications to the Program's design and implementation, incorporating elements such as: (i) existing and local early warning systems; (ii) adaptive targeting, registration, and logistics management; (iii) flexible payment methods and schedules; (iv) robust communication strategies; (v) management of special categories of vulnerability; and (vi) grievance mechanisms.

Creating local seasonal calendars that map periods of income shortage and high expenses can serve as useful tools for understanding household vulnerabilities. For instance, identifying agricultural off-seasons or periods of food price volatility would allow the Program to time its transfers more strategically. This approach could better support families during the times when they are most likely to face income disruptions.

Additionally, a more detailed socio-economic study is needed, with clear stratification of impoverished households. Research into primary income sources and coping mechanisms during crises would allow a more precise understanding of the vulnerabilities and resilience strategies of different subgroups. This data-driven, shock-sensitive approach to social protection could serve as the basis for policies that go beyond universal support to incorporate both preventive and reactive strategies tailored to specific crises.

## **12.5. Women's Empowerment and Gender Parity**

### **Strengthening Local Interventions for Women's Empowerment: Improve Access to Resources, Training, and Inclusion**

KWENDA has made significant progress by placing women at the center of its interventions, improving household well-being through direct cash transfers that help reduce poverty. By delivering financial resources directly to women, the Program has had a tangible impact on the economic stability of many families. However, to fully achieve its objectives of gender equality and empowerment, the Program must address cultural barriers and ensure that both men and women participate in household financial decision-making. This is a key step, as entrenched social norms and traditions often hinder women from fully exercising control over resources, including KWENDA's cash benefits.

To advance more effectively, the Program must increase women's involvement in major financial decisions and improve its gender strategies. This includes educational and training activities for both men and women, as well as community-level awareness campaigns.

## **Recognizing the Importance of Gender Parity in Beneficiary Selection**

The proportion of women registered as direct beneficiaries is one of KWENDA's most notable achievements. Although the Program initially lacked a gender focus, it progressively adopted a more women-centered approach, recognizing their essential role in managing household resources and making decisions that affect family welfare. As a result, the Program has improved the living conditions of over 63 percent of beneficiary households. This gender-sensitive strategy has been a crucial factor in KWENDA's impact, demonstrating the value of incorporating gender equity into the design and execution of social protection programs.

### **Empowering women**

While women are now the main beneficiaries in most municipalities, the degree of empowerment varies, especially in male-headed households. Although women have gained more control over spending on food and education, their participation in larger financial decisions – such as investments or savings – remains limited. In areas of greater economic impact, men continue to dominate, restricting women's autonomy and long-term empowerment. In many cases, women's influence is confined to less financially significant areas, which hinders real progress toward gender equality.

### **Economic impact**

The transfer of cash through KWENDA has contributed to better food security and material well-being for families. Women's financial independence has increased, enabling some to save or invest in small-scale businesses. This type of economic empowerment can shift household and community power dynamics in favor of greater gender equality. However, for long-term transformation, financial support must be accompanied by structural reforms – such as access to education and vocational training, legal protections, and broader local development initiatives – to address the root causes of poverty and inequality.

### **Impact on gender-based violence**

According to data from KWENDA's SPREC system, there were no notable reports of gender-based violence during the Program's implementation. However, the introduction of cash transfers into traditionally conservative households may potentially disrupt

established gender roles and power relations. In some cases, increased financial autonomy for women may generate household tension or minor conflicts, particularly when male authority is perceived as challenged. This dynamic requires careful attention. The Program should consider conducting further studies to better understand these effects and to ensure that support systems are in place to manage any emerging tensions while continuing to promote women's empowerment.

## **Pathways to Empowerment: Local Interventions to Promote Women's Rights**

While continuing to prioritize benefit delivery to women is important for reducing household vulnerability, the Program must also implement a gender strategy with measurable indicators to evaluate its empowerment outcomes. These interventions should be implemented across several levels:

- ▶ At the family and community level, through educational sessions on women's rights, gender equality, and family planning, using the existing network of community agents;
- ▶ At the community level, by creating women's groups that can advocate for shared interests;
- ▶ Within community projects and productive inclusion efforts, by promoting positive discrimination that ensures women have access to production tools and technical training;
- ▶ At the communal and municipal level, by establishing women's forums to identify needs, exchange knowledge, and receive training;
- ▶ Within the ADECOS network, by increasing the number of female ADECOS to address gender-specific issues more effectively and improve reporting on gender-based violence;
- ▶ At the CASI level, by developing initiatives that recognize and publicly share women's achievements;
- ▶ At the program level, by creating awards for women entrepreneurs and broadcasting their stories through national platforms.

These conclusions and recommendations aim to ensure that KWENDA not only combats poverty but also promotes the long-term empowerment of women in its target communities. This dual focus is essential, as empowering women is a proven strategy for reducing poverty and improving social well-being. By targeting the specific barriers



women face, the Program can support their ability to acquire skills, resources, and confidence, thereby enhancing their economic and social standing.

Ultimately, the vision is for women to become full partners in household decision-making, with the autonomy to shape their financial futures. While KWENDA has made strides in this direction, further efforts are necessary to achieve true financial inclusion and gender equality.

## **12.6. From Impact to Sustainability: Considerations for the Future of KWENDA**

**The KWENDA Program has had a positive impact that extends beyond the scope of a traditional social protection initiative.**

The KWENDA Program has generated a positive impact that extends beyond the boundaries of a traditional social protection initiative. By leveraging the unique opportunity provided by the Program, it is possible to catalyze integrated actions across multiple sectors at both the municipal and communal levels. This aligns directly with



the main objective of the implementing agency, FAS-IDL, which is to promote stronger local development.

The Program's success in improving beneficiaries' living conditions and strengthening institutions at the provincial, municipal, and communal levels can be significantly expanded through closer integration between the social and productive sectors. The concerted mobilization of people and resources, combined with direct financial support to vulnerable populations, holds the potential to drive even more meaningful local development.

