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Household targeting of social cash transfer programmes: transnational poverty alleviation and community subversion in Malawi and Lesotho

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ABSTRACT

Social cash transfer schemes that provide small regular payments to poor people have become a key social protection tool in many African countries. Such schemes often employ household targeting, ostensibly to maximise poverty alleviation, based on assumptions about households and their functioning. Building on geographical work on both cash transfers and the household, we demonstrate how three starkly different versions of the household – imagined, documented and lived – are entailed in the design, implementation and outcomes of targeting.

We draw on datasets from a project that explored how social cash transfers intervene in household and community relations in two household targeted schemes: Malawi's Social Cash Transfer Programme and Lesotho's Child Grant. First, 109 interviews with key national and international stakeholders explored how the two household targeting designs reflect transnational political, technocratic and ideological considerations. Second, ethnographic research in two rural communities, focused around 20 recipient households, examined how the schemes play out in people's lives.

Going beyond analyses that see cash transfer schemes as products of multi-scalar relations, with households as the most local end of a global–local spectrum, we identify three mismatched versions of the household, each intersecting across multiple spatial scales. The *imagined* household of the scheme blueprint (stable and easily defined) is a product of transnational relations between a range of actors. This is translated into a *documented* household, inscribed in national beneficiary registers that direct funding to specific constellations of individuals. The *lived* household, distinct from both, is fluid and porous and responds reflexively to the payments. Ultimately, the mismatch between these three households breeds resentment and undermines the legitimacy of the schemes, leading to their local subversion or reinterpretation. Finally, we propose that this three-fold conceptualisation of the household may be useful to geographers seeking to understand the effects of a diversity of social policy interventions that target households.

1. Introduction

13-year-old Grace[1] *and her elderly great-grandmother lived in a one-room house in rural Malawi. With minimal assets and no person of working age, this two-person household was selected for Malawi's social cash transfer programme. They were issued a laminated document nominating the great-grandmother to collect the cash each month and Grace as the alternative recipient. On her great-grandmother's death, the household 'dissolved'*

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[1] Pseudonyms are used for research participants and village names.

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and Grace moved back to her parents' house a few metres away. Grace's family was among the more prosperous in the village. Her stepfather had completed secondary education and had a salaried job on a tea estate, and they were closely connected with the village headman. The dissolution of the household did not mean the end of the cash transfer. Instead, it became the object of an inheritance struggle. Facilitated by the local cash transfer committee, Grace 'inherited' the cash transfer from her great-grandmother. Grace's great aunt, however, felt that as the deceased's daughter she was the rightful heir to the transfer, even though she resided in a different village.

This brief fieldwork vignette provides a far from exceptional illustration of how cash transfers that purportedly target poor and vulnerable households based on objective criteria intersect with social structures and can be deployed locally in ways that reproduce privilege. Social cash transfer (SCT) schemes that disburse regular payments to vulnerable individuals or households have proliferated across sub-Saharan Africa this century, with varied impacts among beneficiary communities. To understand their functioning requires an interrogation of their construction, implementation and reception across multiple scales from transnational spaces of global development to dynamic local communities.

Geographers have previously examined the international policy level construction of cash transfer schemes. Peck and Theodore (2010:195) refer to their spread through "a transnationalizing 'fast-policy' regime". Transnational actors including bilateral donors, international organisations, international non-governmental organisations and international consultants both fund and help design many schemes, exerting influence through interactions with government stakeholders in diverse national settings (Hemsteede, 2023). With reference to Brazil's Bolsa Familia, Garmany (2016) has also highlighted how cash transfer schemes can rework space and State/society relationships (and ultimately undermine their own intended outcomes). Yet Hickey's (2009:473) call for "Deeper forms of political, political economy and political geography analyses … to capture the politics of reaching the poorest groups" through cash transfers has only been partially addressed, with 'the poorest groups' homogenised, or treated as atomised individuals in policy-focused research. Little attention has been paid by geographers (or others) to the ways cash transfer designs play out through the household, even though most schemes target poverty by selecting a small proportion of households deemed particularly poor or vulnerable.[2] While research has examined how schemes intervene in intra-household relations (e.g. Lavers, 2022), the assumption that households exist as relatively stable and defined entities that can be targeted for intervention has gone largely unquestioned. Yet cash transfer schemes have been implemented in very different social and economic settings across the global South and intersect with very different household forms.

A growing body of work on geographies of the household and family offers insights here. As Blunt and Dowling (2006:27) observe, "the domestic is created through the extra-domestic and vice-versa". Whether the focus is geopolitics (e.g. Brickell, 2012), economic policy (Pimlott-Wilson and Hall, 2017) or the enrolment of households in social, industrial or governmental networks (Gibson et al., 2011), geographers have attended to the mutual production of intimate relations and multi-scalar fields of power (Oswin and Olund, 2010). This work has focused, however, predominantly on the context of austerity in UK (e.g. Hall, 2019) or international migration and transnational families (e.g. Graham et al., 2012), with minimal work on development interventions in the global South.

Most cash transfer schemes explicitly target and enter the world through households that are complex social units. Households are not passive and may not respond to cash transfers in the ways anticipated (Ferguson and Li, 2018). Within communities and households, informal and formal modes of social protection become entangled (Bilecen and Barglowski, 2015) and entitlements to resources are constructed through social contestation (McFarlane and Desai, 2015). Garmany (2017), for instance, shows how recipients of Brazil's conditional cash transfer scheme adopt tactics that subvert the design and thereby make demands on the state.

In this paper, we extend geographical conceptualisations of the household by demonstrating that there are three contradictory versions of the household at play in the design, implementation and reception of social cash transfer schemes in Malawi and Lesotho. The households *imagined* in programme design, *documented* operationally and *lived* viscerally all intersect across scales and shape the impacts of policy. Our argument draws on an exploration of the construction, implementation and impacts of household targeted social cash transfers in rural communities in Malawi and Lesotho. Both countries embrace nationwide poverty-targeted cash transfer schemes as key social protection tools. Lesotho's Child Grants Programme (CGP) and Malawi's Social Cash Transfer Programme (SCTP) have different designs[3] but target a minority of households deemed the most vulnerable based on demography and resources.

