Cash transfers: what does the evidence say?

A rigorous review of programme impact and of the role of design and implementation features

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Executive summary

Objectives of the review

Cash transfers have been increasingly adopted by low- and middle-income countries as central elements of their poverty reduction and social protection strategies (Barrientos, 2013; DFID, 2011; Hanlon et al., 2010; Honorati et al., 2015; ILO, 2014). There are some 130 low- and middle-income countries that have at least one non-contributory unconditional cash transfer (UCT) programme (including poverty-targeted transfers and old-age social pensions), with growth in programme adoption especially high in Africa, where 40 countries out of 48 in sub-Saharan Africa now have a UCT, double the 2010 total. Similarly, 63 countries have at least one conditional cash transfer programme, up from two countries in 1997 and 27 countries in 2008 (Honorati et al., 2015). This expansion has been accompanied by a growing number of evaluations, resulting in a body of evidence on the effects of different programmes on individual- and household-level outcomes. More recently, closer attention has been paid to the programme design and implementation details that influence the ways in which cash transfers work.

This review retrieves, assesses and synthesises the evidence on the effects of cash transfers on individuals and households through a rigorous review of the literature of 15 years, from 2000 to 2015. Focusing on non-contributory monetary transfers, including conditional and unconditional cash transfers, social pensions and enterprise grants, it addresses three overarching research questions:

1. What is the evidence of the impact of cash transfers on a range of individual- or household-level outcomes, including intended and unintended outcomes?
2. What is the evidence of the links between variations in programme design and implementation features and cash transfer outcomes?
3. What is the evidence of the impacts of cash transfers, and of variations in their design and implementation components, on women and girls?

This review is distinct from previous cash transfer literature reviews in three key features: the methods used (more on this below), the breadth of the evidence retrieved, assessed and synthesised, and the particular focus on programme design and implementation features. The six outcomes covered by the review are: monetary poverty; education; health and nutrition; savings, investment and production; employment; and empowerment. The cash transfer design and implementation features considered are: core design features; conditionality; targeting; payment systems, grievance mechanisms and programme governance; complementary interventions and supply-side services.

Methods

This is a rigorous literature review, which complies with core systematic review principles – breadth, rigour and transparency – while allowing for a more flexible handling of retrieval and analysis with the objective of ensuring comprehensiveness and relevance. Having detailed the methodological approach in 'protocol' form, the literature was then retrieved through five distinct search tracks: (1) bibliographic databases, (2) other electronic sources (i.e. websites and search engines), (3) expert recommendations, (4) past reviews and snowballing, and (5) studies deemed to be relevant from other outcome areas. The searches were conducted in mid-2015. The more than 38,000 studies retrieved were screened using predefined inclusion criteria, with relevant studies then subjected to a second-stage screening that considered the risk of bias and methodological

rigour in the research methods used by each study. The studies that showed no or low concerns in terms of risk of bias and methodological rigour were included in the review. The final group of 201 studies which passed the search, retrieval and assessment stages are listed in an annotated bibliography (Harman et al., 2016), which contains detailed information on each study, including the intervention analysed, methods used and outcomes covered, as a resource for researchers when carrying out future literature reviews and analyses.

For each outcome area, evidence was extracted and synthesised for five to seven indicators, identified on the basis of their policy relevance, coverage in the literature and prevalence of sex-disaggregated results. For quantitative, counterfactual analysis, the magnitude, sign and statistical significance of coefficients measuring the effects of cash transfers and of variations in their design features on individual- and household-level outcomes were extracted, at the highest level of aggregation reported. Whenever available, disaggregated results for women and girls were also extracted and analysed.

In synthesising the evidence, the review relied on both a vote counting and narrative synthesis approach. The vote counting approach reports the number of studies that show an increase/decrease in a specific indicator and provides an indication of the strength of the evidence available for each indicator. While it provides a useful tool to summarise findings, its limitations include the fact that it does not take sample size or magnitude of effects into account. Furthermore, it aggregates findings across different cash transfer programmes, obscuring differences in policy objectives, target population and baseline levels. To at least partly address these shortcomings, the review also relies on a narrative synthesis, which includes examples and discussions of the ranges and magnitudes of effects and of results that are not statistically signficant.

The evidence base

201 studies were included in the annotated bibliography. The scale of the evidence base varies by outcome and by design and implementation feature. For outcome areas, the evidence base is largest for 'education' (99 studies) and 'health and nutrition' (89 studies), followed by 'employment' (80 studies) and smallest for 'savings, investment and production' (37 studies). On the whole, there are fewer studies explicitly designed to analyse the effects of cash transfer design and implementation features on outcomes of interest, with no relevant studies found for 'grievance mechanisms and programme governance', though there is a substantial evidence base of 41 studies for 'core design features'. In total, 165 studies were included in the extraction stage, ranging from 74 studies for 'employment' to 27 studies for 'savings, investment and production'. These are the studies from which the evidence discussed in this review is drawn.

For the studies included in the extraction stage, with the exception of the 'savings, investment and production' outcome, the majority focused on cash transfer programmes in Latin America; across all search sub-questions, approximately 54% of the studies report on a programme from Latin America. Around 38% of the studies focused on a programme in sub-Saharan Africa, with studies looking at East Asia and the Pacific, Europe and Central Asia, and the Middle East and North Africa accounting for around 8%.

In total, this review covers 56 different cash transfer programmes, with some studies analysing more than one programme. The majority were conditional cash transfers (CCTs) (55%), mostly located in Latin America. 25% of the programmes were unconditional cash transfers (UCTs), mostly implemented in sub-Saharan Africa. Of the remaining programmes, 9% involved a combination of CCTs and UCTs, 7% were social pensions and 4% were enterprise grants.

The impacts of cash transfers by outcome

Monetary poverty

There is a comparatively large evidence base linking cash transfers to reductions in monetary poverty. The evidence extracted consistently shows an increase in total and food expenditure and reduction in Foster–Greer–Thorbecke (FGT) poverty measures.

35 studies report findings on impact on **household total expenditure**, with 26 of these demonstrating at least one significant impact and 25 finding an increase in total expenditure. Among the 31 studies reporting impacts on **household food expenditure**, 24 show at least one statistically significant effect, with 22 of these being an increase. Two studies report a decrease owing to a reduction in labour supply and possible prioritisation of savings over consumption.

Nine studies consider impacts on **Foster–Greer–Thorbecke poverty measures** (poverty headcount, poverty gap, squared poverty gap). Among these studies, around two-thirds find a statistically significant impact. While cash transfers are shown to mostly increase total and food expenditure, it appears that in many cases this impact is not big enough to have a subsequent effect on aggregate poverty levels. However, with one exception, the studies consistently show decreases in poverty.

Six studies reported sex-disaggregated outcomes for expenditure indicators, but none shows a difference between female/male recipients and female/male-headed households.

Education

Overall, the available evidence highlights a clear link between cash transfer receipt and increased school attendance. Less evidence and a less clear-cut pattern of impact is found for learning outcomes (as measured by test scores) and cognitive development outcomes (information processing ability, intelligence, reasoning, language development and memory), although, interestingly, the three studies reporting statistically significant findings on the latter all report improvements in cognitive development associated with cash transfer receipt.

20 studies report on the overall effect on **school attendance**, of which 13 report some significant effect. With the exception of one study, the findings point towards an increase in school attendance and a decrease in school absenteeism. Less evidence and a less clear-cut pattern of impact is found for links between cash transfer receipt and learning outcomes. Five studies examine overall effects on **learning**, as measured through test scores in maths, language or a composite test score. Two studies find a statistically significant effect (both for language test scores), one being an improvement and one a decrease. Five studies report an effect estimate of cognitive development scores; three of these find a statistically significant improvement.

20 studies disaggregate findings by sex (either by sex of the child or head of the household), with statistically significant effects being increases in school attendance for girls and some improvements in test scores and cognitive development, with no clear pattern in effects varying by head of the household. Of 15 studies disaggregating effects on attendance for girls versus boys, 12 report a statistically significant increase for at least one school attendance measure for girls, while one reports a decrease. Of five studies disaggregating impacts on learning, two find significant increases in test score results for girls, and for the five studies reporting on cognitive development, three report significant increases for girls.

Health and nutrition

Evidence of the impacts of cash transfers across all three indicator areas – use of health services, dietary diversity and anthropometric measures – was largely consistent in terms of direction of effect, showing improvements in the indicators. On the whole, the available evidence highlights how, while the cash transfers reviewed have played an important role in increasing the use of

health services and dietary diversity, changes in design or implementation features, including complementary actions (e.g. nutritional supplements or behavioural change training), may be required to achieve greater and more consistent impacts on child anthropometric measures. This is reflected in the greater proportion of significant results found relating to health service use and dietary diversity and a lower proportion for anthropometric measures.

The available evidence shows that, on the whole, cash transfers – both CCTs and UCTs – have increased the uptake of health services. Of the 15 studies reporting overall effects on the **use of health facilities**, nine report statistically significant increases. For dietary diversity, findings also consistently show increases. Among the 12 studies reporting on impacts on **dietary diversity**, seven show statistically significant changes across a range of dietary diversity measures, all being improvements. Evidence of statistically significant changes in **anthropometric outcomes** is limited to five out of 13 studies for stunting, one out of five for wasting and one out of eight for underweight. All significant overall changes were improvements.

Evidence on how outcomes vary by sex was available from five studies. The evidence provides mixed results and highlights the importance of disaggregating by sex and age. For instance, one set of results on child anthropometric outcomes for an Indonesian conditional transfer provides indicative findings as to the importance of the sex of the household head for such impacts, with a negative impact on child weight-for-height only found among male-headed households (World Bank, 2011).

Savings, investment and production

Overall, impacts on savings, and on livestock ownership and/or purchase, as well as use and/or purchase of agricultural inputs, are consistent in their direction of effect, with almost all statistically significant findings highlighting positive effects of cash transfers, though these are not universal to all programmes or to all types of livestock and inputs. This is an important finding as, with the exception of one programme, none of the cash transfers analysed focuses explicitly on enhancing productive impacts. Impacts on borrowing, agricultural productive assets and business/enterprise are less clear-cut or are drawn from a smaller evidence base.

With regard to specific findings, of the 10 studies that look at the overall effect of cash transfers on household **savings**, half find statistically significant increases in the share of households reporting savings (ranging from seven to 24 percentage points) or the amount of savings accumulated. Impacts on **borrowing** were mixed. Of the 15 studies, four report significant increases, three report significant reductions, one reports mixed findings and the remainder are not statistically significant.