To fully realize this potential, it is essential for sectors such as agriculture, livestock and veterinary services, telecommunications, energy, commerce, and road infrastructure to coordinate their actions with social cash transfers. By synchronizing interventions both upstream and downstream of the transfers, a synergistic effect can be achieved – one that enhances the overall impact of the Program and supports more sustainable and equitable development at the local level.

## **Critical Elements of Sustainability: Key Factors for the Continuity of KWENDA**

SCT is designed to have a lasting impact on the communities it serves. However, the central question is whether the Program's benefits will continue after the official implementation period, and whether the institutions and communities involved will be able to maintain and build upon its initiatives. To better understand the sustainability challenges and opportunities, it is useful to draw on informal observations and local evaluations of KWENDA's operations, as well as conceptual reflections on its prospects for continuity. Achieving the Program's sustainability is indeed feasible, but it requires a comprehensive and multifaceted approach.

First and foremost, it is crucial to secure diversified funding sources. Reducing reliance on a single stream of financing and incorporating public, private, and international resources can provide financial resilience. The institutionalization of SCT programs is also essential; integrating such initiatives into the national social protection framework guarantees continued support for vulnerable populations. Additionally, economic empowerment components should be linked to cash transfers through the inclusion of vocational training, microfinance, and entrepreneurship initiatives to support beneficiaries' self-sufficiency. Equally important is the ongoing monitoring and evaluation of the Program, which allows for impact assessment and cost-effectiveness reviews, guiding necessary adjustments that enhance long-term sustainability.

In essence, while not all SCT programs are initially designed with sustainability in mind, the strategic implementation of these elements can significantly extend their lifespan and effectiveness. Achieving this requires detailed planning, strong political commitment, and the integration of social protection into broader social and economic policies.

The sustainability of SCT depends on several interconnected elements that determine its long-term success. Foremost is strong political will to support cash transfer initiatives, an expression of governance prioritizing poverty reduction through targeted policies and resource allocation. Without such political backing, SCT programs risk losing momentum and long-term viability.

*Financial commitment is equally vital.* A steady flow of adequate funding enables the Program to expand coverage, enhance benefit values, and integrate complementary services such as skills development and healthcare. However, achieving sustainable financing demands overcoming bureaucratic barriers and mobilizing diverse sources of support, all while ensuring transparency and accountability to retain stakeholder trust.

Institutional capacity building is the backbone of effective and resilient implementation. Strengthening governmental and local capacities ensures that programs can withstand political and economic shifts. KWENDA's focus on institutional development – from staff training to improved administrative procedures – is key to sustaining service delivery and increasing efficiency.

Additionally, improving the *Program's management model* strengthens the understanding that local institutions have of the communities they serve. Through direct engagement with beneficiaries, these institutions develop detailed knowledge of their living conditions and challenges. This facilitates more informed decision-making and allows services to be adapted to real needs.

*Community ownership further contributes to the sustainability of the Program.* When communities are involved in the design and execution of initiatives, they are more likely to support and sustain them. This sense of ownership fosters responsibility and ensures that the Program's goals can endure beyond external interventions.

Finally, coordination and integration with broader social policies and development efforts are essential. Aligning SCT with other economic and social initiatives not only ensures more efficient use of resources but also promotes a holistic strategy for addressing poverty and vulnerability. By linking cash transfers to productive inclusion and rural development, the Program enables beneficiaries to go beyond temporary relief and move toward long-term stability.

In conclusion, the durability and success of SCT programs like KWENDA depend on a combination of strong political will, secure funding, integrated management models, robust institutional capacity, community involvement, and alignment with broader development policies. Together, these factors create a comprehensive framework that ensures such programs continue to make a lasting impact well beyond their initial implementation.

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# Attachment Book

**Annex A2-1**  
Summary of the conceptual framework for impact assessment

Dimensions of the Study	Main Study Questions	Factors of Analysis	Data Collection Tools and Variables
[1.1] Dominant Livelihood	What are the main livelihoods of the communities benefiting from Kwenda?	1.1.1 Predominant sources of income 1.1.2 Seasonality of income sources 1.1.3 Alternative survival mechanisms	L1   L2     QLH1   QLH2   QLH3     L3   L4     QLH5   L5   L8   L10   L12   QLH4   QLH5
[1.2] Community Outreach Process	How were communities prepared to receive social cash transfers?	1.2.1 Awareness-raising and education mechanisms for beneficiary communities. 1.2.2 Reliable sources of information about the Program 1.2.3 Accurate perceptions of the program's objectives 1.2.4 Accurate perceptions of beneficiary eligibility for the program.	PAC.1   PAC.2   GPAC.1.1     PAC.5   PAC.6     GPAC.1.1   GPAC.1.2     PAC.11 a PAC.17   PAC.21 a PAC.27   ADD4.6     QPC.43
[2.1] Registration and Validation Processes	How effective was the program in identifying eligible beneficiaries for SCTs?	2.1.1 Place of registration 2.1.2 Constraints on registration by beneficiaries 2.1.3 Grievance mechanisms 2.1.4 Satisfaction with the complaint process 2.1.5 Registration costs for beneficiaries	PC1   GPC.2.1     PC2   PC4   PC5   GPC.2.2     PC6   PC7   PC4   GPC1.2     PC7   PC10   PC11   PC12   PC2   PC3   PC8
[2.2] The payment Process	How effective was the program in meeting the needs of beneficiaries?	2.2.1 Quarterly payments received 2.2.2 Spacing   time interval between payments. 2.2.3 Modality   form of payment to beneficiaries	G26   G27     Base de dados do programal   GPP.1.1   GPP.3.1   PP1     PP4   PP5     GPP.3.3   GPP.3.4
		2.2.4 Costs incurred to receive payment 2.2.5 Experience with the payment method 2.2.6 Constraints with payments 2.2.7 Preferred mode of payment	PP2   PP3   PP6   PP7     PP8   PP9   PP10   GPP.3.1   GPP.3.2     PP9   PP10   PP14   GPP.3.2     PP8   PP18   PP19   PP20   GPP.3.3     GPP.3.4