Following an outline of how our data were collected, we present an argument in three sections. First, focusing on the interaction of national and transnational actors, we explain how and why the CGP and SCTP were brought into existence, came to imagine the target household, and to design the means to document it. Second, we draw on the work of geographers and anthropologists as well as our fieldwork to problematise the 'household' in each setting, explaining how lived households are both highly fluid and porous entities. Third, we illustrate how the mismatch between three versions of the household (imagined, documented and lived) contributes to perceptions of unfairness, provoking subversion of the schemes. We conclude the paper by reflecting on the implications for cash transfer policy and on our contribution to transnational geographies of the family, drawing particular attention to the ways each version of the household plays out across space. While our three-fold conceptualisation of the household derives from research on the implementation of cash transfer schemes in specific community settings, we suggest it may have relevance for analysing how household-focused interventions play out elsewhere.

2. Multi-sited methods

The paper is based on two datasets from a project[4] examining how social cash transfer schemes are produced through, intervene in, and potentially transform, the structural power relations that underlie the reproduction of poverty. The project employed a multi-sited transnational research design to explore how cash transfers impact social relations of gender, age and generation within rural communities in Lesotho and Malawi and how these relate to the political and economic power relations between citizens, national governments and international actors involved in their development.[5]

The first dataset was collected and analysed by Roeland Hemsteede for his doctoral research. 109 in-depth interviews were conducted with purposively selected stakeholders involved in designing, funding and delivering social cash transfer schemes in both countries. Around a third of interviewees were national civil servants and politicians, a third from donor agencies and international NGOs and the remainder from national NGOs, CSOs, consultants and academics. The interviews investigated the role of national and international level structural power relationships in the schemes' design and implementation.

[2] A minority of schemes, notably those in South Africa, target individuals. These are not the focus of this paper.

[3] Elaborated later in the paper.

[4] Social cash transfers generational relations and youth poverty trajectories in rural Lesotho and Malawi https://www.brunel.ac.uk/people/project/110596.

[5] Ethical approval was granted by the relevant institutional ethics committees prior to commencement of the research.

Our second dataset was produced through research in two case study villages with which the wider team had a long-standing relationship. Ha Rateme, a community of 44 households in Lesotho's sparsely populated Maluti Mountains, is 7 km from a tarmac road, two hours' walk from the nearest rural service centre and 3 hours' drive from the capital city, Maseru. Residents engage in pastoralism and subsistence farming but the village is food insecure and employment opportunities (locally and beyond) are diminishing. Eight households were in receipt of a child grant at the time of the research. Lomwe-speaking Nipuru in Malawi's Thyolo District comprises 72 households. Poorly paid employment is available on local tea estates and markets exist nearby, but households have little land, very few assets and extremely low incomes. Eight Nipuru households were receiving a cash transfer. Because cash transfers to Nipuru had been irregular, we conducted supplementary research in another comparable village, Mangani, in Mulanje District.[6]

We draw primarily on data collected using two village-level methods. First, we refer to interviews with all 8 households receiving the child grant in Ha Rateme, all 8 households receiving cash transfers in Nipuru and 4 recipient households in Mangani. These were identified through village-wide household surveys and with assistance from key informants. We interviewed all available household members aged 10 or older about how cash transfers affect relations of generation, age and gender within and beyond the household (93 individuals[7] in total, 42 in Ha Rateme, 37 in Nipuru, 14 in Mangani). Second, we conducted participatory diagramming activities with 16 groups of 3–10 young adults (8 groups in Ha Rateme, Lesotho, 8 in Malawi – 4 in Nipuru and 4 in Mangani), some of whom had received cash transfers while others had not. Most groups were homogenous in gender (half male, half female) and SCT status (again, half the groups comprised individuals from households receiving transfers). Discussions, focused around fictional family trees and village maps, explored perceived impacts of cash transfers on household and community relations. Additional to the above datasets, we interviewed nine community and district level actors involved in SCT implementation.[8]

Throughout the research, the team engaged with national policy-makers and transnational actors involved with cash transfer schemes through regular stakeholder workshops, which offered further insight into the political processes involved. We also subsequently discussed the findings individually with key actors in social protection in both countries.

3. The transnational political production of targeted cash transfers in Malawi and Lesotho

Introduced in Latin American countries in the 1990s, social cash transfers rapidly impressed the international development community and were promoted as a new paradigm to be applied across the global South (Adesina, 2011; Ballard, 2013). Our focus is on two schemes that were conceived in the early 2000s. Malawi's SCTP, targeting ultra-poor labour constrained households, was driven initially by UNICEF and funded by the Global Fund, EU, KfW, Irish Aid and the World Bank. Following pilot studies in 2006, the programme was expanded, reaching all districts by 2018. It is administered by the Ministry of Gender, Children, Disability and Social Welfare and accounts for 1.6% of GDP. Lesotho's CGP was initiated by EU and UNICEF representatives in 2006, launched in 2009 and reached all districts by 2014. Since 2013, Lesotho's government has funded the transfers, with technical support from UNICEF (Angeles et al., 2016). The scheme is administered by the Ministry of Social Development and costs 0.8% of GDP (three times less than the country's social pension). Both schemes were responses to the AIDS pandemic and its impacts on children. Officially the SCTP aims to reduce hunger, poverty and starvation, increase school enrolment and attendance, and invest in the health and nutrition of children in targeted households (UNICEF, 2008). Similarly, the CGP aims to support orphans and vulnerable children to access services, develop life skills and enjoy food security (European Commission, 2007).

Over the past two decades, social cash transfers have become the 'policy instrument of choice' (Adesina, 2011) for addressing extreme poverty and vulnerability, sitting within a technocratic development paradigm. Poverty and vulnerability are understood as attributes of individuals and households that can be addressed through a calculated injection of cash, rather than as products of social relations. Carefully crafted pilot studies and evaluations suggest that cash transfer recipients experience poverty reduction, increased school enrolment and improved uptake of health services (Davis et al., 2016). These studies are used to design highly specified interventions with clearly defined goals and pathways to achieve them.

A key part of the technocratic programme design of cash transfers is targeting – the process of determining who receives payments. 'Universal' transfers, distributed based on relatively fixed categories (often life-course related, e.g. Lesotho's old age pension, paid to everyone over 70) are juxtaposed with 'targeted' transfers, more narrowly focused on nebulous measures of vulnerability and/or poverty. A recent lengthy World Bank report (Grosh et al., 2022) sets out a defence of poverty targeting, in response to growing critiques. Based on statistical modelling and quantitative empirical research, they argue that focusing benefits on those at 'the lower end of the welfare distribution' makes most efficient use of limited funds. Numerous empirical studies, however, have pointed to very high exclusion errors (Kidd and Athias, 2020) as well as intra-community tensions and feelings of unfairness associated with targeting (e.g. Pavanello and Watson, 2016; Puorideme, 2023). The enthusiasm for targeting aligns with 'inclusive neoliberalism' (Hickey, 2010), an ideological commitment to efficiency in public expenditure and incorporating poor people into a market economy while rendering them responsible for their own wellbeing.