Of the eight studies reporting on relevant indicators of households' accumulation of **agricultural productive assets** for crop production (axes, sickles, hoes and other agricultural tools), three find a positive and significant impact on a wide variety of indicators. The remaining five studies find no significant impacts. Lack of impact is explained in several ways, including behaviour influenced by strong programme labelling (money was to be spent for children) and the low value or unpredictability of the transfer. Of the eight studies reporting on **agricultural inputs**, six report a significant increase in expenditure or use, primarily for fertiliser and seeds, while one reports a significant, but small, decrease. 12 out of 17 studies assessing **livestock ownership and value** show an increase. Impacts were particularly concentrated on smaller livestock, such as goats and chickens.

Impacts on **business and enterprise** were mixed: of the nine studies, four find significant increases in the share of households involved in non-farm enterprise or in total expenditure on business-related assets and stocks, while one finds a significant decrease.

Eight studies report sex-disaggregated outcomes. Interestingly, three studies find significant impacts for some of the savings, production and investment indicators for female-headed households, where they do not find any for male-headed households. Two studies find different types of impacts for male versus female household heads or beneficiaries (e.g. different type of

investment preferred), while another two find no significant differences between men and women. Overall, these results appear to be driven by different levels of asset ownership at baseline, with women having lower levels and hence showing bigger improvements, and also differing cultural roles, with studies showing that women mainly acquired small livestock.

Employment

The evidence extracted for this review shows that for just over half of studies on adult work (participation and intensity), the cash transfer does *not* have a statistically significant impact. Among those studies reporting a significant effect among adults of working age, the majority find an increase in work participation and intensity. In the cases in which a reduction in work participation or work intensity is reported, these reflect a reduction in participation among the elderly, those caring for dependents, or they are the result of reductions in casual work.

For both adult and child work, three indicators were considered (1) whether an individual works or does not work (adult labour force participation); (2) the time spent working (work intensity); and (3) the sector/type of employment. 14 studies report on the effect on **overall adult labour force participation**: among the eight that report on *adults of working age*, four find statistically significant impacts: three being increases and one a decrease. Among the two studies on *elderly adults*, one finds a significant effect in terms of reducing pensioners working for pay. 10 studies report on **overall adult intensity of work**, with six studies showing statistically significant impacts. Three involved reductions in time worked, though one was among the elderly. The two interventions resulting in increases in time spent working resulted from enterprise grants specificially intended to increase employment.

Studies on sector of work show that in over half of the studies cash transfers did not significantly affect overall participation in the specific sectors studied; there is stronger evidence, however, for cash transfers impacting on time allocation towards different activities. A total of 12 studies estimate the impact of cash transfers on **overall adult labour force participation by sector/type of employment**. Of these, five find at least one significant effect, with three finding increases in self-employment, one an increase in unpaid family work and two showing reductions in casual work outside the household. 10 studies report the impact of cash transfers on **adult work intensity in different sectors/types of employment**; of these, seven report a statistically significant effect, showing a mix of impacts. Three studies report on the impact on **migration**, with findings showing that cash transfers can either increase or decrease the probability of migrating internally or internationally.

The evidence extracted shows some differential effects for men and women for labour force participation and work intensity. One of the main emerging themes around gendered effects relates to changes in time allocation to different activities, with a few studies finding an increase in time spent on domestic work by women. In particular, out of six papers analysing the impact of cash transfers on the number of hours worked by women by sector/type of employment, three find at least one statistically significant result, with two studies from Latin America finding an increase in time spent on domestic work by women (alongside a reduction in time spent on domestic chores by younger girls).

With regard to child labour, over half of the studies on cash transfer–child work participation links find no statistically significant result, while all the studies on child work intensity find statistically significant reductions in time spent working. Importantly, all the studies reporting a statistically significant result for whether a child is working/not working find a clear reduction in child labour associated with cash transfer receipt. Moreover, the vast majority of estimates in studies reporting non-statistically significant results on child work participation rates display a negative coefficient. It is interesting to note here, too, that the significant reductions in recorded child labour are driven by programmes in Latin America (with the addition of one programme in Indonesia and one in Morocco), and that none of the studies reporting on a cash transfer programme in sub-Saharan Africa finds a significant impact.

More specifically, a total of 19 studies report cash transfer impacts on **child labour force participation**. Of the eight studies that find any significant impact, all show a decrease in child labour. In terms of **child labour participation by sub-sector**, of the eight studies, five report significant results, indicating reductions in various forms of market work, domestic work, own-farm work, and one shift from physical labour to non-physical labour. Five studies report on the impacts on the **intensity of overall child labour**. All find statistically significant reductions in the number of hours spent working, with reductions ranging from 0.3 fewer hours a week to 2.5 fewer hours a week. Four studies report cash transfer impacts on the **number of hours worked by children by sector/type of work**. Three studies report at least one significant result, showing a mixture of increased time on a family enterprise, reductions in time spent on own-farm work, and reduced time in domestic work outside the household.

A total of 20 studies report effects on child labour participation among girls, of which 12 report a significant effect with impacts generally showing reduction in child labour for *both* boys and girls. Eight studies report estimates of the impact of cash transfers on girls working by sector. Five report significant effects, of which four show reductions across the board, and one shows an increase in household chores. Seven studies report estimates of the impact of cash transfers on the number of hours worked by girls in different sectors. Five report at least one statistically significant finding, including four studies showing declines in time spent on domestic work, however, another does show an increase in time spent on family enterprise work in Indonesia.

Empowerment

The available evidence shows that transfers can reduce physical abuse of women by men, but also that they may increase non-physical abuse, such as emotional abuse or controlling behaviour. It supports both the theory that increased income lowers stress-related abuse and the theory that increased income enables the woman to bargain out of abuse. The relatively strong evidence that decision-making power increases for women in the beneficiary household also offers substance to this latter theory. Other evidence reveals that risky sexual behaviour and early marriage differ by gender, but for both girls/women and boys/men increased income to an extent lifts the constraints that drive engagement in these behaviours. In the case of women and girls, the evidence that directly or indirectly receiving a transfer reduces the likelihood of having multiple sexual partners indicates that cash transfers may reduce the incidence of relationships that are transactional. Taken together, the evidence in this section points to cash transfers having a positive impact on women's choices as to fertility and engagement in sexual activity. In the case of men and boys, some of the evidence collected here suggests that cash transfers do not have the same effect of reducing risky sexual activity, and in fact may lead to an increase in this type of behaviour.

Coming to the specific findings, eight studies consider the impact of cash transfers on **abuse by a male partner**: six have significant results for physical or sexual abuse, all showing a reduction in abuse. The findings for non-physical (e.g. emotional) abuse are mixed: six studies show significant results for non-physical abuse, of which two indicate a rise in reports of abuse and four indicate a decline. Eight studies examine the impact of cash transfers on **women's decision-making power**; all eight look at expenditure-related decisions and all four significant results indicate a rise in a woman's likelihood of being the sole or joint decision-maker. Five studies also look at involvement in non-expenditure decisions, with mixed findings: one shows a significant decrease in the likelihood of the female being the sole or joint decision-maker and one shows a significant increase (both for decisions relating to contraceptive use).

Six studies look at **marriage**, with five yielding significant results. Three of these indicate delayed marriage for beneficiary women, with one exception. 10 studies report on **fertility** (pregnancy or giving birth) and of the seven studies yielding significant results, five indicate that the transfer decreased the likelihood of pregnancy or giving birth, with two studies showing an increase for Honduras's PRAF. For this programme, it is argued that the programme design linking transfer levels to the number of children could have affected fertility outcomes (Stecklov, 2006). There are 10 papers dealing with the impact of a cash transfer on the **use of contraception**. Five of the six studies with significant results find unambiguous evidence that the transfer increased the use of contraceptives or reduced the likelihood of unsafe sex for both men and women, with another

study showing mixed results for men. Of the four studies considering the effect of the transfer on an individual having **multiple sexual partners**, three yielded significant results, all of which indicated that the transfer lowered this likelihood – interestingly, the effect was only observed for females.

The role of design and implementation features

The second main research question addressed by this review concerns the evidence as to the role of variations in cash transfer design and implementation features in influencing cash transfer effects on selected outcome indicators. Compared to the evidence available on impacts on outcome areas, the evidence base is smaller: we extracted findings from a total of 55 unique studies.

Core design features

Core design features were considered by 38 unique studies of cash transfers. The features discussed here are: main recipient, transfer value, frequency and duration of transfer payments.

While one might expect differences in outcomes depending on the gender of the **main recipient**, based on the five studies included in this review, for most of the indicators in this review there does not appear to be strong support for differences arising from specifically targeting either men or women. One study did suggest that the age of the recipient, as a proxy for the demographic structure of the household, can affect impacts on attending a health clinic, with members of households with older heads attending less frequently.

The available evidence highlights how variations in the **level of transfer** have significant impacts on a range of indicators. Drawing on 15 studies, higher transfer levels are associated with larger impacts, including higher food expenditure, savings and investment in livestock and improvements in educational and health and nutrition outcomes among beneficiaries of higher transfers compared to those receiving lower transfers. Regarding concerns that higher transfer values may generate work disincentives, the only evidence of decreases in working hours among adults linked to higher transfer levels is among family members taking care of dependents, highlighting that higher transfer values can additionally alleviate the overall work-burden of adult family members. Finally, one study finds an unintended effect associated with higher transfer values, with a larger transfer linked to an increased likelihood of physical abuse by a male partner in Mexico's Oportunidades programme (Angelucci, 2008).

While drawing on just four studies, the evidence relating to **timing and frequency of transfers** suggests that these features can have an important bearing on specific indicators. For instance, the evidence for education reminds us that, as school fees are typically due at specific times of the year, tailoring their timing so that households have sufficient funds available at the right time to pay the fees may help in maximising the impact of a cash transfer on educational outcomes. The same logic applies to agricultural seasons, when cash is required at specific points of the year in order to acquire inputs.

Overall, the evidence extracted from 24 studies on **duration of exposure** points to a number of improvements in outcomes arising from increased duration of exposure to cash transfers, including improvements in health behaviours and child growth outcomes, higher expenditure and food expenditure, lower likelihood of early marriage, pregnancy and greater contraceptive use. Results are mixed in relation to labour supply. Evidence from one study also highlights that households that stop receiving transfers can experience serious difficulties, even after receiving the transfer for a number of years previously.