*(continue)*

Dimensions of the Study	Key study Questions	Factors of Analysis	Data Collection Tools and Variables
[2.3] Outcomes	What benefits have SCTs brought to the well-being of households?	<p>2.3.1 Direct beneficiary of the program (relationship to head of household)</p> <p>2.3.2 How the benefit was used (how the money was spent)</p> <p>2.3.3 Decision-making regarding the use of the money</p>	G25   G26   G23   BK1   BK3   BK4   GPP.3.5   BK2
What indirect social benefits have been promoted by SCTs?	<p>2.3.4 Could beneficiaries send their children to school?</p> <p>2.3.5 Gender disparities in access to school</p> <p>2.3.6 Decision on the use of money for education.</p>	<p>  E2   E3   E4   E5  </p> <p>  G23A   E4   E5  </p> <p>  E5   BK2(BK3)[32][33]  </p>	
What benefits has the Program brought to the food and nutritional security of households?	<p>2.3.7 Regular access to health facilities.</p> <p>2.3.8 Use of money to buy food</p> <p>2.3.9 Frequency of food consumption</p> <p>2.3.10 Dietary diversity</p>	<p>  S5   S8   S9  </p> <p>  BK1 (BK11-BK110)   BK2 (BK11-BK110)   CA01   CA02  </p>	
Evidence that the benefit reaches beneficiaries indiscriminately.	<p>2.3.11 Discrimination in the allocation of Kwenda resources within the household.</p> <p>2.3.12 Evidence of access to Kwenda resources by household members.</p>	<p>  E5   S9   L10   L11   L12  </p> <p>  E5   S9   L13   PS41.1-PS49.2  </p>	
How has the Program improved local livelihoods?	<p>2.3.13 The application of resources in the acquisition of subsistence goods.</p> <p>2.3.14 Diversification of income sources.</p> <p>2.3.15 Change in family life.</p>	<p>  BK5 (BK41-BK47   BK51-BK55)   GPP.3.5  </p> <p>  BK61   BK62   QLH6.P37  </p> <p>  AD4.1   AD4.4   AD4.7  </p>	
[3.0] Results	What was the overall impact of the program on the socioeconomic well-being of the intended beneficiaries?	<p>3.1 Impact in terms of human capital creation</p> <p>3.2 Impact in terms of women's empowerment.</p> <p>3.3 Impact in terms of communities' perception of the program.</p>	29   30
			32   33
			PAC11 - PAC17   PS.40 - PS49

(continue)

Dimensions of the Study	Main Study Questions	Factors of Analysis	Data Collection Tools and Variables
[3.0] Outputs	3.4 Improvement in per capita household consumption. BK1(BK11-BK110)   BK2 (BK11-BK110)		2   4   5   6   12
	3.5 Increased savings capacity		BK65   BK66   BK67   BK69
	3.6 Increased capacity to create property and assets		BK51   BK52   BK44   BK45   BK47
	3.7 Disparities in the overall impact of the program (geographical, gender, age)		BK51
[4.0] Sustainability	To what extent can the positive results of the intervention be expected to last once the intervention has ended?		G16   G23   G24   BK11-BK110   AD4.4   AD4.5   AD4.6
	Are there factors that act as potential obstacles to achieving this objective, such as high program costs and/or concerns about excessive dependence (including but not limited to donor funding, external capacity development programs, etc.)?		11   14   38
	Are there any obstacles to achieving the program's objectives due to preexisting stigmas, community preferences and stereotypes, and preexisting perceptions of men, women, and children in the region?		AD4.2   AD4.3
	What opinion/perception do beneficiaries and institutions have about the continuity (or discontinuity) of the Kwenda program?		12   13   18   19   26   27   28
[5.0] Spillover Effects	Have payment service providers noticed a potential market among the Kwenda population?		26   27   28
	Did the program contribute to creating a business case for reaching more marginalized low-income population segments?		GPP.3.6
	Did the Kwenda Program have a broader effect on communities [Kwenda and non-Kwenda]? What were the reasons for this		7
			10   35   36   37   39
[6.0] Social Protection	6.1 Awareness of the existence of the CASI service in the municipality.		17   20   21
	6.2 Knowledge about the functions of CASI		10
			2   3   6   7
	6.3 What perception and knowledge do beneficiaries have about CASI?		20
			2   3   4   8
			G16   PS.40.1   PS.40.2
			QPS.11   QPS.12
			G16   PS.40.3   PS.40.4
			QPS.41   QPS.49   QPS.42 - 49
			2   3   4   8

*(continue)*

Dimensions of the Study	Main Study Questions	Factors of Analysis	Data Collection Tools and Variables
[6.0] Social Protection	To what extent can beneficiaries access CASI?	6.3 Evidence of the use of any service provided through CASI. 6.4 Women's access to CASI. 6.5 Improvement of human capital as a result of using CASI.	G16   PS.41.1 - PS.45.1   QPS.31 - 33   5; 6   8   10     G23   PS.48.1   PS.49.1   PS.49.2   QPS.45   QPS.46   QPS.47   QPS.48   QPS.49
	What perception and knowledge do beneficiaries have about the role and work of ADECOs?	6.6 Subject matter and institutional relations. 6.7 Selection and training of ADECOs.	AD1.1 - AD1.4     20   23     AD2.1 - AD2.2
		6.8 Performance and financing of ADECOs	AD3.1 - AD3.3     21   22     16
	What is the opinion of beneficiaries regarding the effectiveness and efficiency of ADECOs' work?	6.9 Knowledge and use of any services provided by ADECOs. 6.10 Evidence of use of a service provided by ADECOs.	QPS.36   QPS.37
[7.0] Gender Issues	What percentage of program beneficiaries are women? Is this percentage sufficient, given the local context?	7.1 Percentage of female respondents to the survey registered in the SIIPS database. 7.2 Households headed by women (in fact and jure)	G23   G25   [Base de dados do programa]   QG.11   QG.13     G25   PH e PM   QG.12
	To what extent has the Program contributed to improving women's living conditions, mobility, and increasing the number of women in the workforce?	7.3 Perceived benefits for women. 7.4 Households headed by women with greater access to food.	QPG.41     G23   PH-PM   BK1.1   BK5
		7.5 Households headed by women increase spending on non-food items.	G23   PH-PM   BK1.2   BK5
		7.6 Women-headed households capable of investing in productive assets and livestock.	G23   PH-PM   BK1.4   BK1.5     32   33
	Were there any unintended, possibly negative consequences (such as GBV and IPV) for women?	7.7 Potential outcomes of the intervention.	33

