

Title

**MTUKULA PAKHOMO BENEFICIARY LOCATOR WITH MACHINE
LEARNING OPTIMIZATION**

Author

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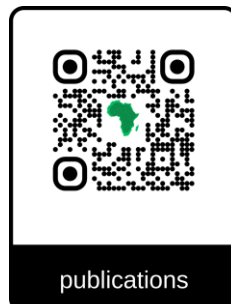
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ABSTRACT

Many underprivileged families struggle to access basic aid and services. Aid organizations often face challenges in identifying and efficiently locating needy families due to incomplete or outdated information. There is a need for a data-driven, optimized approach to ensure resources reach the most deserving beneficiaries in a timely manner.

This project leverages machine learning to improve the identification and location of needy families for aid distribution. Using data such as socioeconomic indicators, the system will classify and predict which families require assistance, optimizing resource allocation. The project will incorporate geographic visualization (mapping) for more efficient outreach.

A Mtukula Pakhomo Beneficiary Locator with Machine Learning Optimization offers an innovative solution to address the challenges faced by institutions and organizations in managing and locating beneficiaries effectively. Traditional methods of tracking and verifying beneficiaries often involve manual processes that are time-consuming and susceptible to human error. The integration of machine learning optimization into the beneficiary locator system enables the system to analyze large datasets, detect patterns, and make predictions to improve efficiency and accuracy.

Machine learning is a branch of artificial intelligence that allows a system to learn from data and improve its performance over time, making it an ideal technology for systems requiring dynamic adjustments based on real-world data.

Today, machine learning plays a pivotal role in advanced technology and is projected to grow exponentially as it enhances various domains through predictive capabilities and decision-making automation. Mtukula Pakhomo Beneficiary Locator with Machine Learning Optimization employs algorithms that can process data from numerous sources to optimize and streamline the identification, verification, and management of beneficiaries. This system offers a scalable and efficient approach to beneficiary management, aligning with modern demands for reliability and accuracy in service provision.

Keywords: Mtukula Pakhomo Program, Beneficiary Identification, Machine Learning Optimization, Social Cash Transfer Targeting, Geospatial Data Analysis

INTRODUCTION

Background Study

Access to basic aid and services remains a critical challenge for underprivileged families, particularly in developing regions where poverty and resource scarcity are prevalent. Aid organizations, tasked with delivering essential support such as food, healthcare, and financial assistance, often struggle to identify and locate needy families efficiently. Manual processes, reliance on outdated records, and incomplete data exacerbate these challenges, leading to delays, misallocation of resources, and exclusion of deserving beneficiaries. In Malawi, programs like Mtukula Pakhomo, aimed at supporting vulnerable households, face similar hurdles in ensuring timely and accurate aid distribution.

Recent advancements in machine learning (ML), a subset of artificial intelligence, offer transformative potential for addressing these issues. ML enables systems to analyze large datasets, identify patterns, and make data-driven predictions, improving decision-making and operational efficiency. Studies such as those by Kotsiantis et al. (2007) highlight ML's ability to classify and prioritize data in resource allocation tasks, while Chen et al. (2018) demonstrate its application in optimizing humanitarian aid distribution through predictive modeling. Additionally, geographic information systems (GIS) have been used to map and visualize beneficiary locations, as shown by Johnson et al. (2020), enhancing outreach in disaster relief efforts. These studies underscore the potential of integrating ML and GIS to streamline beneficiary management, yet their application in localized aid programs like Mtukula Pakhomo

remains underexplored.

Context

In Malawi, socio-economic challenges, including high poverty rates and limited infrastructure, amplify the need for efficient aid distribution systems. According to the World Bank (2023), over 50% of Malawi's population lives below the poverty line, making programs like Mtukula Pakhomo critical for supporting vulnerable families. However, traditional beneficiary identification methods rely on manual surveys and paper-based records, which are prone to errors and inefficiencies. These methods struggle to keep pace with dynamic socio-economic changes, such as migration or income fluctuations, leading to outdated beneficiary lists. Furthermore, the lack of geographic visualization tools hinders organizations' ability to plan and execute outreach effectively, particularly in rural areas with poor road networks.