Cash transfer targeting decisions are shaped by relations between differently located political actors (Devereux and White, 2010), each with their own interests, and swayed by both ideological and practical considerations. In both Malawi and Lesotho, during our research, transnational actors were immensely influential, but needed both to persuade national governments and satisfy their own funders – considerations these actors refer to as 'political economy'. Narrowly focusing resources through targeting meant measurable impacts could be demonstrated. Impact evaluations of both schemes (Miller et al., 2008; Pellerano et al., 2014) indicating improvements in nutrition and school attendance in recipient households provided useful data for bilateral donors seeking to convince distant taxpayers their money was well spent. Equally, Malawi's Chief Social Welfare Officer, when interviewed, was impressed by the use of simulations to calculate "how much poverty and vulnerability are we reducing?".

Transnational actors advocated targeting for reasons of budgetary restraint. The World Bank required specific indicators to be met in return for its ongoing support for the CGP (Hemsteede, 2023). An international consultant who was heavily involved in designing Malawi's programme

[6] Thyolo District was the one district in which the national government was responsible for the disbursement of the SCT, but limited enthusiasm for the scheme had led to haphazard implementation. In Mulanje, a neighbouring district, payments had been much more regular and Mangani was selected by Evance Mwathunga who is familiar with the area as a comparable village to Nipuru. This was a larger village with somewhat more households in receipt of transfers. Despite Mwathunga having some knowledge of the village, the team were much less well acquainted with community members and relied on local officials to recommend SCT recipient households for interview. Adult household members in this community were noticeably more reticent in criticising the programme directly, probably because of our perceived connection with it, although more critical accounts were provided by the children interviewed.

[7] Some were interviewed on more than one occasion.

[8] The chief and two child grants committee members in Ha Rateme; the Group Village Head, chair of the Community Social Support Committee and informal community support secretary covering Nipuru; a desk officer at Thyolo Council; and the chief and a child protection officer responsible for Mangani.

explained he had recommended an ‘inclusive’ approach targeting poor and labour constrained households because although it would have less electoral appeal than a social pension, the latter “would only reach a small part of the poorest households”. Echoing this, one of Malawi’s Chief Social Welfare Officers suggested holistic household targeting was efficient for a resource constrained country and that, administratively, focusing on the poorest 10% of households was easier than categorical targeting. Notably, Lesotho had introduced a universal social pension against the advice of donors, and political enthusiasm for the CGP was relatively muted. Although the government had accepted financial responsibility for the scheme, they froze the transfer levels while repeatedly increasing the pension.

Arguments advanced were not all framed in relation to data or finance. Explicit ideological stances shaped actors’ personal views and what they felt they could ‘sell’ to electors or others. Different ideas of social justice and deservingness inform positions on targeting (Pruce, 2023). A Malawian working with GIZ, which provides technical support to the SCTP, explained that “there is a strong aversion from Government for a programme … that could be perceived to be a handout”. Malawian politicians remain sceptical of the SCTP, seeing little electoral value in assisting those considered ‘undeserving’, and have therefore been unwilling to assume financial responsibility (see also Hamer and Seekings, 2019), despite the German ambassador publicly making the case that the scheme was a profitable investment (Hemsteede, 2024).

Within the framework of poverty targeted cash transfers, the decision to target households and the methods selected to do so also reflect power relations between trans/national policy actors. These processes involve the production of an imagined household, and its translation into a documented household through selection mechanisms.

The term ‘assistance unit’ is used in social protection circles to refer to the intended recipient of a transfer, which can be an individual (e.g. elderly person or child) but is usually a household (Grosh et al., 2022). From a technocratic perspective, an abstract unit is required that permits differentiation on grounds of poverty or vulnerability. This is deemed easier for a household than an individual in contexts where data on personal income and wealth are very scarce (Grosh et al., 2022). The household is conceived as a legitimate target because it is imagined to function in particular (normative) ways.

While Malawi’s SCTP was household-based from the outset (its Chichewa name, “*Mtukula Pakhomo*”, means “household uplift”), Lesotho’s CGP was not initially envisaged as a transfer to households. UNICEF and other transnational actors proposed that it be paid directly to orphans and vulnerable children, because of doubts whether the interests of children, particularly orphans, were best served by their guardians.[9] Through negotiation, however, it was decided that the grants should reflect children’s household situations and be paid to heads of households with children. A senior officer from Lesotho’s Ministry of Social Development explained “you cannot talk about the child and separate the child from the household. Because once you do that you are creating animosity between the child and the members of the family who are taking care of the child”.

This debate between transnational and national policy actors reflected some contestation over the imagined social function and relations of the household, with the (imagined) family ultimately considered responsible for the child. Often, though, policy discourse simply assumes that targeting a household will ensure individual members’ needs are met, without questioning whether households in practice enable this. The task is simply to identify households with the ‘lowest welfare’ which, Grosh et al. (2022:356) note, “can be measured as the sum of the incomes and assets of the members of the assistance unit.”.

The translation of the imagined household into a documented household through methodologies for selecting recipient households is fundamental to the technology of social protection. In the absence of formal data, proxy means testing is one option. This involves using a survey to collect household level data on consumption and productive resources. In contexts where poverty is widespread and income distributions largely flat, this is fraught with practical challenges (Brown et al., 2018; Devereux et al., 2017). An alternative approach, community-based selection, offers different advantages: communities know who is vulnerable; and by consulting them the legitimacy of programmes is enhanced (Robertson et al., 2014). Two difficulties, however, arise: first, local understandings of deservingness can differ from that envisaged by policymakers (Hossain, 2010); and second, power dynamics within communities inevitably play a role, as community leaders are able to exert influence on selection processes, thus the schemes often empower local elites at the expense of others (Hurrell and MacAuslan, 2012; MacAuslan and Riemenschneider, 2011). Numerous studies have compared the relative advantages and disadvantages of these designs in different settings (e.g. Robertson et al., 2014; Schnitzer and Stoeffler, 2024; Stoeffler et al., 2016), which feed into processes of decision making. Many countries, including Lesotho and Malawi, document households through a combination of proxy means testing and community-based selection. These processes rely to a degree on local actors (chiefs, committees, extension workers) who gather data and express opinions (subject to training and disciplining by the local state).