**Annex A3-1**

Multidimensional poverty levels in the sample municipalities

Province	Sampled Municipality	Incidence (H) (%)	Intensity (A) (%)	Multidimensional Poverty Index (IPM-M)	Poverty Quintile
Cabinda	Caongo	42,30	49,75	0,210	1
Cabinda	Belize	80,53	57,39	0,462	2
Zaire	Nzetu	60,86	56,60	0,345	1
Uíge	Songo	79,03	53,94	0,426	2
Luanda	Icolo e Bengo	70,04	54,63	0,383	2
Cuanza Sul	Seles	91,45	62,84	0,575	4
Malanje	Luquembo	97,87	65,97	0,646	5
Malanje	C. Catembo	98,26	67,29	0,661	5
Lunda Norte	Cuango	90,48	61,18	0,554	4
Benguela	Cubal	87,30	63,35	0,553	4
Huambo	Bailundo	76,82	55,34	0,425	2
Huambo	Londuimbali	80,85	56,08	0,453	2
Bié	Andulo	84,42	57,16	0,483	3
Moxico	Luau	85,09	57,96	0,493	3
Cuando Cubango	C. Cuanavale	97,21	66,07	0,642	5
Huíla	Cacula	97,40	64,65	0,630	5
Huíla	Gambos	96,18	64,21	0,618	5
Cunene	Namacunde	88,08	69,53	0,612	5
Lunda Sul	Muconda	97,27	64,20	0,624	5
Bengo	Bula-Atumba	89,25	57,56	0,514	3

Source: INE 2019

**Annex A3-2**

## Incidence of periods of low job availability by municipality

Municipalities	Total Cases	October   December	January   March	April   June	July   September
GERAL	2 975	37,0	28,0	25,8	41,2
Cacongo	107	34,6	48,6	13,1	20,6
Belize	198	20,7	58,1	27,3	15,2
Nzeto	99	29,3	19,2	26,3	41,4
Songo	16	37,5	6,3	6,3	56,3
Icolo-Bengo	263	42,2	29,7	11,4	45,6
Seles	133	40,6	49,6	18,0	27,1
C. Catembo	105	21,9	18,1	36,2	44,8
Luquembo	80	25,0	17,5	36,3	36,3
Cuango	112	24,1	24,1	40,2	25,9
Cubal	182	41,2	37,9	15,9	45,1
Bailundo	27	11,1	29,6	44,4	40,7
Londuimbali	144	31,3	24,3	36,8	30,6
Andulo	55	21,8	29,1	29,1	38,2
Luau	236	42,8	8,9	46,2	36,4
C. Cuanavale	163	46,0	33,1	17,8	15,3
Cacula	258	37,2	27,1	19,8	67,1
Gambos	203	53,2	28,6	30,5	77,8
Namacunde	223	64,1	31,8	9,9	33,6
Muconda	238	35,3	10,1	45,8	35,3
Bula Atumba	133	9,0	12,0	10,5	78,2

**Annex A4-1**

Beneficiaries' experiences with the registration process by municipality

Município	Atrasos na resolução de questões de cadastramento		Inconveniência devido ao consumo de tempo		Celeridade e eficiência no processo		Sem opinião	
	[ N ]	[ % ]	[ N ]	[ % ]	[ N ]	[ % ]	[ N ]	[ % ]
<b>TOTAL</b>	<b>214</b>	<b>2,8</b>	<b>670</b>	<b>8,9</b>	<b>6 055</b>	<b>80,2</b>	<b>611</b>	<b>8,1</b>
Cacongo	8	1,9	122	29,1	344	82,1	0	0,0
Belize	8	2,2	124	34,5	234	65,2	0	0,0
Nzeto	3	0,8	48	13,3	311	85,9	1	0,3
Songo	1	0,3	13	3,4	372	96,6	0	0,0
Icolo-Bengo	3	0,7	73	18,0	211	52,1	103	25,4
Seles	2	0,5	8	2,1	286	75,5	74	19,5
C. Catembo	6	1,6	61	16,5	297	80,4	10	2,7
Luquembo	19	5,7	28	8,3	297	88,4	8	2,4
Chango	7	1,8	28	7,3	349	90,3	4	1,0
Cubal	1	0,3	1	0,3	275	73,3	99	26,4
Bailundo	52	13,9	21	5,6	247	66,3	62	16,6
Londumbali	26	6,8	70	18,3	267	69,7	24	6,3
Andulo	6	1,6	24	6,2	342	88,3	42	10,9
Luau	12	3,2	2	0,5	310	82,5	38	10,1
C. Cuanavale	26	6,1	16	3,8	393	92,5	28	6,6
Cacula	7	1,8	5	1,3	331	86,4	56	14,6
Gambos	3	0,8	5	1,3	352	93,4	27	7,2
Namacunde	13	3,4	5	1,3	350	90,7	28	7,3
Muconda	8	2,2	0	0,0	238	64,5	2	0,5
Bula-Atumba	3	0,9	16	5,0	249	78,6	5	1,6

**Annex A5-1**

Preference for payment method expressed by beneficiaries (survey data)