Conditionality

Of the eight studies directly comparing a CCT to a UCT, six find (somewhat) bigger impacts for education and health and nutrition outcomes for CCTs and / or significant impacts where they are not significant for UCTs (four of these differences are statistically significant). As such, there is some evidence that making transfers conditional on certain behaviours or actions can positively affect the outcomes relating to the conditions on which the transfers are conditioned. Understanding what it is about conditionalities included in a cash transfer programme (e.g. type of behavioural requirement, communication of the prescribed behaviour to the public, planned response to non-compliance, implementation in practice) that influences programme outcomes was one of the questions of interest to this review. While it was not possible to disentangle which aspect of conditions was driving the results in most studies, a number of studies highlight the role of people's perceptions of whether a conditionality is in place or not and of the messaging or communication of desired behaviours in facilitating intended outcomes. Such findings point to the potential for clear communication regarding the importance of service use and support in accessing relevant services to contribute to progress towards programme objectives (for instance in education and health and nutrition), beyond the implementation of additional elements of conditionality such as sanctionary responses to non-compliance associated with potentially high administrative and social costs.

Targeting

The one study in the review that considered variations in targeting mechanisms shows that transfers targeted through a general vulnerability index, compared to those targeted on the basis of age categories, had stronger impacts on food expenditure and some productivity and investment indicators.

Payment mechanisms

Two studies focusing on the same programme show that the way transfers were paid does not affect selected indicators for savings, where theoretically one would predict a shift in behaviour, but did affect other outcomes, such as types of crops grown and dietary diversity.

Complementary interventions and supply-side services

The nine studies of complementary interventions show that supplementing cash transfers with appropriate training, grants or products in many cases strengthens the intended impacts of the programme. This is seen most clearly for savings, investment and production, and also health and nutrition. The evidence also reveals unanticipated impacts from complementary interventions. Examples include the rise in non-agricultural labour among children in households that received a productive investment grant in addition to a basic cash transfer, and the rise in controlling behaviour by a male partner who participated in group training but is not the beneficiary of the programme.

Conclusion

Cash transfers can have wide-ranging impacts

Overall, the evidence reflects how powerful a policy instrument cash transfers can be, and highlights the range of potential benefits for beneficiaries. For studies reporting statistically significant results, the vast majority are in the direction policy-makers intend to achieve. This finding is particularly impressive given its consistency across the critical outcome areas and high number of indicators covered by this review.

The review also uncovers a number of studies that find no statistically significant effect of transfers on the indicators reviewed and some studies which flag unintended effects. The review highlights how these vary depending on the underlying indicator and on factors linked with programme design and implementation features.

Clear and significant impacts are especially well documented for intended first- and second-order outcomes, such as expenditure on food and other household items, access to schooling or use of health services. Importantly, cash transfers are shown to have impacts on a range of outcomes simultaneously, for instance greater school attendance is consistently accompanied by a reduction in child labour. There is also robust evidence that cash transfers can affect first- and second-order outcomes that are generally not the immediate focus of many programmes, such as savings, productive investments and diversification of livelihood strategies. Positive impacts on investment in livestock and agricultural inputs are consistently found across CCTs in Latin America and UCTs in sub-Saharan Africa, suggesting that cash transfers can not only play a role in reducing poverty by redistributing resources to the poor, but can also foster their economic autonomy and self-sufficiency.

The review highlights how the evidence is more limited in size and less strong for changes in third-order outcomes – that is, medium- to long-term effects – linked to cash transfers. This is partly due to the nature of these indicators, which may require longer time periods for impacts to become manifest, meaning the timescale of the evaluations reviewed here does not enable the capture of such impacts.

The review also investigates the potential unintended effects of cash transfers. Two results of particular interest are summarised here, concerning: (1) the potential for cash transfers to generate work disincentive effects, to be associated with a reduction in labour supply and work effort, and (2) the potential for cash transfers, especially those targeted at households with children, to be associated with an increase in fertility. Interestingly, the evidence reviewed here does not support these concerns. With regard to work, more than 50% of studies on adult work participation and intensity rates showed that employment outcomes were unaffected by the transfer. Among those studies reporting a significant effect among adult workers, the majority find an *increase* in work participation. Where a reduction in work participation or work intensity is reported, this reflects a reduction in participation among the elderly or is linked to reductions in casual work. With regard to fertility, the review shows that for five out of seven studies, with the exception of two studies on the same programme (PRAF in Honduras in Stecklov et al., 2006), the cash transfer led to a statistically significant *decrease* in the number of pregnancies among beneficiaries, compared to those who did not receive the transfer.

Impact trajectories can differ for women and girls

One of the key policy questions relating to cash transfers is whether they can play a role in addressing gender-based inequalities. This review considers: (1) whether impacts differ for women and girls, compared to men and boys, and (2) whether impacts differ across households according to the sex of the household head or main beneficiary/recipient.

In particular, compared with other outcomes examined in the review, there is a strong evidence base relating to the implications of cash transfers for women and girls in education, employment and empowerment. The studies reviewed show a clear improvement in education indicators for girls associated with receipt of cash transfers. On the whole, they highlight an increase in school attendance, with weaker but still positive effects for girls associated with cash transfer receipt in cognitive development and test scores.

With respect to work indicators, the available evidence mostly reports on cash transfers leading to a reduction in labour force participation and work intensity for girls. It also finds some differential effects for men and women. In this respect, one of the main emerging themes around gendered effects concerns changes in time allocation for different activities, with a few studies finding an increase in time spent on domestic work by women linked to cash transfers, suggesting that mothers may be substituting for their daughters' reduced work efforts when they start attending

school more regularly. Such results raise questions about the demands on women's time, and time use more generally, especially when there are additional programme-imposed requirements, for instance in the form of attending meetings or participating in complementary interventions and supply-side programmes. These trade-offs could be carefully weighed up by policy-makers, especially in light of existing constraints faced by women and common intra-household allocation of responsibilities, with the bulk of care work commonly falling mostly on women.

In the field of empowerment, the review found that while transfers tend to increase women's decision-making power and reduce physical abuse, in some cases these impacts were accompanied by increased non-physical abuse, such as emotional abuse or controlling behaviour, by male partners. This suggests that when a transfer is specifically targeted at women, the design, implementation and monitoring and evaluation stages could include considerations of context-specific gender relations and the underlying drivers of gender-based inequalities.

Theory suggests there are several reasons why variations in the impact of cash transfers by sex of the household head and sex of the main beneficiary/recipient might be expected. Studies of the effects of cash transfers on food expenditure find that these do not differ for female-headed households or female recipients compared with their male couterparts. In terms of investment, a number of studies found greater impacts for female-headed households compared with male-headed households. This challenges the notion of female recipients focusing their transfers on their children, as earlier reviews suggest (e.g. Yoong et al., 2012). This finding may partly be explained by the fact that female-headed households often have lower initial levels of productive assets than those headed by men. This means that programme implementers could potentially expect to see greater proportionate improvements in productive investments when targeting female-headed households.

Research gaps

The review allows for the identification of a number of areas where further research could usefully contribute to our understanding of how cash transfers work, and help move current policy discussions forward. Five broad areas are summarised below.

First, the evidence base would benefit from additional rigorous evaluations of cash transfer programmes in low- and middle-income countries beyond Latin America and, to a lesser extent, sub-Saharan Africa. The majority of the studies in the review were from these two regions, despite a growing number of cash transfer programmes, including several with comparatively high population coverage, implemented in other regions.

Second, in terms of interventions, the review highlights how much of the available evidence is drawn from the experience of CCTs. Such information could be usefully complemented with additional evidence arising from UCTs, especially regarding the role of their specific design and implementation features. In addition, given the growing interest in the use of enterprise grants for supporting productive inclusion, and the large number of social pensions that now exist, there is scope for a greater focus on evaluations of these types of cash transfer interventions.

Third, there is scope in future evaluations for a greater focus on higher order outcomes that are of ultimate policy interest, such as child growth measures and health status or educational performance. However, given the particular challenge of influencing such outcomes through cash transfers alone, flexible but rigorous mixed-methods approaches, based on a strong theory of change analysis and conceptual underpinnings, will be crucial moving forward. This would allow the question of which factors, relating to programme design and implementation, as well as local context, support or undermine such impacts, to be effectively addressed.

Fourth, there is a need for disaggregated analysis according to individual- and household-level characteristcs, particularly those dimensions for which high vulnerability and inequality are observed. The focus in this review on the size and quality of the evidence of the impact of cash transfers on women and girls has highlighted how, for some outcomes in particular, much more could be done to improve our understanding of the extent to which specific programmes tackle

gender-related vulnerabilities and inequalities, and of the design and implementation features which help to ensure such issues are addressed.

Finally, the review of evidence on the role of programme design and implementation features demonstrates their importance in mediating impacts, but also shows how the evidence base explicitly testing such features remains small. The main knowledge gaps here include the role of grievance mechanisms and programme governance, payment mechanisms, as well as specific design details of cash transfer components, such as variations in the details of conditionality design and implementation.

SECTION I

Chapter 1 Introduction

1.1 Background and objectives of this review

Cash transfers have been increasingly adopted by low- and middle-income countries as central elements of their poverty reduction and social protection strategies (Barrientos, 2013; DFID, 2011; Hanlon et al., 2010; Honorati et al., 2015). One hundred and thirty low- and middle-income countries now have at least one non-contributory unconditional cash transfer programme (including poverty-targeted transfers and old-age social pensions; with growth in programme adoption especially high in Africa, where 40 countries out of 48 in the region now have a UCT, doubling since 2010) and 63 countries have at least one conditional cash transfer programme (up from 2 countries in 1997 and 27 countries in 2008) (Honorati et al., 2015). This expansion has been accompanied by evaluations yielding a growing body of evidence on the impact of different programmes. More recently, closer attention has been paid to the programme design and implementation details that are associated with such results.

While there is now a growing number of literature reviews focusing on specific outcome areas and indicators, few have pulled together findings across a range of broad outcomes, or examined the role of different cash transfer design and implementation features in a single review. This review aims to retrieve, assess and synthesise the existing body of evidence on the impacts of cash transfers and their design and implementation features. It covers the cash transfers literature of 15 years, from 2000 to 2015.

More specifically, the review addresses three overarching research questions:

1. What is the evidence of the impact of cash transfers on a wide range of individual- or household-level outcomes, including unintended outcomes?
2. What do we know about the links between variations in cash transfer design and implementation features and cash transfer outcomes?
3. What is the evidence of the impacts of cash transfers, and of variations in their design and implementation components, on women and girls?

The review focuses on cash transfers targeted at individuals or households and delivered by the state or non-governmental organisations (NGOs). The programmes or policies considered are generally funded out of general taxation or by donors. As such, social insurance cash transfers financed through employer and employee contributions are not covered, although non-contributory pensions such as old-age social pensions are included. In all, four broad types of cash transfer programme are considered: unconditional cash transfers (UCTs), conditional cash transfers (CCTs), social pensions and enterprise grants.