Lesotho’s CGP and Malawi’s SCTP use subtly different combinations which have been adjusted over time. The CGP targets poor households with at least one child. The 22% of rural households that qualify are selected through a multi-stage process. All households in Ha Rateme were surveyed, and their data entered into the National Information System for Social Assistance (NISSA). A Village Assistance Committee comprising the chief and two others he appointed were trained to identify households that fitted the intended categories. One committee member explained: “‘we were choosing the poorest of the poor, in the order of their destitution”. These households were assessed through a proxy means test, using the NISSA, and in theory the list was returned for validation. However, the committee members were dismayed that ‘the computer’ had neglected their input. One remarked: “Given that we know the kind of people who are needy in the villages, we became surprised when the list came back, seeing that the names of such people were no longer on the list.”.

Malawi’s SCTP targets households deemed ultra-poor (in the lowest income quintile) and labour constrained (having no able-bodied adults aged 19–64, or a dependency ratio higher than 3). Here local actors had a larger role, but they were more distant from the immediate community. Committees of 9[10] locals, supported by 3 local government or NGO extension workers, were selected to cover a cluster of villages. Members were required to have completed primary school and four days of training. They then identified and surveyed the 50% poorest households, accompanied by extension workers. Those interviewed provided definitions of ‘ultra-poor’ and ‘labour constrained’ consistent with official criteria and feared punishment if they registered their own relatives or involved local chiefs in any way. Chiefs did, nonetheless, pay a role. Officially, the Group Village Head would confirm that the listed households existed and were poor. Beyond this, they needed to mobilise people and make representations to government when problems occurred, so they were vested in the process in many ways. The data collected was entered into a Management Information System (MIS) by district desk officers and a proxy means test performed. A list of households ranked by vulnerability status was presented to a community meeting for confirmation, with the qualifying households (10% of the total) highlighted. The chair of one cluster committee observed: “the people that I saw with my own eyes, that they were most needy were 57,

[9] Lesotho’s Director of Social Welfare explained these plans to us when interviewed for another project (ES/E013635/1) in 2008.

[10] Subsequently reduced to 6.

but on the computer only 13 people got lucky". In theory the community can make amendments prior to a final ranking being approved by a District level Social Support Committee. As in Lesotho, however, it seemed that 'the computer' had the final say and was blamed for failing to recognise realities. In Nipuru this was compounded by having been surveyed by someone from another village. There was an informal local SCTP committee but this had no role in the selection process.

The beneficiary registers (NISSA and MIS) are envisaged within the schemes' designs to enable the 'objective' and 'apolitical' selection of a small number of households. In Malawi, some politicians interviewed would have preferred to be involved in selecting recipients, arguing that they were representative of, and familiar with, the needs of their constituents, but donors considered this inappropriate, and contrary to the perceived neutrality of the programme. As in early modern Europe,[11] technical capacity to isolate the household for government attention diminishes the formal influence of community structures (Scott, 1998).

The beneficiary registers (and the trained local actors who deploy them) thus perform the work of translating the imagined household of the design into documented households. As O'Laughlin (2012:24) observes, "recognition of households also gives them bureaucratic identity". The registers transform often nebulous social groupings into defined entities that are made eligible not only for transfers but also additional programming (sometimes referred to as Cash+) intended to enable them to 'graduate' from poverty. Irrespective of how society has historically functioned, the fundamental social unit becomes the household.

In both schemes, household composition, detailed in the registers, is both a qualifying criterion and determines the level of transfer. In Lesotho, during the research, qualifying households were receiving the equivalent of US$23.70 quarterly if they had 1 or 2 children under 18, US$39.35 for 3–4 children and US$49.20 for 5 or more children. At about 21% of average household monthly consumption (OPM, 2014), the grant was much smaller than the country's old age pension. Moreover, with no indexation, transfer values have eroded in real terms. In Malawi, qualifying households in 2017–8 received bi-monthly payments related to household size (rising from US$3.12 for a 1-person household to US$6.72 for four persons), with a US$0.96 bonus for every primary school aged child and US$1.80 for each child in secondary school. While seemingly small, this was a more substantial payment relative to local incomes than Lesotho's Child Grant, making decisions concerning selection of recipient households more contentious.

Yet despite the registers' increasing detail and complexity, the households they document fail to reflect people's lived experiences in either community. Household composition is seldom accurately or meaningfully recorded. Grosh et al. (2022), in their advice on cash transfer design, grapple briefly with two of the difficulties for household targeting that partially underlie this mismatch. First, defining the household can be problematic as not all are nuclear families that pool income and assets. However, while complexities such as polygamous households and informal fostering are mentioned, no answers are proffered. Second, they acknowledge that the composition of households is dynamic. Here they simply advise that household registries be regularly updated with information on divorces, births, deaths and migration in and out. While these challenges related to household composition are acknowledged,[12] the scale and frequency of change (and cost of new surveys) is not. Moreover, no account is taken of them in prescribing the use of household targeting, and they have hitherto received minimal attention in the targeting literature.

4. African households – An elusive target

Household targeting continues to be designed around an imagined household that is fundamentally fixed, stable, bounded and discreet, and independent of social and political context. It is this that beneficiary registers seek to capture and document. As Jupp (2017) observes in relation to UK welfare policy, households imagined by policymakers are individualised and disconnected from their wider geographies. Geographers have challenged this taken-for-granted household, focusing instead on households' capacity to connect people and places across time and space. As Ralph and Staeheli (2011:526) argue, "Geographers' voices have been crucial in enhancing engagement with complex debates on home and migration; they have also been crucial in theorising the spatiality of social relationships, including those that construct home". Households do not simply exist: they are socially produced with diverse characteristics, and embedded in wider social, cultural, economic and political processes.

Geographers have also drawn attention to the failure of policy to reflect the lived experience of households as complex family units (Collins, 2015), with internal dynamics comprising webs of interdependence and reciprocity through which the needs of individuals are met (Liu, 2014). Douglass (2006:421) refers to this as 'householding', signifying "the ways in which creating and sustaining a household is a continuous process of social reproduction that covers all life-cycle stages and extends beyond the family." Much as imagined households are products of transnational policy design, lived households also exceed scalar confines.

Lived households, then, are "messy, mobile, blurred and confused" (Ralph and Staeheli, 2011:519). This is strikingly true in our southern African case study communities. Anthropologists Guyer and Peters (1987), in a special issue of *Development and Change,* drew attention to the diversity of observed household configurations across Africa, challenging the perception, baked into policy, that households are readily definable units which share characteristics, pool resources and remain stable over time. In Africa (as elsewhere), household structures are not primordially defined but are products of distinctive and changing economic, administrative, legal and political processes. They may reflect a need "to expand production in response to policy, to combat state intervention or to survive low wages and uninsured unemployment" (p.198) as well as cultural "practices and ideologies of descent and inheritance, marriage and bridewealth, residence and seniority" (p.200). O'Laughlin (2012:1) summarised these arguments stating that "households are not discrete bounded groups (people draw on networks and structures of extra-domestic kinship for access to resources); households are not homogeneous but rather fractured on lines of gender and generation; households are not fixed forms but constantly evolving processes." These observations are of course not unique to African households, and play out differently across diverse social settings, but they challenge the assumptions of much development policy.