Municipality	Cash Payment		Bank Payment		Total	
	[ N ]	[ % ]	[ N ]	[ % ]	[ N ]	[ % ]
<b>Total</b>	<b>5 770</b>	<b>76,4</b>	<b>1 781</b>	<b>23,6</b>	<b>7 551</b>	<b>100,0</b>
Caongo	166	42,8	222	57,2	388	100,0
Belize	345	88,5	45	11,5	390	100,0
Nzeto	219	60,5	143	39,5	362	100,0
Songo	347	90,1	38	9,9	385	100,0
Icolo-Bengo	296	73,1	109	26,9	405	100,0
Seles	334	88,1	45	11,9	379	100,0
C. Catembo	321	87,0	48	13,0	369	100,0
Luquembo	311	92,6	25	7,4	336	100,0
Cuango	344	89,1	42	10,9	386	100,0
Cubal	334	89,1	41	10,9	375	100,0
Bailundo	354	94,9	19	5,1	373	100,0
Londuimbali	329	85,9	54	14,1	383	100,0
Andulo	376	97,2	11	2,8	387	100,0
Luau	290	77,1	86	22,9	376	100,0
C. Cuanavale	271	63,8	154	36,2	425	100,0
Cacula	152	39,7	231	60,3	383	100,0
Gambos	159	42,2	218	57,8	377	100,0
Namacunde	259	67,1	127	32,9	386	100,0
Muconda	296	80,2	73	19,8	369	100,0
Bula-Atumba	267	84,2	50	15,8	317	100,0

**Annex A5-2**

## Reasons for preference for cash payment by municipality

Municipality	Greater trust in the direct delivery process		Lack of a bank account		High costs associated with maintaining a bank account		Pickup points located far from the village or neighborhood	
	[ N ]	[ % ]	[ N ]	[ % ]	[ N ]	[ % ]	[ N ]	[ % ]
<b>Total</b>	<b>1 814</b>		<b>988</b>		<b>413</b>		<b>1 397</b>	
Cacongo	36	22,1	42	25,8	8	4,9	77	47,2
Belize	74	25,8	83	28,9	21	7,3	109	38,0
Nzeto	53	28,5	47	25,3	21	11,3	65	34,9
Songo	87	31,6	26	9,5	53	19,3	109	39,6
Icolo-Bengo	215	61,8	67	19,3	43	12,4	23	6,6
Seles	166	52,7	24	7,6	38	12,1	87	27,6
C. Catembo	58	29,4	18	9,1	34	17,3	87	44,2
Luquembo	76	31,8	40	16,7	25	10,5	98	41,0
Cuango	77	49,0	37	23,6	23	14,6	20	12,7
Cubal	106	55,2	26	13,5	18	9,4	42	21,9
Bailundo	118	42,3	89	31,9	6	2,2	66	23,7
Londuimbali	110	44,2	69	27,7	11	4,4	59	23,7
Andulo	116	43,9	47	17,8	26	9,8	75	28,4
Luau	61	28,5	127	59,3	8	3,7	18	8,4
C. Cuanavale	100	33,8	97	32,8	14	4,7	85	28,7
Cacula	51	33,1	5	3,2	3	1,9	95	61,7
Gambos	32	23,4	6	4,4	1	0,7	98	71,5
Namacunde	44	23,2	38	20,0	21	11,1	87	45,8
Muconda	75	33,0	68	30,0	34	15,0	50	22,0
Bula-Atumba	159	65,4	32	13,2	5	2,1	47	19,3

**Annex A6-1**

Distribution of monetary value by category of expenditure in the household by municipality

Municipality	Valid	Food Items	Household Goods	Education & Health	Crop Production	Livestock	Savings	Other Social Expenditure	Total Expenditure
	N	[ % ]	[ % ]	[ % ]	[ % ]	[ % ]	[ % ]	[ % ]	[ % ]
<b>Total</b>	<b>7551</b>	<b>23,1</b>	<b>30,4</b>	<b>11,2</b>	<b>19,9</b>	<b>5,8</b>	<b>3,4</b>	<b>2,1</b>	<b>4,1</b>
Cacongo	388	24,5	24,1	14,4	20,3	1,1	6,7	0,0	6,3
Belize	390	24,5	21,5	22,3	16,2	2,7	9,0	0,0	2,0
Nzeto	362	13,5	32,5	9,4	24,0	7,2	4,3	3,9	2,7
Songo	385	11,4	33,5	19,4	26,1	2,0	2,7	3,0	1,4
Iculo-Bengo	405	24,1	30,5	10,3	18,6	2,8	5,9	2,2	3,4
Seles	379	24,2	29,3	6,8	18,4	7,8	2,6	1,1	7,1
C. Catembo	369	16,1	36,9	13,6	16,9	1,3	2,4	4,7	4,9
Luquembo	336	13,0	28,0	11,3	20,7	15,0	4,3	3,0	1,7
Cuango	386	19,1	30,1	9,2	25,5	5,5	2,5	2,4	4,5
Cubal	375	26,1	28,2	11,2	18,2	7,8	1,4	1,1	3,9
Bailundo	373	27,1	26,4	8,7	22,5	5,8	2,4	1,5	3,5
Londuimbali	383	17,9	52,7	8,6	9,3	4,0	1,7	3,7	1,6
Andulo	387	17,9	26,6	10,3	18,6	11,4	1,7	1,0	5,4
Luau	376	15,6	29,4	10,0	26,6	8,2	3,2	0,9	5,9
C. Cuanavale	425	16,3	32,1	12,4	19,1	6,9	3,5	2,5	4,8
Cacuia	383	24,8	30,9	10,0	19,3	5,9	1,6	1,5	4,1
Gambos	377	47,7	23,0	7,0	14,2	2,6	2,4	1,2	1,6
Namacunde	386	45,9	21,0	6,8	14,8	4,2	2,9	0,9	3,2
Muconda	369	16,7	30,6	9,2	23,6	5,4	3,1	3,1	5,8
Bula-Atumba	317	22,7	25,6	5,9	19,3	7,1	1,1	3,1	6,3