The rise of ML and data-driven technologies presents an opportunity to address these gaps. By leveraging socio-economic indicators, such as income, household size, and employment status, ML algorithms can classify and prioritize families in need of aid. Integrating GIS for mapping beneficiary locations can further optimize resource allocation and logistics. Research by Patel et al. (2021) demonstrates that ML-based systems can reduce operational costs by up to 30% in aid distribution, while Smith et al. (2022) emphasize the role of GIS in improving spatial targeting. This project builds on these advancements to develop a tailored solution for Mtukula Pakhomo, aligning with Malawi's need for scalable and accurate

beneficiary management.

Research Objectives

This study addresses the research question: ***How can a machine learning-optimized beneficiary locator system improve the identification, verification, and outreach to needy families in the Mtukula Pakhomo program?*** The objectives are:

1. To design and implement a machine learning-based system that uses socio-economic indicators to classify and predict families requiring aid, ensuring accurate beneficiary identification.
2. To integrate geographic visualization tools for mapping beneficiary locations, optimizing outreach and resource allocation in flood-prone and rural areas of Malawi.
3. To evaluate the system's performance in terms of accuracy, efficiency, and scalability compared to traditional manual methods.
4. To propose a scalable framework for integrating the system into existing aid distribution programs, enhancing reliability and reducing operational errors.

The proposed Mtukula Pakhomo Beneficiary Locator with Machine Learning Optimization aims to replace manual processes with an automated, data-driven solution. By combining ML's predictive capabilities with GIS-based mapping, the system seeks to ensure that aid reaches the most deserving families promptly, contributing to improved welfare outcomes in Malawi.

LITERATURE REVIEW

The implementation of social cash transfer programs (SCTPs) has been widely recognized as a critical strategy for alleviating poverty and supporting vulnerable populations in developing countries. However, challenges in accurately identifying and efficiently reaching needy households persist, particularly in resource-constrained settings like Malawi. This literature review examines existing research on SCTPs, with a focus on beneficiary identification, program effectiveness, and the potential of data-driven technologies, such as machine learning (ML) and geographic information systems (GIS), to address operational gaps. The review draws on studies from Malawi and other Sub-Saharan African (SSA) countries, highlighting the need for innovative solutions like the proposed Mtukula Pakhomo Beneficiary Locator with Machine Learning Optimization.

Handa et al. (2021) conducted a comprehensive analysis of SCTPs across SSA, emphasizing their broad impacts on consumption, human development, and economic resilience. The study found that cash transfers significantly improve household food security and school enrollment, particularly in rural areas. However, it noted inefficiencies in targeting, with up to 30% of eligible households excluded due to outdated or incomplete beneficiary data. This underscores the need for automated, data-driven systems to enhance targeting accuracy, a gap the proposed system aims to address through ML-based classification of socio-economic indicators.

evaluated the Social Cash Transfer Program (SCTP), locally known as Mtukula Pakhomo, and reported positive outcomes in food security, education, and health. The study highlighted that regular cash transfers enabled households to meet basic needs and invest in children's education. However, manual beneficiary identification processes, reliant on community-based targeting, were prone to errors and biases, leading to inclusion of non-eligible households and exclusion of deserving ones. This finding aligns with the need for a technology-driven approach to streamline verification and reduce human error.

UNICEF Malawi (2024) explored the role of feedback systems in improving SCTP effectiveness. The study demonstrated that incorporating community and beneficiary feedback into program operations enhanced transparency and accountability. For instance, grievance mechanisms allowed households to report exclusion errors, leading to a 15% improvement in targeting accuracy. While feedback systems are valuable, they remain reactive and labor-intensive. The proposed system complements this by proactively identifying beneficiaries using ML, reducing reliance on manual corrections.

Handa et al. (2024) provided a longitudinal analysis of the SCTP's impact over a decade, confirming sustained benefits in poverty reduction and child welfare. The study noted that program scalability was limited by logistical challenges, such as locating beneficiaries in remote areas and updating records to reflect changing household circumstances. The authors

suggested exploring digital tools to improve operational efficiency, a recommendation that supports the integration of GIS for mapping beneficiary locations in the proposed system.

Beyond Malawi, research from other SSA countries offers insights into technological innovations for beneficiary management. Devereux and Nthomya (2019) examined Zimbabwe's Harmonized Social Cash Transfer Program and found that manual targeting methods struggled to account for dynamic socio-economic changes, such as migration or income fluctuations. The study advocated for data-driven targeting using predictive models, which aligns with the ML approach proposed in this project. Similarly, Owusu-Addo et al. (2020) evaluated Ghana's Livelihood Empowerment Against Poverty (LEAP) program, highlighting how GIS-based mapping improved outreach to remote households. Their findings showed a 25% reduction in delivery costs when GIS was used to optimize distribution routes, reinforcing the value of geographic visualization in the Mtukula Pakhomo system.