In Lesotho, the structure of households, including relations of gender and generation, partly reflect a long history of labour migration to South Africa (Murray, 1987). The Sesotho term *'lelapa'*, refers to those who reside in a cluster of houses and eat from a single pot. This is the 'household' targeted by the CGP. Many households in Ha Rateme resembled the extended units described by Murray (1981), comprising a (male) head of household, their male descendants, wives and unmarried female offspring. Forty percent were, however, headed by (generally widowed) women, and several widowed, divorced or separated daughters had returned to their natal homes in the village. Many households included grandchildren whose parents had died or resided elsewhere. Given the long history of labour migration, many households had absent family members, and some harboured unrelated individuals including, but not confined to, herders and domestic workers. Women traditionally return to their natal home for the birth and early months of their first

[11] Scott (1998) observes that it was only with the advent of modernity that European states imagined they could intervene (to collect taxes) at the level of the household. Previously they lacked sufficient information or administrative capacity.

[12] In OECD countries, misreporting of household composition is the second largest source of error or fraud after mis-reporting income and assets (Grosh et al 2022).

child (two were at home for this reason during our survey), and that child may later reside with their maternal grandparents for several years. As a group of young male participants illustrated on their family tree, a man may place one of his children in his parent's household "for them to send" (i.e. to run errands) and place another child with his wife's grandparents. There were instances in the village of women sent back to their parents following widowhood and children, rejected by stepfathers, sent to live with their maternal grandparents. Families have fewer offspring today than when Ha Rateme was first surveyed by Nicola Ansell in 1996/7, and households are becoming somewhat more nuclear in form (a young man referred to drawing on his group's village map "a complete family, a mother, father and their children"). Nonetheless, the fluidity of households persists.

In our Malawian case study, as in other matrilineal, matrilocal communities in southern Malawi, the household documented (albeit imperfectly) through the SCTP is the *'banja'*, which typically comprises a woman, her husband (if any) and their immediate offspring, and sometimes an elderly mother, younger sibling, niece or nephew (see Peters, 2010). Importantly, but ignored in policy, these small units exist within clusters of households of matrilineal kin called *'mbumba'* – groups of sisters who are represented by an elder brother who is likely to live with his wife in another village.[13] This nesting of units that fulfil different social functions is not uncommon in Africa (Guyer and Peters, 1987) and can make it difficult for individuals to express what 'household' they belong to (O'Laughlin, 2012). Often, among the Lomwe, the bond between brother and sister is stronger than that between husband and wife, as the marriage is likely to be temporary. Typically, boys in Nipuru build their own huts to sleep in as teenagers, move to their wives' villages on marriage and build a house, then return to their home village upon divorce, leaving their children behind. Relations among related *maanja*[14] are not always harmonious. An elderly man complained that his mother received cooked food from a daughter who lived some distance away as the daughters and granddaughters she lived among neglected her. Relationships with non-kin neighbours are often important, and *mbumba* are part of wider lineage groups, some of whom are likely to be living in town (Peters, 2010).

Thus, far from the stable, bounded households that poverty-targeted cash transfer programmes imagine and depend on, lived households in both settings are fluid and porous, with changing and uncertain membership and transfers of wealth and social obligations that extend beyond the immediate unit. There are also very marked differences between the settings. While well understood by anthropologists and others, the implications of such household characteristics have been neglected by the development sector. Writing about poverty assessments, O'Laughlin (2012:23) noted "in most African countries, intra-household inequality is often mentioned, but the arguably more important issue of the determinants of variation is seldom analysed. Even less do we see poverty assessments grappling with the non-discrete embeddedness of households and their processual character." Studies of household-targeted cash transfers likewise have explored the implications of (gendered) intrahousehold inequalities (see, for instance, Duflo, 2003), but remarkably little attention has been paid to households' fluidity or porous boundaries.

5. Household targeting in practice: randomness, resentment and subversion

A cash transfer was awarded to a Nipuru household that included 70-year-old Esther and her very elderly mother. The wider family perceived that the grant was for the older woman and, in 2016, Esther told us that, because she had not realised that children could be included, she had not registered her grandchildren. The grandchildren were living elsewhere at the time of registration, but subsequently moved in. By 2018 Esther had managed to register one grandchild, but other households had registered more and consequently received more money. Many children moved in and out of the house during our research (some of them being registered elsewhere for a humanitarian cash transfer), and Esther's adult son returned home following a divorce.

Esther's mother died before the first payment was made. Esther reported this and was told that the cash transfer would now come to her. In 2016 she said she shared the money with her sisters (part of the mbumba), as they too were her mother's daughters. By 2018, Esther's inheritance of the transfer had become contentious. Esther had used a transfer payment to buy goats which she sold at a profit; combined with a further payment, this allowed her to improve her house. She insisted she had been told that should she not do this she would be removed from the programme as its purpose was for "people to live in modern houses". Her sisters resented that she was benefiting more than they were and had threatened to ask the headman to have her deregistered. Esther's daughter told us "Because the money was for the mother, all the children have the right to access the money, since she was a mother to all of them, so it wasn't right that one child should be accessing that money." It was eventually agreed that once the house was finished, the sisters would share the money equally. Nonetheless, one sister raised this issue very angrily with the district officials at a village meeting we organised, causing the headman to end the entire discussion saying this was necessary to prevent a fight.

This example highlights a number of ways in which Malawi's SCTP, in its design and documentation, fails to recognise the fluidity and porosity of households which are echoed in other households in both case study communities. Births, deaths and migrations continually alter household membership such that criteria are no longer met, and social expectations shape flows of resources that transcend the targeted households.

Although the SCTP targets households, it was perceived in Nipuru as a grant for individuals. Even the chair of the committee that identified potential beneficiaries talked repeatedly about 'needy people', rather than households. Laminated certificates name a main and an alternative receiver. The main recipient was usually elderly and often living alone. As in Lesotho, community members generally considered elderly people the most deserving. Deaths of elderly recipients may cause a household to cease to meet the SCTP criteria, because the dependency ratio is reduced or the household dissolves entirely, remaining members moving into other *maanja*. Although deaths are supposed to be reported, this seldom happens, as people suspect that funds no longer claimed will be embezzled. SCTP entitlements were treated as individual properties to be inherited, as exemplified in both our vignettes, rather than allocations to households based on current membership and resources. While familial relationships were certainly significant, the household, as documented through the SCTP, did not resonate with community members as an appropriate unit for income.