**Annex A6-2**  
verage amount spent by category of expenditure by municipality

Municipality	Food Items			Habitação e Bem-estar			Crop Production			Education & Health		
	Mean	Trimmed Mean	5%	Mean	Trimmed Mean	5%	Mean	Trimmed Mean	5%	Mean	Trimmed Mean	5%
GERAL	21 432	19 995		28 568	26 701		21 967	19 938		16 963	14 733	
Cacongo	16 308	15 682		16 442	15 666		13 703	13 102		13 233	12 121	
Belize	26 253	25 395		25 101	22 567		22 138	19 521		32 477	30 277	
Nzeto	12 786	11 833		31 868	29 973		22 756	22 054		15 082	13 249	
Songo	12 987	12 577		31 239	30 420		26 175	24 763		23 998	22 359	
Icolo-Bengo	37 315	35 762		50 199	49 091		33 065	30 113		27 375	25 039	
Seles	35 189	34 274		45 386	43 944		30 047	28 839		21 671	19 375	
C. Catembo	13 152	12 299		32 737	31 927		17 994	15 935		20 045	18 262	
Luquembo	12 563	12 180		24 764	23 593		20 541	18 832		16 015	14 673	
Cuango	17 209	16 371		26 429	25 239		22 542	21 162		12 278	10 821	
Cubal	30 433	29 666		35 426	33 789		25 490	23 082		20 500	18 402	
Bailundo	33 576	32 544		34 767	33 220		28 955	27 066		15 761	13 946	
Londuimbali	5 050	4 802		14 876	14 936		6 334	5 806		5 251	4 653	
Anduloo	16 845	16 280		24 269	23 012		18 725	17 048		14 936	13 339	
Luau	13 015	12 397		25 349	24 363		22 392	20 952		12 534	11 477	
C. Cuanavale	13 589	12 606		26 859	25 542		19 227	17 301		16 117	14 426	
Cacula	22 505	21 779		30 874	29 438		22 206	20 681		16 826	14 659	
Gambos	24 138	24 008		13 928	13 326		11 610	11 121		8 333	7 512	
Namacunde	30 065	30 117		17 296	16 433		13 966	13 130		9 054	8 165	
Muconda	14 058	12 760		28 302	27 090		22 823	21 412		14 435	12 825	
Bula-Atumba	31 830	31 150		34 995	33 867		27 117	25 341		16 820	14 369	

**Annex A6-3**

Differences between beneficiary groups by amount spent per expenditure category

Expenditure Group	Group	N	Mean	Std. Deviation	F	df1	Sig. (p-value)	(I)	Zscore	(I)	Mean Difference (I-J)	95% Confidence Interval	Sig. (p-value)
Food Items	Total	7 376	18 802	16955.264									
	Group-1	1 296	10 943	11009.401								Group-1 23355.405* (21527,32 - 25183,49)	0,000
	Group-2	3 460	14 640	11847,200	592	3	0,000	Group-4				Group-2 19658.343* (18057,44 - 21259,25)	0,000
	Group-3	1 850	25 642	18744,729								Group-3 8656.582* (6933,53 - 10379,64)	0,000
	Group-4	770	34 299	23275,615									
Household Goods & Housing	Total	7 376	24 947	21904,366									
	Group-1	1 296	12 190	10213,486								Group-1 32234.916* (29838,64 - 34631,19)	0,000
	Group-2	3 460	22 078	18288,887	504	3	0,000	Group-4				Group-2 22346.900* (20248,41 - 24445,39)	0,000
	Group-3	1 850	31 142	22821,676								Group-3 13282.555* (11023,95 - 15541,16)	0,000
	Group-4	770	44 425	29756,842									
Education & Health	Total	7 376	9 247	15510,320									
	Group-1	1 296	3 591	6757,778								Group-1 8969.702* (7139,51 - 10799,9)	0,000
	Group-2	3 460	9 289	14146,422	88,3	3	0,000	Group-4				Group-2 3271.670* (1668,92 - 4874,42)	0,000
	Group-3	1 850	11 752	18479,638								Group-3 809,254 (-915,79 - 2534,29)	1,000
	Group-4	770	12 561	20712,056									
Crop Production	Total	7 376	17 008	18917,628									
	Group-1	1 296	7 419	10492,741								Group-1 19648.277* (17481,41 - 21815,14)	0,000
	Group-2	3 460	15 950	16474,383	244	3	0,000	Group-4				Group-2 11117.522* (9219,93 - 13015,11)	0,000
	Group-3	1 850	21 518	21029,977								Group-3 5548.899* (3506,53 - 7591,27)	0,000
	Group-4	770	27 067	25540,777									

*(continua)*

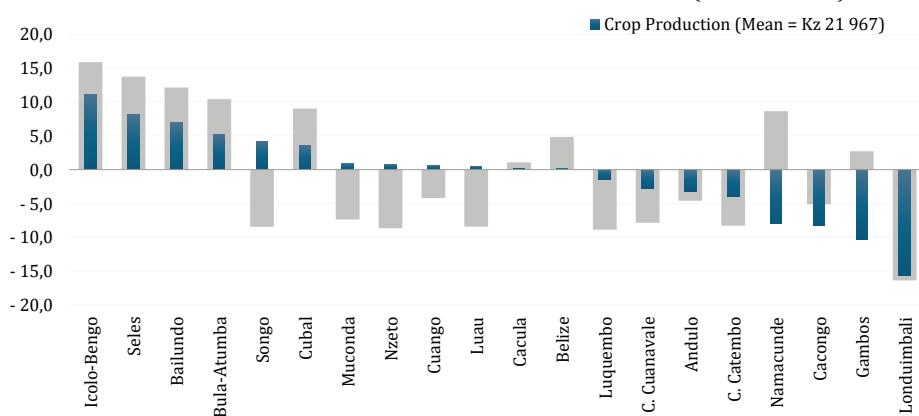
Expenditure Group	Beneficiary Group	N	Mean	Std. Deviation	F	df1	Sig. (p-value)	(I)	(J)	Mean Difference (I-J)	95% Confidence Interval	Sig. (p-value)
Livestock	Total	7 376	4 898	11471,846								
	Group-1	1 296	2 137	5740,463								
	Group-2	3 460	4 406	9855,678	55,7	3	0,000					
	Group-3	1 850	6 752	13534,722								
	Group-4	770	7 298	17357,511								
Savings	Total	7 376	2 865	10186,048								
	Group-1	1 296	1 283	4936,766								
	Group-2	3 460	2 650	8723,625	41,7	3	0,000					
	Group-3	1 850	2 924	11353,560								
	Group-4	770	6 350	16886,937								

\*. The average difference is significant at the 0.05 level.