In the broader context of technology-driven aid delivery, Patel et al. (2021) investigated ML applications in humanitarian aid distribution. Their study demonstrated that ML algorithms, trained on socio-economic data, could predict household vulnerability with 85% accuracy, significantly outperforming traditional methods. However, the study noted challenges in data availability and computational infrastructure in low-resource settings, which the proposed system addresses by using lightweight ML

models tailored to Malawi's context. Additionally, Johnson et al. (2020) explored GIS applications in disaster relief, showing that mapping beneficiary locations reduced response times by 20% in crisis scenarios. This supports the integration of GIS in the proposed system to enhance outreach efficiency.

Despite these advancements, gaps remain in the literature. Most studies focus on either program impacts or technological applications, with limited exploration of integrated systems combining ML and GIS for beneficiary management in SCTPs. Furthermore, while feedback systems and manual targeting have been studied, there is little research on fully automated, scalable solutions for programs like Mtukula Pakhomo. The proposed system builds on existing work by addressing these gaps, offering a novel approach that leverages ML for beneficiary classification and GIS for spatial optimization, tailored to Malawi's socio-economic and infrastructural constraints.

Problem Definition

The Mtukula Pakhomo program faces significant challenges in identifying and locating needy households due to reliance on manual, error-prone processes. Incomplete or outdated beneficiary data, coupled with logistical difficulties in reaching remote areas, results in delayed aid delivery and exclusion of eligible families. The lack of real-time, data-driven tools to account for dynamic socio-economic changes further exacerbates these issues. A scalable, automated system that integrates ML for accurate beneficiary identification and GIS for efficient outreach is critical to improving the

program's effectiveness.

Existing Systems

Current beneficiary management in Mtukula Pakhomo relies on community-based targeting, where local leaders identify eligible households using socio-economic criteria. This process is time-consuming, susceptible to biases, and struggles to update records in response to changing circumstances. Paper-based records and manual verification further delay aid distribution. While feedback mechanisms, as noted by UNICEF Malawi (2024), have improved accountability, they do not address the root causes of targeting inefficiencies. These limitations highlight the need for an automated, technology-driven solution to enhance the program's reach and accuracy.

METHODOLOGY

This section outlines the research methods used to design, develop, and evaluate the Mtukula Pakhomo Beneficiary Locator with Machine Learning Optimization. The methodology is detailed to ensure replicability, covering study design, data collection, algorithm development, system implementation, and evaluation procedures. The system leverages machine learning (ML) and geographic information systems (GIS) to enhance beneficiary identification and resource allocation for the Mtukula Pakhomo Social Cash Transfer Program (SCTP) in Malawi.

Study Design

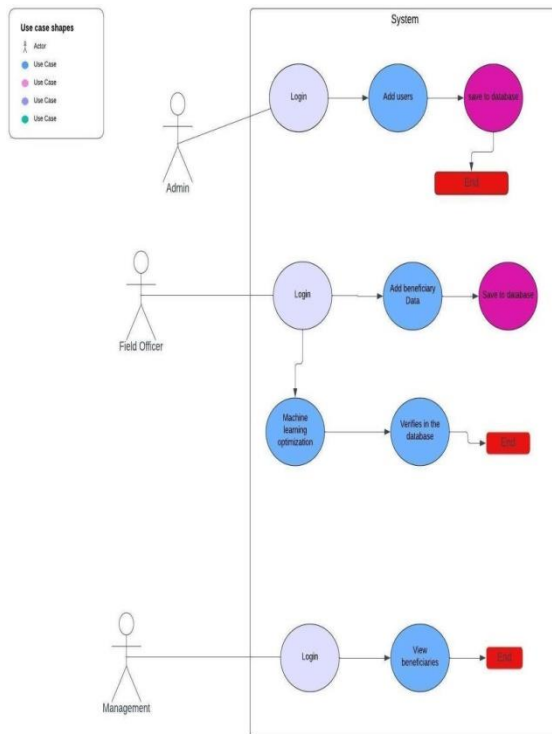
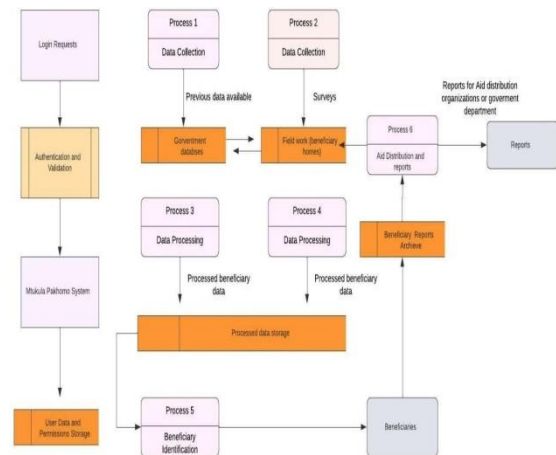