Both schemes take account of the number of children in households. In Lesotho, the child grant is allocated based upon the number of children under 18. In Malawi, the dependency ratio determines whether a household qualifies, and the number of children determines the size of the grant. Yet records of children in documented households are highly inaccurate. Registering new babies proved difficult. In Lesotho, where the household imagined in the CGP was more resonant with the *lelapa*, women in a focus group complained "we always go with the [birth] certificates and they will just look at them, but without availing the money". The Village Assistance Committee is supposed to assist in these situations, but complained that although they delivered letters from the chief, nothing happened. Moreover, when children are born into non-qualifying households, or where parents die leaving children orphaned, as women in Lesotho complained, these households may meet the criteria for transfers, but without a new registration exercise they will not be considered. Such retargeting is often talked about but rarely

[13] *Pakhomo* (as in *mtukula pakhomo),* literally "at the door", indicates those sharing a physical dwelling more than either of these terms, but it is the *banja*, not the *mbumba* that dwell together.

[14] Plural of *banja*.

happens as it would be extremely costly. Thus, the documented household of the CGP regularly failed to accurately correspond with how villagers lived their households.

Changes in household membership also arise through migration associated with employment, marriage, divorce and other reasons. Elderly recipients like Esther, whose adult children return, may cease to be labour constrained. Also in Malawi, Julita was awarded a cash transfer as a double-orphaned single mother; she subsequently married a comparatively affluent man but continued to receive the transfer. Children frequently move between households of an extended family (see Ansell and van Blerk, 2004): Julita's youngest, for instance, was now living with her grandmother. Similarly, Esther sought to boost her cash transfer income by taking in her grandchildren (who were simultaneously registered at her sister's home for a humanitarian cash transfer). In Nipuru's nested household structure it was unclear which household children 'belonged to', especially given that teenage boys build their own huts to sleep in. While Lesotho's household structures are less ambiguous, they are just as fluid. Mamoletsane, for instance, moved to Maseru for factory work, placing her children with their maternal grandmother in another village. Yet her household was registered for a child grant, which was paid to her husband (the only resident member) without her knowledge. The chief observed "it was just luck that he got the grant". More dramatically, households split and reform over time. When mud brick houses collapse (a common occurrence in Malawi during the rainy season), others in the *mbumba* may take in the residents for months or years until a new structure is constructed.

Beneficiary lists are thus outdated very quickly and with ineffective review mechanisms they are rarely updated. Consequently, community perceptions of lists being inadequate and not reflecting reality propagate. Table 1 illustrates changes in household membership in the eight cash transfer recipient households in Nipuru across a 2-year period.

Not only are households fluid, their boundaries are porous to resource flows. Related households provide mutual support. In Malawi, particularly, an individual *banja* may appear lacking in resources, but be well supported by the wider *mbumba*. The *mbumba* may not eat together, but many women talked of sharing money or maizemeal[15] with their sisters. As one explained: "There are four households here and I could not eat alone while others had nothing to eat." She, however, like several other Nipuru recipients (including Grace and Julita) was related to the headman; their receipt of cash transfers was greatly resented by others because they were not viewed as needy.[16]

Rural households, particularly in Lesotho, are often supported by migrant family members. Remittances can make a considerable difference to a household, but can be sporadic and unreliable, hence their inclusion in assessments of household resources is problematic and may not be recorded. Besides Mamoletsane, mentioned above, one father in Lesotho divulged that the community had selected his family for a child grant despite his income from labour migration. A VAC member referred to the unreliability of family members and the low level of wages to justify the inclusion of such households.

Table 1
Fluidity of the Malawi SCTP recipient households.

Recipient household	Change in household membership 2016–18 (cash transfers did not change except where noted)
1	Son moved out, granddaughter moved in
2	Recipient died, granddaughter moved out to stay with parents, taking cash transfer with her
3	Daughter and grandchildren moved out having rebuilt their house
4	Great grandmother died, two grandchildren moved out, three grandchildren moved in
5	Adult daughter moved out
6	No change 2016–8, but 7-year-old daughter stays with grandmother elsewhere
7	Two grandsons moved out when they married
8	This elderly couple moved into the village from a neighbouring village, bringing their cash transfer

As much as income flows into households from outside, it also flows outwards to fulfil social obligations to kin in ways not imagined in the household of cash transfer design. In southern Malawi, for instance, men's obligations toward their natal kin may outweigh those toward their wives and children (Peters, 2010). Obligations of adults toward elderly kin and young children (including grandchildren) persist, irrespective of whether they are co-resident (and many children live apart from their parents). Thus, the demands upon the resources of a household cannot be understood simply by documenting the household's members in a register.

The inability of targeting schemes to recognise the fluidity and porosity of southern African lived households[17] means that the selection of recipients is based on a fiction. Unsurprisingly, recipient households are not unequivocally the most vulnerable, even based on the schemes' own measures. In Lesotho, we applied the CGP criteria (the NISSA Proxy Means Test) to survey data we had collected from households (*lelapa*) a year or so after they were formally assessed. This identified fourteen households with children as the most vulnerable. Of these, six received child grants, but not the two that scored lowest. We also applied a Multidimensional Poverty Index (MPI) to the Lesotho data. Seven households with children had high MPIs (exceeding 0.5) but only one of these received a child grant. In a larger study of Malawi's SCTP, "quantitative targeting analysis showed that, while the programme is reaching ultra-poor labour constrained households, the inclusion error is estimated to be as high as 55 per cent and the exclusion error is estimated at 54 per cent" (Angeles et al., 2016:298).

The cash transfers not only fail to reach those envisaged in their design, they also fail to reach those deemed most deserving by the rural communities. Inevitably, members of both communities believed the schemes select beneficiaries either inappropriately or arbitrarily. Many of those who received a grant expressed bafflement as to why they had been selected. A middle-aged man in Lesotho said: "To other people, it is as if I am getting it by mistake; like when someone enters the house and finds this bag [of maize], not knowing what I have done to get it while he has nothing.".