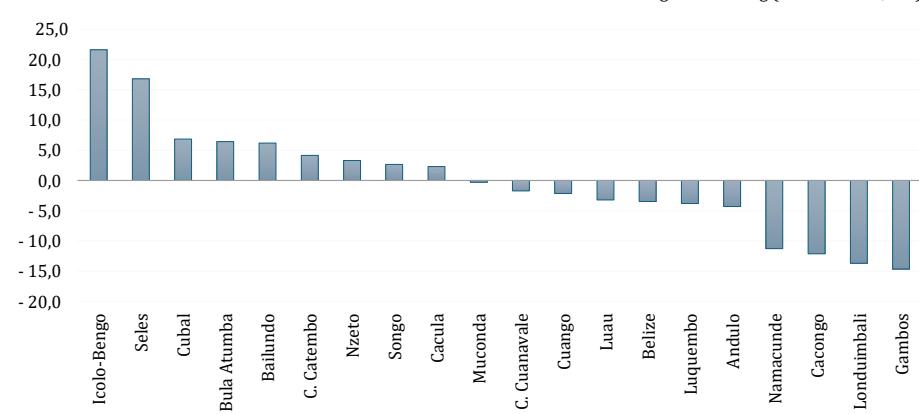
**Annex A6-4**

Differences in expenditure by category relative to the average

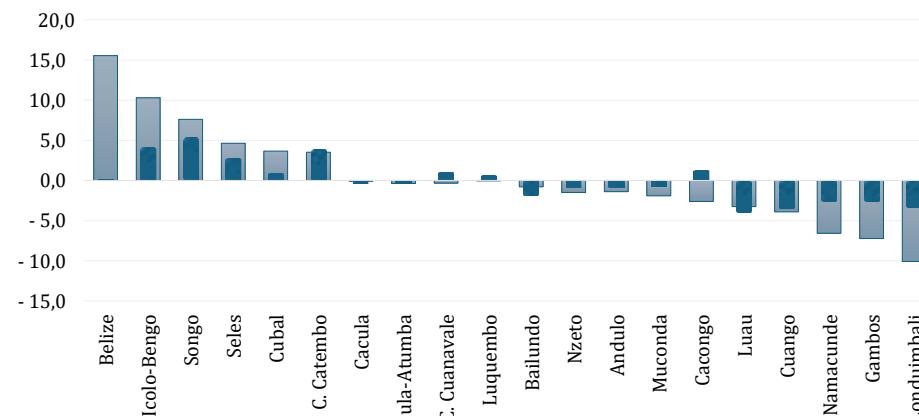
Mean Difference (Kz '000)



Mean Difference (Kz '000)



Mean Difference (Kz '000)



**Annex A7-1**

Difference in the average amount of expenditure made within and outside the intervention municipality

Goods   Point of Trade	N	Mean (Kz)	Std. Deviation	df	F	Sig. (p-value)	Outside the Municipality (1) & Municipality (2)	Mean Difference (1-2)	Sig. (p-value)
<b>Seeds</b>									
Local Trade Municipal	938	11 810	11897,938	2	2,4	0,091	(1)	(1)	-1039,82 0,255
Trade Municipal	224	10 362	8516,017	2	2,4	0,091	(1)	(2)	408,57 1,000
Outside the Municipality	526	10 771	10518,187	2	2,4	0,091	(1)		
<b>Fertilizers</b>									
Local Trade Municipal	100	14 471	11487,070	2	1,2	0,304	(1)	(1)	1549,12 0,881
Trade Municipal	97	16 995	13085,770	2	1,2	0,304	(1)	(2)	-974,72 1,000
Outside the Municipality	164	16 020	10720,830	2	1,2	0,304	(1)		
<b>Farm production tools</b>									
Local Trade Municipal	186	11 142	9032,513	2	1,98	0,140	(1)	(1)	1552,42 0,377
Trade Municipal	133	10 795	7681,397	2	1,98	0,140	(1)	(2)	1899,24 0,287
Outside the Municipality	363	12 694	13167,531	2	1,98	0,140			
<b>Clothing and footwear</b>									
Local Trade Municipal	1 358	9 573	8267,335	2	14,5	0,000	(1)	(1)	2204,980* 0,000
Trade Municipal	1 070	10 952	8320,712	2	14,5	0,000	(1)	(2)	826,16 0,224
Outside the Municipality	565	11 778	11201,653	2	14,5	0,000	(1)		

*(continue)*

Goods   Point of Trade	N	Mean (Kz)	Std. Deviation	df	F	Sig. (p-value)	(I) Outside Municipality	(J1) & (J2)	Mean Difference (I-J)	Sig. (p-value)
<b>Radio   television</b>										
Local Tradel	96	7 070	7134,956	2	15,8	0,000	(I)	(J1)	10378,208*	0,000
Municipal Trade	85	7 845	8841,796	2	15,8	0,000	(I)	(J2)	9603,282*	0,000
Outside the Municipality	50	17 448	18719,315	2	15,8	0,000	(I)			
<b>Stove and accessories</b>										
Local Trade Municipal	64	27 334	18423,848	2	0,51	0,599	(I)	(J1)	2593,58	1,000
Trade Outside the Municipality	46	28 063	16319,877	2	0,51	0,599	(I)	(J2)	1864,91	1,000
	93	29 928	15049,768	2	0,51	0,599	(I)			
<b>Roof improvements</b>										
Local Trade Municipal	181	25 333	15168,220	3	6830	0,000	(I)	(J1)	2619,030*	0,000
Tradel Outside the Municipality	149	27 190	15398,108	3	6830	0,000	(I)	(J2)	762,25	0,644
	436	27 952	15987,345	3	6830	0,000	(I)			
(J1) Local Trade										
(J2) Municipal Trade										

\*. The mean difference is significant at the 0.05 level.