It is worth highlighting upfront the range of policies that such cash transfers include, reflecting important differences in terms of policy rationale, objectives and design details. By way of example, studies reviewed here analyse cash transfer programmes which range from Uganda's Women's Income Generating Support (WINGS) cash transfer, (which identified 1,800 poor people, mostly women, in 120 war-affected villages with the aim of helping them start small but sustainable retail and trading enterprises), to national programmes such as Brazil's Bolsa Família (reaching over 26% of Brazil's population, or 55 million people, with the objective of providing a minimum income to low-income individuals and families while promoting school and education

service use), and Mexico's Adultos Mayores social pension (providing support to individuals aged 70 and over, covering 2.1 million beneficiaries across Mexico).

This review examines the impact of cash transfers on six broad outcome areas:

- monetary poverty
- education
- health and nutrition
- savings, investment and production
- employment and
- empowerment.

It searches, retrieves, assesses and consolidates evidence on the impact of cash transfers on selected indicators for these broad outcomes. Furthermore, the review examines the evidence of the role played by variations in cash transfer design and implementation features on the cash transfer outcomes considered.

The six cash transfer design and implementation features covered are:

- core cash transfer design features (e.g. transfer levels and duration of participation)
- conditionality
- targeting
- payment systems
- grievance mechanisms and programme governance
- complementary interventions and supply-side services.

For each of the six outcome areas, 5–7 priority indicators were selected, based on their policy relevance, coverage in the literature and prevalence of sex-disaggregated results. For each of these, evidence is extracted at the highest level of aggregation reported by a study and, where available, for women and girls. Impact estimates for the latter were also extracted by age, when available.

Table 1.1 Cash transfers review: six outcomes and their selected indicators

Poverty	Education	Health and nutrition	Savings, investment and production	Employment	Empowerment
Total household expenditure	Attendance	Use of health services	Household savings	Adult labour force participation	Sexual abuse by male partner
Food expenditure	Maths test scores	Dietary diversity	Borrowing	Child work	Non-sexual abuse by male partner
Poverty headcount	Language test scores	Child stunting	Agricultural productive assets	Adult labour intensity	Women's decision-making power
Poverty gap	Composite test scores	Child wasting	Agricultural input expenditure	Child labour intensity	Marriage
Squared poverty gap	Cognitive development	Child underweight	Livestock ownership	Adult labour force participation and intensity by sector	Fertility
			Involvement in business and enterprise	Child work and intensity by sector	Use of contraception
				Migration	Multiple sexual partners

Source: Authors

The report aims to act as an information source for policy practitioners and policy-makers, academics and others to help inform policy processes and debates. It is accompanied by an annotated bibliography (Harman et al., 2016), which provides a comprehensive source of information on a wide range of written documents (including papers published in peer-reviewed journals, working papers, unpublished reports and theses) which satisfy the review's screening and quality assessment criteria. The annotated bibliography aims to facilitate researchers' and practitioners' direct access to rigorous cash transfer studies and evaluations by outcomes covered, country and cash transfer programme/policy.

The review represents a unique effort in terms of:

- the range of outcomes covered, some of which have not been the subject of a rigorous review
- the focus on both overall cash transfer impacts, and on evidence of the role of programme design and implementation features in shaping transfer ourcomes
- the methodological approach, which combines systematic searches and rigorous analytical approaches to ensure validity of the evidence reported while allowing for a more flexible handling of retrieval and analysis
- the breadth of evidence covered, summarising the rigorous evidence published over the course of 15 years, from 2000 to 2015 (much of it recent and including programmes running at scale in sub-Saharan Africa), and covering a range of different types of publication including articles from peer-reviewed journals and grey literature.

Compared with previous reviews of cash transfers, by reviewing the evidence on a large number of outcomes and indicators, the present review enables the pulling together of information across outcome areas, highlighting links and the range of ways in which cash transfers shape outcomes. The attention paid to the role of cash transfer design and implementation details addresses one of the limitations of some of the existing reviews: their focus on summarising the evidence on impacts, providing limited insights into what it is about the cash transfers that affects impacts. By retrieving and consolidating evidence on the role of design and implementation features, this review aims to make explicit the policy implications that arise from existing policy analysis and evaluations, highlighting policy options and trade-offs and helping to inform policy debate directly. The methodological approach reflects these aims and facilitates the retrieval and analysis of rigorous evidence that is relevant to uncovering both the impacts of cash transfers and the links between variations in their design and implementation features and outcomes. Finally, the breadth of evidence covered in terms of number of years and types of publication means that the present review provides an update to previous ones and extends the evidence base to include findings from a larger range of cash transfer programmes in terms of geographic coverage.

1.2 Structure of the report

The report is structured in three sections, in turn organised in chapters, for a total of 12 chapters. It is also accompanied by five annexes, which provide additional detailed information (including on the study screening and assessment process and on the evidence retrieved). In addition to reading the report in its entirety, given the length and breadth of the review, readers may consider consulting specific chapters depending on their area of interest and reasons for consulting the document. In addition to reporting results from the review in detailed and summarised form, this report provides resources and tools for policy analysts and practitioners which can be used as stand-alone pieces to inform policy analysis and discussion. These are highlighted below.

The report's section I sets the context for the review, presents key background information, outlines the methodological approach adopted and summarises the evidence base (e.g. number of studies, type of evidence, geographic and policy coverage) obtained by the review. It is made up of the following chapters:

Chapter 2: The conceptual framework

This chapter provides an overarching conceptual framework outlining the channels through which cash transfers shape outcomes and summarise the main theories and claims linking cash transfer interventions to outcomes. Drawing on a review of existing theories of change for cash transfers, this overarching framework aims to set the context for the review, clarifying the main terminology used and priority policy questions concerning the ways in which cash transfers work. The chapter then narrows its attention to the six outcome areas of focus of the review and their selected indicators. It discusses examples of the potential intended and unintended impacts of cash transfers and of variations in their design and implementation features across the selected indicators.

Chapter 3: Review of cash transfer reviews

The review of cash transfer reviews in Chapter 3 takes stock of existing systematic reviews and other literature reviews on the impact of cash transfers. With the objectives of positioning the present review in the context of existing cash transfer reviews and of informing the findings of the present review with those of previous ones, it provides an overview of existing reviews (e.g. outcome categories covered, years covered, number of studies/evaluations from which evidence is extracted) and summarises the main findings relevant to this study. Findings from previous reviews are discussed with respect to the six broad outcome areas selected (i.e. monetary poverty, education, health and nutrition, etc.) and the six design and implementation features of interest (i.e. core design features, conditionality, targeting, etc.).

Chapter 4: Methods

Chapter 4 describes the steps involved in the retrieval and inclusion of studies in the review, as well as those concerning the evidence extraction and synthesis stages. It provides detailed information on the literature searches, criteria for inclusion, study screening and assessment process and evidence extraction and synthesis stages. Annex 2 of this report provides the tools employed, including the search protocols and the tools used to assess studies. Annex 3 reports the number of studies retrieved from different search tracks and detailed search flow diagrams for each search conducted.

Chapter 5: The evidence base

Information on the scale of the evidence across different outcomes and by programme design and implementation feature and the underlying methods, types of publication, types of programme and geographical coverage are presented in Chapter 5. This chapter also discusses the reasons for exclusion of studies from the review.

Section II

Section II reports the evidence as retrieved, consolidated and analysed by this review organised by the six outcome areas in six chapters (monetary poverty; education; health and nutrition; savings, investment and production; employment and empowerment). All six chapters follow a common basic structure, starting with a box summarising the rigorous evidence on the selected indicators of the respective outcome followed by sections reporting: a summary of findings, a summary of the evidence base, results on the impact of cash transfers on the selected indicators, results on the impact of cash transfers on women and girls, evidence of links between cash transfer design and implementation features and the selected indicators and, finally, a discussion of the policy implications arising from the evidence and its analysis. For all outcomes, results on the impacts of cash transfers measured for women and girls and evidence of the role of programme design features are reported in annex 5.

Chapter 6: The impact of cash transfers on monetary poverty

This chapter provides both summary and detailed results on the evidence of the impact of cash transfers on total household expenditure, food expenditure and poverty measures (poverty headcount, gap and squared poverty gap).

Chapter 7: The impact of cash transfers on education

Evidence of the impact of cash transfers – and of variations in their design and implementation features – is reported for the following indicators: attendance, maths test scores, language test scores, composite test scores and cognitive development.

Chapter 8: The impact of cash transfers on health and nutrition

This chapter reports the results of the review on health and nutrition, covering the following indicators: use of health services, dietary diversity, child stunting, child wasting and child underweight.

Chapter 9: The impact of cash transfers on savings, investment and production

This chapter reports summary and detailed results on the evidence of cash transfer impacts on: household savings, borrowing, agricultural productive assets, agricultural input expenditure, livestock ownership and involvement in business and enterprise.

Chapter 10: The impact of cash transfers on employment

The review also retrieved, assessed, consolidated and analysed evidence on the impact of cash transfers on the following indicators reported in this chapter: adult labour force participation, child labour force participation, adult labour intensity, child labour intensity, adult labour force participation by sector, adult labour intensity by sector, child labour by sector, child labour intensity by sector and migration.

Chapter 11: The impact of cash transfers on empowerment

Chapter 11 reports the results regarding the impact of cash transfers on the selected indicators relating to empowerment: sexual abuse by male partner, non-sexual abuse by male partner, women's decision-making power, marriage, fertility, use of contraception and multiple sexual partners.

Section III

Section III of the report draws together the main findings of the review in a synthesised form and identifies and discusses the main policy implications arising from the evidence in a single, final chapter.

Chapter 12: Summary of findings and conclusions

The conclusion provides a summary of the evidence base on cash transfers by outcome area, design and implementation feature, geographic coverage and type of programme. It then summarises the evidence on the impacts of cash transfers on the selected outcomes and indicators and discusses results both in term of statistical significance and direction of effects. It also provides summary information on the evidence of impacts on women and girls. This is followed by a more detailed discussion of results by outcome area and by variations in programme design and implementation details. The final section draws out overall conclusions, linking these to some of the debates in the cash-transfer field, and identifies areas for future research.

Chapter 2
Conceptual framework

This chapter is organised in two sections. First, it outlines the overarching conceptual framework for reviewing the evidence on the multiple intended and unintended impacts of cash transfers. Second, it identifies the six outcome areas of focus of this review, lists the selected indicators for which evidence is extracted and discusses the ways in which cash transfers, and variations in their design and implementation features, may affect such indicators. While we do not aim to provide a comprehensive theory of change for each outcome area and selected indicator, Section 2 provides examples of the channels through which cash transfers and their specific design and implementation features may exert intended and unintended effects on them.