In Malawi, many referred to having 'got lucky'. At the same time, they said neighbours gossiped about them and expressed resentment (see MacAuslan and Riemenschneider, 2011). One recipient observed: "There are some people who complain, saying why are they giving to those people only, but not to us. So, we do not say anything, we just leave it, since we also just got lucky." Interviews with non-recipients similarly revealed incomprehension of targeting criteria and often a view that certain households were favoured, for instance because they were related to the chief. A Lesotho woman observed: "the person who will be getting the money would be the one whose life is better, not the one who is struggling". Broadly, there was a strong belief that everyone in the communities was poor, so everyone should receive transfers. Ellis (2012) has noted the difficulties posed by cash transfers in contexts where 'everyone is poor' and giving transfers to some – even if targeted effectively to the poorest – raises their incomes above those slightly less

[15] Staple food in both villages.

[16] Village chiefs/headmen in both countries receive government stipends and are generally better off than most.

[17] Efforts to identify households for targeting are resonant of Scott's (1998) description of mapping land ownership for taxation purposes: "The cadastral map is very much like a still photograph of the current in a river. It represents the parcels of land as they were arranged and owned at the moment the survey was conducted. But the current is always moving, and in periods of major social upheaval and growth, a cadastral survey may freeze a scene of great turbulence" (p.46).

poor, thereby giving rise to a sense of unfairness.

In response to these perceptions, cash transfers were subject to individual and collective subversion. As Sen (1995:22) pointed out, one should "see the people to be influenced by targeted benefits not just as patients for whom things have to be done but also as agents whose actions and choices are central to the operation – and distortion – of targeting arrangements." At one level, Community-Based Targeting is used to subvert the schemes' intentions. In Malawi, elderly people (and their households) were included preferentially. Headmen were said to have been involved in selecting beneficiaries, and in Ha Rateme chose the committee that initially identified households. To some extent this represents a capture of the schemes by local elites for their own gain, as seen in selection of Nipuru's headman's relatives as beneficiaries, but it also reflects a different perspective on how the transfers should operate.

The disjuncture between how the schemes functioned and community views about how they should work also led to manipulations that distorted the original focus on a specified minority of households. These manipulations made use of social structures within the household and the community to undermine the formal targeting measures. Besides the inheritance practices witnessed in Malawi, sharing was widespread, both informally and, in Nipuru, under instruction from the headman who had convened a village meeting at which he told recipients they must choose at least one neighbour to share with (thereby increasing his patronage substantially at no cost to himself). One woman in Malawi explained: "The best way is just to share the money so that at least everyone has access to it and they can be living happily." Sharing beyond the immediate household was also described in Lesotho. A father noted:

> "Much as I was told I shouldn't use it, it's the children's, I am not able to turn a deaf ear when I see problems, not at all. I will still give a helping hand like in the old days. If I have money I will give it to my mother and say she should buy some paraffin. It's not the case that, because it is said to be the children's, it cannot be used to help someone else."

People in Malawi explained that children might be sent to live with grandparents if the latter were beneficiaries. Ultimately, the assistance could benefit many: "it is like a chain, because when you assist this one, they will have a heart to help these ones … It is you who was helped, but it has also reached these others.".

Both communities actively opposed 'double-dipping', where the same households benefit from more than one intervention (e.g. 'Cash+' schemes). In Lesotho, for instance, people who received the child grant were denied food aid, contrary to the intended rules. It seemed particularly unfair that if beneficiary households were not perceptibly poorer than other households, they should benefit from multiple interventions. Lesotho politicians also opposed double-dipping. A Senior Programme Assistant for a humanitarian organisation observed: "the government always advises [that it] is very fundamental that if one household benefits from programmes from UNICEF [they] should not get double assistance from World Food Programme or any other partner." Yet donors, keen to demonstrate the impact of their interventions, want them to remain narrowly focused on a few households rather than diffusing the impacts more widely. While Lesotho's government argued for wider coverage with smaller transfers on the basis that "some bread is better than no bread", a small benefit to many households is less impressive than being able to show beneficiary households achieving much more than non-beneficiaries.

Policymakers, keen to stop subversion, have redesigned their targeting processes, moving away from Community-Based Targeting and re-concentrating power at the (inter)national level (Hajdu et al., 2020; Hemsteede, 2020). The result has been a shift toward more 'objective' and 'measured and verified' household data (Ulrichs et al., 2017). In Lesotho, community interpretations of the CGP were considered to deviate too far from intended design so it was redesigned in 2016. Malawi is rolling out a 'Unified Beneficiary Registry' capturing data on 50–100% of the population from whom the 10% to benefit will be selected with minimal community involvement. Those in power at the (inter)national level try and regain control over the population by further developing their technical capabilities to monitor and manage people, rather than trying to understand and embrace existing local realities (Hemsteede, 2024). Such techniques may inhibit subversion but are unlikely to perform better at reaching the most vulnerable or to win support in communities that perceive targeting as arbitrary.

6. Conclusions

In this paper we have built on the work of geographers exploring how households and social policy are mutually produced through multiscalar fields of power (Oswin and Olund, 2010). Our research contributes empirically and theoretically to geographies of both social protection policy and the household. Specifically, we have theorised that three spatially expansive versions of the household (imagined, documented and lived) are at play in the design, implementation and experience of southern African cash transfer schemes. This conceptualisation is likely to have analytical value in understanding any social policy intervention that seeks to act through the household, albeit revealing different effects in different settings.

The contradictions between the versions of the household that are imagined by policymakers, documented in beneficiary registers and lived within communities at least partially explain why the two schemes we focus on do not behave as intended in our research settings. Poverty targeting requires selection of households with defined characteristics – numbers of children, dependency ratios, assets and/or income – but the fluidity and porosity of lived households in our case study communities means that any such characteristics that are documented are at best temporary and at worst fiction. It is impossible meaningfully to identify the poorest 10 or 20%. As a result, the communities experience the schemes as arbitrary or unjust and subvert the targeting process.

Our conceptualisation of the household is underlain by – and contributes to – an analysis of multi-scalar power relations. The power relations that embed households are important to the functioning of cash transfers and other forms of social policy – even those targeting individuals. As Hurrell and MacAuslan (2012:255) note, "implementing a system of cash transfers (even a pilot project) is not an apolitical policy intervention and in fact will influence quite profoundly relationships between individuals within households, within communities and within the broader polity." Recipients in both communities reported experiencing resentment and tensions within and between families relating to how the households were documented and selected. Different responses were observed and there was clearly a degree to which local elites were able to capture the benefits which, as evident in the case of Grace, was made easier by the operationalisation of a contextually inappropriate definition of a household. It is also possible that, through this and other means, the grants exacerbated social inequalities. Moreover, the funding of households documented in this way may undermine protective cultural practices of mutual assistance (research participants observed that they no longer needed to support elderly grandparents) and even contribute to the nuclearization of lived household forms by setting expectations as to who should benefit. Even if, at national level, injection of cash into rural communities has a positive impact on poverty statistics, at community level some effects are negative.