**Annex A8-1**

Differences in food security levels by gender, beneficiary group, and form of payment

Food Security Classification		Poor	Acceptable	Adequate	High	Total	Pearson $\chi^2$	df	p-value	Coef. $\lambda$	Coef. Theil's U	Coef. C
Total	[ N ] [ % ]	1 078 14,3	3 029 40,1	2 232 29,6	1 212 16,1	7 551 100,0						
<b>Sex of Respondent</b>												
Male	[ N ] [ % ]	357 11,4	1206 38,6	994 31,8	564 18,1	3121 100						
Female	[ N ] [ % ]	721 16,3	1 823 41,2	1 238 27,9	648 14,6	4 430 100	55,843a	3	0,0000	0,0000	0,004	0,086
<b>Beneficiary Groups</b>												
Group-1	[ N ] [ % ]	420 32,1	484 37,0	308 23,5	96 7,3	1 308 100						
Group-2	[ N ] [ % ]	445 12,6	1 589 44,9	1 038 29,3	467 13,2	3 539 100,0						
Group-3	[ N ] [ % ]	176 9,2	755 39,5	627 32,8	354 18,5	1 912 100,0	784,822a	9	0,000	0,021	0,035	0,307
Group-4	[ N ] [ % ]	37 4,7	201 25,4	259 32,7	295 37,2	792 100,0						
<b>Type of Payment</b>												
Cash	[ N ] [ % ]	606 10,9	2 310 41,4	1 738 31,1	930 16,7	5 584 100,0						
Debit Card	[ N ] [ % ]	472 24,0	719 36,6	494 25,1	282 14,3	1 967 100,0	207,070a	3	0,000	0,000	0,013	0,163

**Annex A9-1**

Thematic analysis table for individual perception of satisfaction

Identification of satisfaction factors (46,187 characters)	Códigos iniciais relacionados	Search Topics (Grouped from Initial Codes)
<b>1. Health and Family Well-being</b> <ul style="list-style-type: none"> <li>○ For my family's health and because of the Kwenda program.</li> <li>○ To see my family happy and healthy.</li> <li>○ Happy with life.</li> <li>○ She is happy to be alive</li> </ul>	<b>KWENDA Program Inclusion</b> References to being a program beneficiary or to KWENDA's presence in the community.	<b>1. Support Received Through the KWENDA Program</b>
<b>2. Material Improvements</b> <ul style="list-style-type: none"> <li>○ The satisfaction of cooking on the stove and having something to eat even when it rains.</li> <li>○ Very happy because, with Kwenda's help, the family was able to buy a plot of land.</li> <li>○ Because now I have my own house.</li> <li>○ I have finished my house.</li> <li>○ Happy to have the opportunity to buy something she lost when her husband died.</li> </ul>	<b>Access to Financial Resources</b> Mentions of receiving money that enables the fulfillment of basic needs.	<b>2. Financial Access and Stability</b>
<b>3. Program Gratitude and Inclusion</b> <ul style="list-style-type: none"> <li>○ To be one of the beneficiaries of Kwenda.</li> <li>○ Support for the family and the Kwenda program.</li> <li>○ She is happy to be part of the program.</li> <li>○ The arrival of Kwenda.</li> <li>○ Kwenda has come to my village.</li> <li>○ Kwenda is working.</li> <li>○ Because we saw FAS working in the village</li> </ul>	<b>Gratitude for Life and Existence</b> Expressions of thankfulness for being alive, spiritual blessings, or life appreciation.	<b>3. Everyday Joy and Appreciation of Life</b>
<b>4. Spiritual/Emotional Satisfaction</b> <ul style="list-style-type: none"> <li>○ She is grateful for what she has in life and hopes that God will continue to bless her.</li> <li>○ My life is gradually coming together.</li> </ul>	<b>Recognition and Human Dignity</b> Sentiments highlighting acknowledgment by society or institutions; feeling "seen" or valued.	<b>4. Recognition and Social Visibility</b>
<b>5. Recognition and Government Support</b> <ul style="list-style-type: none"> <li>○ The government has finally remembered us.</li> <li>○ I get help from the government.</li> <li>○ She is satisfied with the government's support.</li> <li>○ They came to us and no one was expecting them.</li> </ul>	<b>Health as a Source of Happiness</b> Statements linking well-being or life satisfaction to good physical health.	<b>5. Health and Physical Well-Being</b>
<b>6. Financial Security/Relief</b> <ul style="list-style-type: none"> <li>○ Because I have met my needs.</li> <li>○ My problems have been solved.</li> <li>○ The hope of getting the money from Kwenda back.</li> </ul>	<b>Family Well-Being and Household Happiness</b> Perceptions of happiness derived from the health, unity, or welfare of one's family.	<b>6. Family Welfare and Household Harmony</b>
	<b>Food Security and Nutritional Satisfaction</b> Comments connecting access to food with feelings of comfort, stability, or happiness.	<b>7. Food Access and Nutritional Security</b>
	<b>Personal Fulfillment and Goal Achievement</b> References to meeting personal objectives, regaining lost items, or achieving milestones.	<b>8. Achievement and Personal Fulfillment</b>
	<b>Acknowledgment of Government Efforts</b> Mentions of government presence, aid, or responsiveness that convey institutional appreciation.	<b>9. Perceptions of Government Presence and Action</b>



# KWENDA

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