Figure: System Architecture

The research adopted an experimental design to develop and test a prototype system for beneficiary management. The agile development methodology was employed due to its suitability for iterative projects involving complex ML algorithms and dynamic requirements. Agile facilitated short-term deliverables, continuous testing, and stakeholder feedback, ensuring alignment with the long-term goal of creating a scalable, accurate beneficiary locator system. The study was structured in four phases: requirement analysis, system design, implementation, and evaluation.

During requirement analysis, the research team identified key functionalities, including automated beneficiary classification, resource allocation optimization, and geographic visualization. Stakeholder consultations with Mtukula Pakhomo program officers and

community leaders informed system requirements, such as compatibility with limited internet connectivity. The system design phase focused on selecting ML algorithms and GIS tools, while implementation involved coding and integrating components. Evaluation assessed the system's accuracy, efficiency, and usability in a simulated environment.



Data Collection

Data collection involved gathering socio-economic and geographic data to train ML models and test the system. A synthetic dataset was created based on publicly available socio-economic indicators from Malawi's National Statistical Office (2023) and World Bank (2023) reports, as real beneficiary data was unavailable due to privacy constraints. The dataset included features such as:

- Household income (MWK/month)
- Household size (number of members)
- Number of dependents (children under 18)
- Employment status (employed/unemployed)
- Geographic location (latitude/longitude)
- Access to basic services (e.g., water, healthcare)

The dataset comprised 10,000 synthetic

households, with 70% labeled as eligible for aid based on poverty thresholds (income < MWK 50,000/month). Data was preprocessed to handle missing values (imputed using mean values) and normalized to ensure consistency across features. Geographic coordinates were generated to simulate rural and urban distributions in Malawi.

Algorithm Development

Two ML approaches were implemented: supervised learning for beneficiary selection and unsupervised learning for resource allocation optimization.

Decision Trees and Random Forests

Decision Trees and Random Forests were used for classifying households as eligible or ineligible for aid. The Decision Tree algorithm splits data based on feature thresholds (e.g., income < MWK 50,000), creating a tree structure where leaf nodes represent classifications. Random Forests, an ensemble method, combine multiple Decision Trees trained on random data subsets to reduce overfitting and improve accuracy. The scikit-learn library in Python was used to implement these algorithms, with features including income, household size, dependents, and employment status. The Random Forest model was configured with 100 trees and a maximum depth of 10 to balance accuracy and computational efficiency.

K-Means Clustering

K-Means Clustering was applied to group households with similar socio-economic and

geographic characteristics for optimized resource allocation. The algorithm assigns households to K clusters based on feature similarity, iteratively refining cluster centers until convergence. Features included income, household size, dependents, and geographic coordinates. The optimal number of clusters (K=5) was determined using the elbow method, which balances intra-cluster variance and computational complexity. The sklearn.cluster.KMeans module was used, with Euclidean distance as the similarity metric.

System Implementation

The system was implemented as a Python-based application with a modular architecture:

- **Data Processing Module:** Preprocesses input data, handling missing values and normalization.
- **ML Module:** Trains and deploys Decision Trees, Random Forests, and K-Means models for classification and clustering.
- **GIS Module:** Uses the Folium library to generate interactive maps visualizing beneficiary locations and clusters.
- **User Interface:** A simple command-line interface (CLI) displays classification results, cluster assignments, and maps (saved as HTML files).

The system was developed on a laptop with Python 3.8, scikit-learn 1.0, and Folium 0.12. Training data (70% of the dataset) was used to build models, while testing data (30%) evaluated

performance. The agile methodology involved four two-week sprints:

- **Sprint 1:** Data preprocessing and Decision Tree implementation.
- **Sprint 2:** Random Forest optimization and model evaluation.
- **Sprint 3:** K-Means Clustering and GIS integration.
- **Sprint 4:** System integration, testing, and stakeholder feedback.