The conceptual framework and specific reviews of outcome indicators build on those discussed in DFID (2011) and in Fiszbein and Schady (2009), and on a further review of existing theories of change (TOCs) for cash transfers, including those developed for a number of influential cash transfer programmes (Browne, 2013; Tirivayi et al., 2013; Department of Social Development et al., 2012; Pellerano et al., 2012; FAO, 2015; IEG, 2011; and Gaarder et al., 2010 among others).[1]

2.1 Overarching conceptual framework

The core theoretical case in support of cash transfers revolves around a sequence of intended positive impacts. When cash is transferred in a predictable way directly to households or individuals it is expected to be used in ways that have immediate effects on household expenditure (food, health and education, as well as other household needs) and saving/investment behaviour. Additionally, it can have longer-term effects on households' human capital, asset accumulation and livelihood strategies, in turn reducing poverty and vulnerability, and increasing resilience.

A wave of impact evaluations of cash transfer programmes worldwide has explored these hypotheses, while drawing attention to other unintended effects or other types of impacts – including changes in bargaining power and gender relations, social relations, psychosocial wellbeing. There is also a potential role of cash transfers in affecting community-level dynamics – productivity and growth within local economies, local labour markets and existing social networks – as well as macro-level outcomes.

The objective of this conceptual framework is to provide an overarching logical structure for the classification and interpretation of the multiple pathways of change that can originate from cash transfers. It serves as a basis to guide, limit and orient this review throughout all phases, from the literature search to analysis. A stylised visualisation of the conceptual framework is shown in Figure 1 below, while the specific 'theories of change' for the six outcome areas and the selected indicators that are object of this review are discussed in the next section. A few elements are worth noting:

First, the conceptual framework includes a strong focus on individual- and household-level outcomes, since these are the central area of inquiry of this review. Although meso- and macro-level outcomes are mentioned and represented in Figure 1, the attention is primarily on micro-level variables and the potential channels of impact on these. Second, although a range of factors

1 Note that some of these are programme theories of change that do not figure in any official literature or documentation.

influencing the ways in which cash transfers operate and affect outcomes are acknowledged and discussed, attention is concentrated on the role played by their design and implementation details. Since one of the primary motivations of the present review is the consolidation and synthesis of the evidence on the impact of cash transfer design and implementation features, the conceptual framework and the outcome/indicator-specific section that follows below include a more detailed overview of the potential ways in which such features can affect outcomes (compared with the potential mediating effects of other factors such as local- and country-level constraints and enablers). Third, in order to graphically represent and organise the large variety of impacts that can derive from the transfer of cash to individuals or households, outcomes have been organised around three main 'orders of outcome'.[2]

- *First-order outcomes* refer to those income and expenditure effects that may be understood to be triggered as a direct consequence of receiving cash through a cash transfer.
- *Second-order outcomes*, or intermediate outcomes, broadly refer to those behavioural changes that primarily derive as a consequence of some of the immediate income effects discussed above.
- *Third-order outcomes,* or final outcomes, refer to medium- to long-term impacts.

Finally, in the conceptual framework, the individual and household-level outcomes are mainly discussed at a high level of aggregation, with only limited specification of particular individual and household groups (e.g. by characteristics such as age, gender, disability, ethnicity). However, a specific area of interest in this review is the evidence of the impacts of cash transfers on women and girls. For this reason, this section also includes a brief section motivating the focus in this review on retrieving, extracting and synthesising the evidence of cash transfer impacts on women and girls.

2.1.1 Individual, intra-household and household-level outcomes (Micro)

First-order outcomes

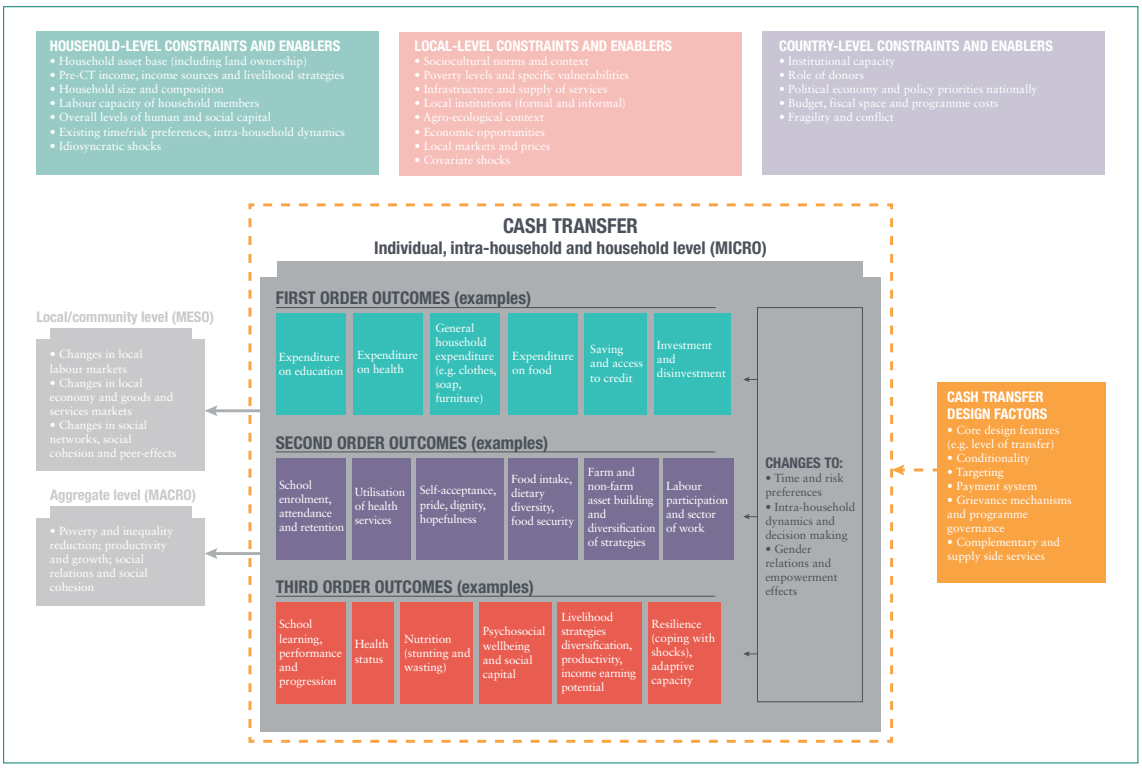
The stylised theory of change in Figure 2.1 depicts a simplification of reality by focusing on the three main uses of cash when transferred to an individual or household.[3] Additional resources are either:

- **Spent**: on food, other individual or household goods (soap, clothes, furniture, etc.), or to access services (education, transport, health, etc.). Cash may also be spent on other less 'desirable' goods such as alcohol and tobacco (unintended effects).
- **Saved**: if liquidity constraints are weakened or no longer binding, a cash transfer recipient may increase formal savings (e.g. in banks) and/or participation in formal and informal savings groups, such as merry-go-rounds. With increased creditworthiness and reliable payments acting as collateral, recipients may also increase their access to credit or use the money to pay off existing debt.
- **Invested**: The alleviation of credit and liquidity constraints and increased certainty of income can enable cash transfer recipient households to invest in assets or services. There can also be reduced disinvestment and distress sale of assets as a consequence of cash transfers, as discussed below.

2 We acknowledge that this ultimately forces reality, but it is a useful categorisation for analytical purposes.

3 For further reference see also: Deaton (1992); DSD, SASSA and UNICEF (2012); Barrientos (2012). Note that, in some cases, additional income could also be transferred to other households, leading to potential spillover effects within a community.

Figure 2.1 Conceptual framework



Source: Authors

Second-order outcomes

Health and education[4]

The additional cash provided to households can boost household income and reduce the household liquidity/credit constraints by covering the direct, indirect and opportunity costs associated with school enrolment, attendance and retention, along with health service access. Direct costs for education that cash transfers can help cover include fees (especially for secondary schooling), uniforms, school materials and books; for health care, fees and medicines. Indirect costs include travel costs (particularly high for secondary schooling or specialised health care) and bribes paid to access services. Opportunity costs mainly include foregone earnings, either of the child while in school (education versus child labour and household chores) or of the patient and carer while seeking care.

Interestingly, these effects can also be strengthened through other channels represented in the framework. For example:

- Changes in *labour participation decisions and time allocation decisions* can directly lead to reduced child labour, with effects on school attendance and retention.
- Expenditure on food (quantity and type) increases children's *nutritional status*, with immediate consequences in terms of health status (morbidity, etc.) and potential impacts on schooling (concentration, absenteeism, etc.).
- Expenditure on other household goods such as shoes and soap can boost children's willingness to participate in schooling, as an effect of *increased self-acceptance, pride and dignity*, and reduced stigma. Such effects can also affect access to health care services.

4 Useful examples of the theoretical framework and 'Theory of Change' for cash transfers' impact on education can be found in Reimers et al. (2006) and Baird et al. (2012). Similarly, examples for health can be found in Lundberg et al. (2010); Gaarder et al. (2010); Forde et al. (2011) and Pega et al. (2014).

- Changes in *intra-household bargaining processes and decision-making* can also affect access to health and education services: having an additional source of income that is not 'earmarked' in the household budget means that money can be spent beyond the standard spending categories of that household (this is based on the idea of 'mental accounting').[5]

Food intake, dietary diversity, food security[6]

Poor households spend large proportions of their income on food. In the case of cash transfers, it is argued that increased expenditure on food can translate into:

- Increases in overall quantities of food consumed (food intake).
- Consumption of a wider selection of food types (e.g. more meat, a wider variety of vegetables, use of cooking oil, etc.), leading to an improved dietary diversity.
- Improvements in overall food security – i.e. prevention of negative responses to food insecurity such as skipping meals.
- Potentially, a shift to lower-effort and higher-fat food types (ready-made food, snacks, etc.).

Such shifts in nutritional behaviour are of course the direct consequence of the increased cash availability, but in the medium term they can also be linked to other elements within the framework. For example, thanks to *investment in farm assets* cash might be spent on seeds to grow more food, or a goat to provide milk which can be consumed or sold for additional income. *Intra-household decision-making dynamics* may also affect who exactly within the household is benefitting from such improved nutrition (e.g. children versus adults, male versus female). Shifts in household education levels, as well as increased knowledge and awareness (e.g. through tailored educational sessions) can also have an impact on feeding and care practices.