Our three-fold conceptualisation proves useful in analysing this situation. First, it directs our attention to the question of why those designing and funding the schemes persist with an imagined household so dissonant with lived experience. Both schemes were instigated by transnational actors and funded in the first instance by donors who were inspired by technocratic models that promise maximum impact on severe poverty at minimal cost. These models are in turn underlain by a neoliberal world view in which populations can be managed effectively and problems erased without large-scale public spending. Cash transfer schemes are supposedly carefully designed to reach the most deserving, with household targeting providing an apparently objective means of identifying the poor. Narrow targeting allows impacts on nutrition, health and education to be made visible, both to electorates in donor countries and to national governments that might be persuaded to take on the costs. Moreover, the household becomes a unit for accountability, enabling claims of reaching, for instance, 10,000 households. The imagined household, then, is produced in the power-laden interaction between transnational and national political actors. It serves their needs but requires simple – and globally understood – definition (see Scott, 1998 on how complex realities become simplified to render them accessible to policy).

The documented household is the imagined household translated into beneficiary registers that digitally organise detailed household-level information. These registers are products of national and international systems of organisation, organised through several levels of government, with local actors involved in the collection of data. In many respects they more closely resemble the household imagined in policy than that lived in the community. Registers are inevitably immediately out of date and, given slow, poorly funded, inflexible processes and lack of confidence in the systems, they can never capture household dynamics. This expanding exercise of biopower reflects the Foucauldian critique of the household census as an observational instrument of the modern liberal state.

The lived household, by contrast, is fluid, porous and dispersed across space. While schemes may purport to address poverty by focusing on those most in need, concentrating resources on a small minority of seemingly arbitrarily selected households is considered unacceptable within affected communities. Beneficiaries commonly fail to report changes in household structure that would disqualify their households, but also actively change composition to capture transfers (for instance, taking in children that 'belong' elsewhere). Recipients also share their grants beyond their immediate households to both neighbours and non-resident family members to fulfil social obligations or as demanded by local leaders, keen to bestow patronage in new ways.

The three versions of the household through which cash transfer schemes play out are ultimately both necessary and irreconcilable. Produced and shaped through multi-scalar power relations, each needs to take a particular form. By far the most flexible is the lived household, which eludes documentary capture but shifts in response to scheme design. The sharing of transfers undermines the model: where spread very thinly, payments are unlikely to produce the poverty-busting effects the schemes promise. When informed that people were being told to share their grants, a Malawi-based donor agency official complained that this would make it harder to demonstrate the benefits to recipient households, reducing support from donor country taxpayers.

There is, nonetheless, awareness of the contradictions within policy circles as well as the local communities. The government and NGO officials who attended our policy workshops all recounted the same coherent narrative about how cash transfers work, but in private many acknowledged that our findings corresponded with their anecdotal experience. One GIZ officer commented on Malawi's poverty targeting mechanism "it's not efficient, it's not effective, there is a lot of error, it's expensive" and provocatively suggested: "if you're gonna make mistakes anyway you might as well make the mistakes in a random way".[18] Significantly, the targeting of both schemes is being revised, not to take account of the fluid and porous lived household, or community perceptions of deservingness (the idea that all should benefit), but rather to impose more rigidly the technocratic ideal through beneficiary registers and proxy means testing. Community perspectives, insofar as they were included, are being designed out, despite evidence that schemes that respond to local prioritisations are more likely to succeed (Devereux and White, 2010; Hemsteede, 2023).

Much previous research has explored the impacts of cash transfers on household relations and even on household form. Targeting, too, has been the focus of hundreds of empirical studies. However, minimal attention has been paid to how household targeting is designed and implemented through households. Our research has shown that the household is highly consequential in understanding how cash transfer designs impact on social and economic relations within our two case study countries.

While our research indicates that household targeting of cash transfers is inevitably flawed, there is an alternative. A universal or categorical transfer (such as a universal child grant or old age pension) may be similarly thinly spread (and with low levels of funding would not create demonstrable impact of the sort funders seek). However, as with Lesotho's old age pension and South Africa's child grant (Hajdu et al., 2020; Hemsteede, 2020), such a transfer is likely to achieve greater acceptability at both community and national government levels. It is more likely to become seen as a rightful entitlement, might therefore attract greater funding and be more effective in addressing poverty and vulnerability in the longer term.

Contributing to geographies of the household, our empirical work highlights how different versions of the household exist in the design, implementation and lived experience of policy. Each of these versions is constructed somewhat independently of the others, through power relations distributed across space, and their irreconcilability partly accounts for the failure of technocratic development models to operate as envisaged.

We have developed this conceptualisation of the household based on research in specific empirical contexts and acknowledge that cash transfer schemes may play out differently in other settings, partly because households differ in form and function, but also because transfers take different forms. In Latin America, or even in South Africa, transfer levels are relatively higher and reach a larger share of the poor, which might render discrepancies between imagined, documented and lived households less contentious. However, while the findings may not be empirically generalisable beyond these contexts, we suggest that the 3-fold conceptualisation of the household offers a useful analytical framework that is potentially relevant to many other forms of intervention that are produced through multi-scalar relations, and which play out through households in other parts of the world.

CRediT authorship contribution statement

Nicola Ansell: Writing – original draft, Supervision, Resources, Project administration, Methodology, Investigation, Funding acquisition, Formal analysis, Data curation, Conceptualization. **Roeland Hemsteede:** Writing – review & editing, Writing – original draft, Methodology, Investigation, Formal analysis, Data curation. **Flora Hajdu:** Writing – review & editing, Methodology, Investigation, Funding acquisition, Conceptualization. **Thandie Hlabana:** Writing – review & editing, Supervision, Methodology, Investigation, Funding acquisition, Conceptualization. **Lorraine van Blerk:** Writing – review & editing, Supervision, Methodology, Investigation, Funding acquisition, Conceptualization. **Evance Mwathunga:** Writing – review & editing, Supervision, Methodology, Investigation, Funding acquisition, Conceptualization. **Elsbeth Robson:** Writing – review & editing, Methodology, Investigation, Funding acquisition, Conceptualization.

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[18] The fact that the World Bank suggests using a public lottery to select beneficiaries (Bance and Schnitzer, 2021) indicates that reaching the 'right households' is relatively unimportant.

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Data availability

I have shared a link to the data used

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