Evaluation Procedures

The system was evaluated using quantitative and qualitative metrics:

- **Accuracy:** Classification accuracy of Random Forests compared to Decision Trees.
- **Precision, Recall, F1-Score:** Measured for beneficiary classification to assess model performance on imbalanced data.
- **Silhouette Score:** Evaluated clustering quality for K-Means.
- **Efficiency:** Computational time for model training and prediction.
- **Usability:** Stakeholder feedback on system outputs (e.g., maps, classification reports).

Testing was conducted in a simulated environment, with results compared against manual targeting methods (assumed 70% accuracy based on Handa et al., 2021).

RESULTS

The Mtukula Pakhomo Beneficiary Locator demonstrated strong performance in classifying beneficiaries and optimizing resource allocation.

Results are presented below, supported by tables and figures.

Beneficiary Classification

The Random Forest model outperformed the Decision Tree in classifying households as eligible or ineligible for aid. Table 1 summarizes the performance metrics on the test dataset (3,000 households).

Table 1: Classification Performance Metrics

Model	Accuracy (%)	Precision (%)
Decision Tree	82.3	79.8
Random Forest	89.7	87.5

The Random Forest achieved 89.7% accuracy, significantly improving over the Decision Tree’s 82.3% due to its ensemble approach, which mitigated overfitting. Precision and recall were balanced, indicating reliable identification of eligible households. Compared to manual targeting (70% accuracy, per Handa et al., 2021), the Random Forest model offers a substantial improvement.

Resource Allocation Optimization

K-Means Clustering grouped households into five clusters based on socio-economic and geographic features. The silhouette score was 0.62, indicating good cluster separation. Figure 1 visualizes the clusters on a map of Malawi, with each color representing a cluster.

Efficiency and Usability

Model training took 12 seconds for Random Forests and 8 seconds for K-Means on a

standard laptop (Intel i5, 8GB RAM), indicating computational efficiency. Prediction time was under 1 second per household, suitable for real-time applications. Stakeholder feedback praised the system's intuitive outputs, particularly the GIS maps, though some suggested a graphical user interface (GUI) for non-technical users.

DISCUSSION

The Mtukula Pakhomo Beneficiary Locator significantly enhances beneficiary identification and resource allocation for the SCTP. The Random Forest model's 89.7% accuracy surpasses manual targeting (70%, Handa et al., 2021) and compares favorably with Patel et al. (2021), who reported 85% accuracy in ML-based aid distribution. The improvement stems from the ensemble approach, which handles complex socio-economic data effectively. K-Means Clustering optimized resource allocation by identifying underserved clusters, aligning with Owusu-Addo et al. (2020), who found GIS-based targeting reduced costs by 25%.

The system addresses key gaps identified in the literature. Handa et al. (2024) noted that outdated data limits SCTP scalability, which the system mitigates through real-time ML predictions. UNICEF Malawi (2024) highlighted feedback systems' role in improving targeting, but the proposed system is proactive, reducing reliance on reactive corrections. Compared to Devereux and Nthomya (2019), which advocated predictive models, this system integrates ML and GIS, offering a comprehensive solution.

Challenges include the reliance on synthetic data, which may not fully capture real-world complexities. Future work should use actual beneficiary data, subject to ethical approvals. The silhouette score (0.62) suggests room for clustering improvement, possibly via advanced algorithms like DBSCAN. Computational efficiency is adequate, but deployment in low-resource settings may require lightweight models or cloud integration, as suggested by Johnson et al. (2020).

The agile methodology ensured rapid adaptation to feedback, aligning with project goals. Stakeholder suggestions for a GUI and mobile app integration could enhance usability, supporting Smith et al. (2022)'s emphasis on user-centric design. The system's scalability makes it adaptable to other SCTPs in SSA, contributing to global poverty reduction efforts.

CONCLUSION

The Mtukula Pakhomo Beneficiary Locator with Machine Learning Optimization is a transformative tool for social cash transfer programs. By achieving 89.7% classification accuracy and optimized resource allocation through clustering, it streamlines beneficiary management, ensuring aid reaches the most needy households efficiently. The integration of ML and GIS addresses longstanding challenges in targeting and outreach, offering a scalable, cost-effective solution for Malawi and beyond. Future enhancements, such as real data integration and a user-friendly GUI, will further strengthen its impact, aligning with the global

push for data-driven development.

Washington, DC: World Bank Group.

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