Farm and non-farm asset building and diversification of strategies[7]

The literature widely documents how 'insecurity leads to inefficient use of resources by those in poverty, for example, by forcing rural poor households to opt for low-risk/low-return crops and production methods' and to 'hold liquid but less productive assets' (Barrientos, 2012).

Households facing reduced credit and liquidity constraints and increased certainty and security who invest cash transfer income face a wider set of investment choices, encompassing higher risk and higher-yielding strategies. For examples, recipients can:

- Invest in on-farm activities and assets. This may include purchasing or renting additional or more productive land, farm inputs, livestock and livestock inputs, as well as hiring additional labour or investing in complementary services (e.g. insurance). Shifts in the use of inputs and techniques may also occur (e.g. setting up irrigation system).
- Invest in non-farm activities and assets. Given the economic context in which most cash transfer households live, investments can be directed to purchasing stock for petty trading, but also for setting up small service businesses and other activities.

However, these households are likely to be a minority, given the high credit constraints of the poor. In fact, shifts in access to credit as a consequence of becoming a cash transfer recipient are possibly the most important mediating factors of such effects.

5 For more details on why this is the case, see Richard T. Thaler's seminal 1990 article 'Anomalies: saving, fungibility and mental accounts'.

6 Useful examples of the theoretical framework and 'Theory of Change' for cash transfers' impact on food intake, dietary diversity and food security can be found in Leroy et al. (2009); Gaarder et al. (2010); Manley et al. (2012); and Holmes and Bhuvanendra (2013).

7 Useful examples of the theoretical framework and 'Theory of Change' for cash transfers' impact on farm and non-farm asset building and diversification of strategies can be found in Asfaw et al. (2012); Barrientos (2012); Tirivayi et al. (2013)

Labour market participation and employment[8]

As a direct consequence of the changes in household circumstances brought about by cash transfers (and consequent investment decisions and shifts in risk/time preferences), households may reallocate household labour and time. In terms of work participation, conventional economic theory predicts that targeted cash transfers generate a labour disincentive effect, particularly when the targeting mechanism leads to a high benefit withdrawal rate. At the same time, cash transfers can be associated with improved health and nutrition outcomes that could lead to increased labour market participation. The literature highlights a range of potential effects, including the following:

- changes in labour market participation (e.g. withdrawing from or joining the labour market)
- reducing or increasing the number of hours worked
- shifting labour patterns – for example shifts from on-farm to non-farm work, from casual work to own-farm work/work on own business, or between informal and formal work
- reducing distress sale of labour (low-paid, highly degrading/undesirable labour) – specifically, households with sufficient labour capacity would be expected to decrease risky income-generation activities (commercial sex, begging and theft), low-risk yet less profitable activities and distress sale of labour in favour of potentially riskier and more profitable strategies
- related to the above, reduction or increases in child labour[9]
- increasing investment in searching for a job.

Self-acceptance, pride, dignity and hopefulness[10]

Expenditure by beneficiary households on 'general household items' such as clothes, furniture, toiletries and home improvements could be perceived as being non-productive as it does not generate any immediately tangible effects in terms of the most widely cited categories of impact (e.g. health and nutrition, education). However, such expenditure can have important effects on individuals' self-acceptance, self-esteem, pride and dignity. This is due to beneficiaries being able to be better dressed (new clothes, school shoes and uniforms for children), clean (e.g. purchase of soap) and proud of their home environment (e.g. new furniture or roof).

Increased expenditure is not the only way such dimensions of wellbeing can be triggered. For example, thanks to the cash transfer, recipients can become less dependent on others and reciprocate the support they receive, re-entering social networks that were excluded to them. More generally, the cash gives them the means to make decisions about their own lives and plan for the future (linked to the changes in decision-making cited above), triggering hopefulness. The secondary impacts of such individual-level changes can be wide-ranging, as reiterated in this conceptual framework.

Third-order outcomes

School learning, performance and progression[11]

The extent to which increased school enrolment, attendance and retention effectively lead to learning, cognitive development and improved performance and progression (as measured by test scores and pass rates) is issue for debate, especially as such a casual linkage is strongly mediated by the quality of schooling provided. Nevertheless, improved educational outcomes have also been

8 Useful examples of the theoretical framework and 'Theory of Change' for cash transfers' impact on labour market participation and employment can be found in Moffitt (2002); Alzúa et al. (2010); OEECD (2011); Asfaw et al. (2012); Barrientos (2012); Tirivayi et al. (2013); de Hoop and Rosati (2014) (focus on child labour).

9 By modifying the propensity to attend school and by changing the returns to child labour (de Hoop and Rosati, 2014).

10 Useful examples of the theoretical framework and 'Theory of Change' for cash transfers' impact on self-acceptance, pride, dignity and hopefulness can be found in Attah et al. (2016); Tirivayi et al. (2013).

11 For the second order outcomes on health and nutrition discussed above, relevant literature includes Reimers et al. (2006) and Baird et al. (2012).

linked to children's increasing self-acceptance and pride and consequent psychosocial wellbeing (see below) as well as improved nutrition (better able to concentrate in class and perform in exams), meaning cash transfers can potentially have an impact on these dimensions. Increased gains from schooling in terms of cognitive and non-cognitive development can influence in the longer-run employability and earning potential.

Health status and nutritional outcomes[12]

Increased access to health care services and expenditure on health care, together with improved nutrition and increased cleanliness (and therefore hygiene) can improve household members' health status, especially children and mothers'. This may be manifested in many different ways, including a reduction in maternal and child mortality and morbidity, and a reduction in prevalence of underweight children and stunting. If cash transfers are also linked to complementary awareness and training services, such effects can be further enhanced (improved caring practices for children, etc.).

Psychosocial wellbeing and social capital[13]

'Psychosocial wellbeing' mixes the concept of psychological (or subjective) wellbeing trying to draw more attention to social influences on wellbeing. cash transfers can promote psychosocial wellbeing thanks to the mutually reinforcing effects on recipients' self-acceptance, self-esteem, pride, dignity and hopefulness (discussed above), on their overall mental health (e.g. reducing stress due to liquidity and credit constraints) and on their ability to engage in meaningful and effective relationships with others – including public institutions (re-entering social networks). This last dimension is linked to recipients potentially 're-entering' the social life of their extended families and communities (not being perceived as a burden anymore; being perceived as 'clean', etc.), and increasing participation in faith-based and traditional events and in contribution-based networks (e.g. community-based savings groups, funeral societies) – all important elements of increased social capital. Social transfers may also promote social capital through regular interactions between local communities and authorities, for instance at payment points and in related information-sharing fora.

It should also be noted that beneficiaries who are able to access contribution-based networks and risk-sharing arrangements (reciprocal lending and borrowing, burial societies, etc.) are less vulnerable to shocks, less marginalised and more likely to mimic the behaviour of the richer members of the community (e.g. in terms of accessing services). On the other hand, receipt of the transfer can also undermine traditional forms of social protection (see below) and negatively affect households' decisions in terms of human capital accumulation.

Safe transition to adulthood[14]

The transition to adulthood is a critical phase when behaviours and events in young people's lives have lasting impacts on their life trajectories, and when health and wellbeing can be influenced by economic and social factors. Adolescents are at risk of exposure to violence, HIV infection and early pregnancy and/or marriage, as well as the potential adoption of so-called 'risky' sexual behaviours (early debut, multiple partners, substance abuse, transactional sex, etc.). Such behaviours can lead to educational drop-out or underachievement and be linked to depression and low self-esteem.

To the extent that cash transfers increase the income available to the household, they can affect these life-course choices of young adults, females especially. For example, the additional cash might reduce female financial dependence on others, meaning marriage choices could be delayed

12 For the second order outcomes on health and nutrition discussed above, the relevant literature includes: Leroy et al. (2009); Lundberg et al. (2010); Gaarder et al. (2010); Manley et al. (2012); Forde et al. (2011); Holmes and Bhuvanendra (2013); and Pega et al. (2014).

13 Useful examples of the theoretical framework and 'Theory of Change' for cash transfers' impact on psychosocial wellbeing and social capital can be found in Attah et al. (2016); Attanasio et al. (2009); Vigorito et al. (2013); Barca et al. (2015).

14 Relevant literature includes Hargreaves et al. (2008); Pettifor et al. (2008); Robinson and Yeh (2012); Palermo et al. (2015) and recent publications by the UNICEF Innocenti Office of Research (most notably Palermo, 2015).

and 'sugar daddy' relationships or transactional sex avoided (the same goes for opting out of certain 'last resort' jobs that put women at risk of violence). Impacts on schooling (see above) can also have a role. For example, improvements in school attendance may decrease the likelihood that young people will have sex with partners of older age groups (who are more likely to be HIV infected) and expose young people to knowledge relating to HIV and pregnancy prevention, while also giving them aspirations for the future (less likely to marry early). A role may also be played by shifts in adolescents' psychosocial wellbeing and overall mental health and shifts in access to health care and exposure to health-related training (e.g. educational sessions, etc.).

Livelihood strategies diversification, productivity and income earning potential[15]

'Third-order outcomes' of cash transfers also relate to individuals' and households' changing livelihood strategies (and consequent income earning potential) as a consequence of changes in intra-household decision-making, labour allocation of household members, investments that improve income-generation capacity, and changes in risk-management behaviour. Overall, increased investment in on-farm and non-farm assets and shifting labour allocations can also lead to some level of diversification of livelihood strategies and an increase in productivity, in turn generating additional sources of income and earnings for the household, if market conditions allow.

Resilience and adaptive capacity[16]

Regular and predictable payments, increased precautionary savings and the ability to access credit through formal and informal sharing mechanisms can also help prevent detrimental risk-coping strategies (e.g. distress sale of assets, borrowing, reduced spending and, potentially, eating), especially in the face of both idiosyncratic and covariate shocks, leading to increased resilience of recipient households.

In the longer term, some of the changes generated by cash transfers can also have an impact on households' adaptive capacity, for example by helping the poor respond to climate-related shocks, helping to engage in investment decisions and innovations to increase their adaptive capacity (e.g. sustainable land management practices), by reducing pressure to engage in strategies which weaken long-term adaptive capacity, and facilitating livelihood transitions.

Cross-cutting outcomes: preferences and decision-making[17]

The fact that additional cash has been introduced into the household can have additional, less tangible impacts, linked to individuals' and households' preferences and decision-making processes. These have been visually represented as cutting across the three orders of outcome, as they are not clearly temporally or sequentially bound.

For example, household members receiving cash transfers will face a different set of constraints and opportunities, leading to shifts in their time use (e.g. labour versus free time), risk preferences (e.g. potentially increasing risk-taking behaviour) and overall choice-set.

Moreover, recognising that households are not unitary but collective entities, there may be shifts in intra-household bargaining power and decision-making, and ultimately in gender relations within the household. The injection of cash can reinforce traditional gender roles (e.g. the woman as home-keeper and carer) and potentially increase tensions and stress within the household, but may also lead to female empowerment, enabling a process by which 'those who have been denied the ability to make strategic choices acquire such ability' (Kabeer, 1999). This ability to exercise

15 Useful examples of the theoretical framework and 'Theory of Change' for cash transfers' impact on livelihood strategies diversification, productivity and income earning potential can be found in Asfaw et al. (2012); Barrientos (2012); Tirivayi et al. (2013).

16 Useful examples of the theoretical framework and 'Theory of Change' for cash transfers' impact on resilience and adaptive capacity can be found in Sabates-Wheeler and Devereux (2011); Tirivayi et al. (2013); Wood (2011) (adaptive capacity).

17 Useful examples of the theoretical pathways linking cash transfers and intra-household decision-making processes can be found in: Becker, 1965 (on time allocation more generally); Barrientos (2012); Yoong et al. (2012), Holmes and Jones (2013) (focus on gender); Asfaw et al. (2013) (focus on agriculture).

choice could have profound implications on a wide range of other outcomes, including ultimate allocation of resources and labour, reproductive health rights (linked to marriage, pregnancy and sexual behaviour), domestic abuse and social relations/standing among others.

2.1.2 'Spillover' effects and local/community-level outcomes (Meso)

The injection of cash into a proportion of households within the community (depending on the targeting approach) may have repercussions at the local/community level. In Figure 2.1 we have not visually linked these changes to a specific order of outcome, as these occur as a consequence of many of the changes at the household level described above and impact these in turn. In analysing these 'spillover' effects we focus on three main strands: changes in local labour markets, changes in the local economy and goods and services markets, and changes in social relations and peer effects.

Changes in local labour markets[18]

As discussed above at the household level, cash transfers can affect labour allocation decisions. In turn, those decisions can have knock-on effects at the community level, such as:

- beneficiaries choosing to withdraw from or enter the labour market, reducing/increasing the number of hours worked or shift overall labour patterns could affect local labour supply
- similarly, there may be some marginal effects on labour demand, due to beneficiaries hiring labour (on-farm or off-farm)
- these shifts, in turn, could affect local wages.

Changes in local economy and goods and services markets[19]

Trading activities and economic exchange in local markets can be intensified by cash transfers, as well as providing a marginal boost to local businesses through income multipliers in local economies. Beneficiary households spend their transfers on goods and services that are mainly sold or produced by non-beneficiary households. Also, shifting and potentially expanding livelihood activities of beneficiaries can also increase the overall supply of goods and services in the local markets. Overall, cash transfers can lead to a diversification of goods on offer in local markets, due to shifts in purchasing patterns of beneficiary households (potentially more bulk purchases of goods and wider variety of goods purchased). A possible unintended effect of such changes can be price inflation at local level, which is likely to be stronger where there are market constraints to respond to increased local demand.

Social relations and peer effects[20]

Tight-knit communities, especially in rural areas, generally have a relatively rigid hierarchy of power and social relations, which cash transfers can 'shake-up' or undermine. On the positive side, cash transfers can decrease the social distance between the poorest households in the community and their families and peers, as well as local institutions. This is partly due to households re-entering contribution-based social networks, and to higher levels of respect, social acceptance and recognition of beneficiaries' role in the community (affected by and affecting beneficiaries' psychosocial wellbeing). However, there is also a risk of cash transfers replacing existing reciprocal arrangements and forms of informal social protection among households, and a risk of generating jealousy and resentment among non-recipient households. The extent to which such effects are triggered may be strongly linked to cash transfer design and implementation features, such as the effectiveness of the overall communications strategy, the role of local committees, design and implementation targeting and the functioning of the programme's grievance mechanism.

18 The main theoretical references for this are OECD (2011); Asfaw et al. (2012); Barrientos (2012); Tirivayi et al. (2013).

19 The main theoretical references for this are Schneider and Gugerty (2011) and Tirivayi et al. (2013).

20 Relevant literature includes Kumlin and Rothstein (2005); Attanasio et al. (2009); MacAuslan and Riemenschneider (2011); Sacerdote (2011); Vigorito et al. (2013); World Bank (2015).

Behavioural change within cash transfer recipients, moreover, may trigger peer effects within the community, such as changes in choices and behaviour compared to those who are physically or socially close. This may be particularly important in the context of education, where peer effects have been most widely documented.

2.1.3 Aggregate outcomes (Macro)

Reduction of poverty and inequality, productivity and growth, social relations and social cohesion

All of the changes discussed in the previous paragraphs – at the individual, intra-household, household and local/community level – ultimately have aggregate, macro-level effects. Given that most cash transfers are explicitly designed to redistribute income to the poorest and most vulnerable,[21] the first of such expected effects is a reduction of aggregate poverty and inequality as measured by the main indices of monetary poverty (e.g. poverty headcount, poverty gap, poverty depth, poverty severity, Gini index, etc.).[22]

Impacts in terms of aggregate productivity and growth may also be expected as a direct consequence of increases in poor households' productivity, aggregate demand (e.g. counter-cyclical spending) and shifts in labour force participation,[23] or as an indirect consequence of enhanced human capital and enhanced social cohesion.[24] Nevertheless, the literature concurs that such effects are likely to be limited in low-income contexts because of the relatively low scale of spending on social protection and the marginal share of national income in the hands of the poor.

Shifts in social networks of beneficiary households, reductions in economic and social inequalities and direct programme effects (e.g. where rights-based measures encouraging voice and accountability contribute towards greater social inclusion) can also enhance social cohesion,[25] strengthening the social contract between state and citizen and thus potentially contributing to state-building, state legitimacy and good governance, including pressure for efficient and equitable public policy.

Mediating factors at household, community and country level[26]

Individual and household behaviour can be strongly affected by a series of external constraints and mediating factors. These are listed below, distinguishing between three different levels:

At the **household level:**

- Household *asset base*, most importantly all agricultural and non-agricultural assets, including ownership of land and livestock. Asset accumulation and livelihood choices are strongly dependent on initial endowments, with important implications for ultimate distributional outcomes. Household with a higher asset base may also be more risk-prone.
- Pre-cash transfer *income*, *income sources* and *livelihood strategies*. These will affect use of the transfer and overall livelihood choices (including labour participation and investment).
- Household *size* and *composition*. Size affects dilution of the transfer (unless this is carefully calibrated accordingly), while members' age and overall dependency ratio affects use of the transfer and labour/time-use responses.

21 In fact, the main driving factor for the spread of cash transfer programmes 'was the rise in poverty and vulnerability which followed crises and structural adjustment in the 1980s and 1990s, which then persisted in the recovery phase' (Barrientos, 2010).

22 See for example Grosh et al. (2008); Barrientos (2010); Fiszbein and Schady (2009); DFID (2011); Piachaud (2013).

23 See for example Barrientos (2013); Piachaud (2013); Mathers and Slater (2014).

24 Growth theory suggests that a more stable, cohesive society is more conducive to investment and economic activity.

25 We define social cohesion in line with Babajanian (2012), as the 'extent of cooperation and solidarity between different groups and individuals in a society, and their interconnectedness with broader economic, social and political outcomes'. For further reading on the links between social protection and social cohesion see Babajanian (2012) and Mathers and Slater (2014).

26 Constraints and enablers at the household, community and country level are widely discussed in the literature, though not in great depth. The two key references in which the topic is addressed in relative detail are Sabates-Wheeler and Devereux (2011); Tirivayi et al. (2013).

- *Labour capacity* of household members. Labour-constrained households will be much less likely to achieve any productive investments or modify their labour participation.
- Overall levels of *human and social capital* (years of formal education, kinship and social networks, etc.). More highly educated households may be more likely to reinvest in their children's education. Households with wider and deeper social networks may be more resilient to shocks and more capable of negotiating access to services, etc.
- Existing *time/risk preferences*, *intra-household dynamics*. Shifting attitudes to risk and intra-household bargaining processes are strongly dependent on the existing household situation.
- *Idiosyncratic shocks* (e.g. death or illness of household member, etc.). The occurrence of these shocks at the household level can hinder the wide range of potential impacts of cash transfers.

At the **local level:**

- *Sociocultural norms* and *context* (religion, gender norms, etc.). Religious and societal norms can affect the role of the women within the household (including their bargaining power and labour/time allocation) or affect how money is spent (e.g. setting priorities).
- *Poverty levels* and *specific vulnerabilities* (e.g. HIV-AIDS). The social, productive and labour participation impacts of cash transfers are likely to vary largely depending on the overall poverty levels and specific vulnerabilities within a given community.
- *Infrastructure* (electricity, internet, roads, etc.) and *supply of services* (health and education especially). Existing infrastructure affects the possibility and outcomes of productive investments and labour participation (e.g. possibility of travel), ultimately with an impact on household income. The local supply of services – including their quality – will determine the extent to which those services are accessed and the extent to which intermediate outcomes can translate into final outcomes (e.g. improved health, school learning, performance and progression).
- *Local institutions* (formal and informal, e.g. micro-finance groups, burial societies, etc.). The presence of enabling local institutions can enhance some of the impacts of cash transfers, while concurrently affecting social relations.
- *Agro-ecological context*. Differences in rainfall, seasonal variations, temperatures and soil-water content all contribute to disparities in agricultural production and the subsequent outcomes such as income, consumption and food security, nutrition and poverty.
- *Economic opportunities*. The dynamism of the local labour market and the overall range of economic opportunities available for cash transfer recipients affects livelihood choices and ultimately household incomes.
- *Local markets and prices*. The level of integration of local markets with the wider economy, as well as their size, prevailing prices and location have far-reaching effects on households' livelihood options and on the likely multiplier effects of cash transfers at the community level.
- *Covariate shocks*. Natural disasters (earthquakes, floods, etc.) or slower-onset shocks (drought) affect all households, but particularly expose the poor. In such contexts, the consumption-smoothing role of a predictable transfer assumes critical importance.

At the **country level**, the design and implementation of the cash transfer itself can be affected by a range of factors: *institutional capacity*; *role of donors*; *political economy* and *policy priorities* nationally; *budget, fiscal space and programme costs*; *fragility and conflict*.

2.1.4 The role of cash transfer design and implementation features

As discussed in the introduction and visually represented in Figure 2.1, the outcomes and impacts discussed in the above paragraphs can be significantly influenced by individual cash transfer programme design and implementation details, as well as by a series of external factors at the household, local/community and country level. The following section identifies the main design and implementation features by which cash transfers vary, as well as their potential linkages to outcomes.

Cash transfer design features include 'core' cash transfer parameters such as transfer values, main recipient, frequency and duration of payments, as well as accompanying components and practices such as targeting and conditionality elements, communication systems, grievance mechanisms and linkages to complementary interventions and supply-side services. These can vary considerably by design, while their implementation may depart from official programme design, adding an additional dimension of variation.

Core cash transfer design features: level, frequency, duration and main recipient

Four core design features by which cash transfers vary are:

- **Level of the transfer.**[27] Transfer amounts can directly affect monetary (income and consumption) outcomes. They may also influence behavioural decisions around investment and labour market participation, as well as school and health service use. For example, larger transfers can trigger investment decisions versus current expenditure, while transfers that are too small to cover even basic consumption costs not be able to support progress towards its objectives in terms of poverty reduction and service use.[28] Maintaining the value of the transfer over time (in line with inflation and programme objectives) can be an implementation challenge, faced through tailored uprating practices.
- **Timing and frequency of the transfer.**[29] The established frequency and regularity of payments may also play a critical role in the effectiveness of a cash transfer. Regular and frequent payments can help smooth consumption and allow planning for the future.[30] Ad hoc or lump-sum payments at key moments in the agricultural productive cycle or the school year may trigger critical investment or school enrolment.
- **Duration of the transfer.**[31] Some cash transfers may include a maximum duration of participation or time limit, linked to a hypothesis of programme 'graduation'. This can affect the extent to which programme outcomes can be realistically achieved in the time assigned (e.g. before completion of a child's education cycle) and may limit its social protection function.
- **Main recipient of the transfer.**[32] A thread of literature hypothesises that the characteristics of the main recipient (especially whether male or female) may also affect a range of outcomes, including intra-household decision-making and dynamics. For example, women may be more likely to spend the money on human capital accumulation for their children.

27 See Bastagli (2009); Grosh et al. (2008); Fiszbein and Schady (2009); Barca et al. (forthcoming).

28 Note that best practice internationally has been to set the benefit level in relation to desired impacts. For example, the size of the education grant for Oportunidades in Mexico was set to cover children's incomes; and in Honduras it was set to cover both the opportunity and direct costs, the latter including the costs for books, uniforms and the like (Grosh et al. (2008); Fiszbein and Schady). Instead, in many sub-Saharan African countries, in which desired impacts are mostly focused on food security, transfer size is often set as a percentage of households' consumption expenditure or food poverty (World Bank, 2012).

29 For further reading on the topic see Fiszbein and Schady (2009); Barca et al. (forthcoming).

30 We discuss the role of predictability of the transfer below, when looking at payment systems.

31 For further reading on the topic see Sabates-Wheeler and Devereux (2011); Daidone et al. (forthcoming)

32 For further reading on the topic see Fiszbein and Schady (2009); Doepke and Tertilt (2011); Yoong et al. (2012).

Conditionality[33]

The design of cash transfers can be conditional (CCTs) – i.e. explicitly conditioned on desired behaviour – or unconditional (UCTs).[34] Arguments in favour of tying behavioural requirements to transfer receipt emphasise that these counteract 'impatience', 'myopia' and 'bounded rationality', thus promoting behavioural change. Arguments against posit that conditionalities can be expensive to administer, ineffective in areas with an insufficient or low-quality supply of services. In practice, conditionality varies by design depending for instance on the precise behavioural requirements (e.g. education, health, job-related) and on the regulation of non-compliance (e.g. whether it is punitive or not). Furthermore, the implementation of conditionality may vary depending on whether behavioural requirements are monitored in practice and whether response to non-compliance is executed as intended by programme design.

Targeting[35]

A range of different designs and approaches for the identification and selection of beneficiaries are used in cash transfer programmes, and these have far-reaching implications not only on the cost-effectiveness and fiscal sustainability of cash transfers in a broad sense, but also on their potential impacts. We analyse:

- The specific **targeting mechanism and related informational requirements** (e.g. self-reported income and simple means test, proxy means test, validation within community, etc.) may be linked to a programme's overall targeting effectiveness (minimising exclusion and inclusion errors) and to its costs, administrative burden, political acceptability and its perception of fairness within the community – with important impacts on poverty and inequality outcomes and social relations.
- The **frequency of recertification/retargeting** affects recipients' behavioural incentives as well as perceived fairness.
- The way in which the targeting process is **implemented in practice** (ease of registration, transparency, etc.) similarly affects behavioural responses, perceptions of fairness and, ultimately, social relations within the community.

Payment system[36]

With the rise of modern technologies, there are an increasing number of cash transfer payment modalities or options available to policy-makers to reach the target population. For example, it is hypothesised that transferring cash through bank accounts or mobile money (e.g. mobile phone technology such as M-Pesa in Kenya) can trigger saving behaviour and access to formal credit, which in turn can affect household investments (both physical and relating to health and education). Other aspects that may vary depending on the payment modality include the direct and indirect costs of collecting the cash (affecting ultimate transfer size and time use) and potential impacts on stigma and shame (e.g. due to publicly queuing to collect cash). Importantly, though, the use of mobile payment technologies may reduce opportunities for physical interaction with beneficiaries, reducing the opportunities for delivery of complementary interventions, messaging and monitoring. Finally, the practicality of implementing payments may lead to long delays, meaning transfers are no longer predictable. This undermines much of the 'protective' role of cash transfers, as well as their potential capacity to increase access to credit and induce risk-taking behaviour.

33 For further reading on the topic see de Janvry and Sadoulet (2006); de Brauw and Hoddinott (2007); Fiszbein and Schady (2009); Bastagli (2009a); Hanlon et al. (2010); Pellerano and Barca (2013)

34 The distinction between the two is not always clear-cut, see Pellerano and Barca (2013) for further details.

35 For further reading on the topic see: Coady et al. (2004); Grosh et al. (2008); Ellis (2008); Fiszbein and Schady (2009); Slater and Farrington (2009); Barca et al. (forthcoming).

36 For further reading on the topic see: DFID (2009); Devereux and Vincent (2010); Barca et al. (2010); DFID (2011); Smith et al. (2011); O'Brien et al. (2013).

Grievance mechanisms and programme governance[37]

A range of social accountability mechanisms – aimed at guaranteeing citizen feedback and independent oversight of programme operations – are available to programme implementers keen to 'strengthen programme effectiveness and accountability for vulnerable groups and populations, and in turn state-citizen relations' (Jones et al., 2013). Three examples of such mechanisms are:

- Well-designed **grievance mechanisms**, including the possibility for complaints and appeals. These may help ensure that transfers reach the intended population, improving their effectiveness. They can also minimise the possibility of social tensions within a community.
- **Other feedback mechanisms**, such as specially-designed community meetings, go-to committees and suggestions 'boxes'.
- **Participatory monitoring and evaluation (M&E) mechanisms**, focused on involving communities in the ongoing assessment of programmes using methodologies such as Citizen Report Cards.

To enhance accountability, moreover, communication strategies can be carried out alongside the roll-out of a cash transfer system to communicate on a wide range of implementation-related issues (timing and amount of transfer, how and where to collect the cash, etc.), including the suggested usage of the cash. Such a tailored communication strategy, combined with a strong (yet not controlling) role assigned to a carefully selected Community Committee, can enhance acceptance of the programme and local buy-in, reduce misunderstandings and resentment linked to targeting, and help reinforce the overall programme objectives, affecting how cash is ultimately used.

Complementary interventions and supply-side services[38]

Linking cash transfer interventions to complementary interventions and supply-side services and efforts can greatly magnify their impact and social protection objectives. For example, this could be achieved through:

- **information/training sessions** on a range of topics, including hygiene, nutrition and the importance of schooling
- **allocating additional resources to improve the supply of local services** (e.g. health and education), given that no demand-side intervention can fully live up to expectations if the supply of services is inexistent or of very poor quality
- **granting preferential or automatic access to other programmes** (e.g. health insurance, crop insurance, school feeding, etc.)
- **transferring additional resources together with the cash transfer** (e.g. lump sum cash or a large asset), as an add-on to enable graduation (often called 'Cash Plus')
- **skills development**, designed to satisfy specific needs (e.g. agricultural extension, business development, etc.).

37 For further reading on the topic see also OPM (2012); Jones et al. (2013).

38 For further reading on the topic see also Fiszbein and Schady (2009); McCord (2012).

Table 2.1 Cash transfers: examples of variations in design and implementation features

Dimension	Design or Implementation	Examples of features by which cash transfers vary
Core cash transfer design features	Design	• Level of the transfer • Timing and frequency of payment • Duration (maximum time limit?) • Main recipient (male or female? age?)
	Implementation	• Transfer value uprated over time or not • Regularity of transfer and duration of participation in practice
Conditionality	Design	• Unconditional or conditional • Type of behavioural requirements (e.g. education, health, job-related) • Non-compliance response sanctionable or not
	Implementation	• Behavioural requirements clearly communicated to the public • Behavioural requirements and non-compliance monitored • Response to non-compliance implemented
Targeting	Design	• Targeting design (who is being targeted and proportion within community) • Targeting mechanism and information requirements • Frequency of recertification/retargeting
	Implementation	• In practice, information used to identify beneficiaries • Frequency of information recertification in practice
Payments	Design	• Payment modality (e.g. smart-card, phone, paypoint)
	Implementation	• Functioning of payment modality and its components in practice
Grievance mechanisms and programme governance	Design	• Grievance mechanism, other feedback mechanisms and participatory M&E included in cash transfer design • Type of grievance mechanism other feedback mechanisms and participatory M&E included • Quality and extent of the communication strategy • Role assigned to community committees responsible for cash transfer processes
	Implementation	• Whether the grievance mechanism, other feedback mechanisms, participatory M&E and communication strategy are implemented • Whether grievance, feedback and M&E data are analysed to improve programme design • Training and set-up of the community committees responsible for cash transfer processes
Complementary and supply-side interventions	Design	• Whether complementary interventions are linked to cash transfers by design • Types of interventions linked (e.g. informational/training sessions, targeted supply-side support, skills development, etc.)
	Implementation	• Whether accompanying services are implemented and accessible in practice

Source: Authors.

2.1.5 Cash transfer impact: the outcomes for women and girls

Women and girls in many countries face a different set of initial endowments compared to their male peers. This potentially includes:

- lower levels of human capital, because of household preferences for male education
- lower ownership or differing legal entitlement to assets in some countries (home, land, productive assets, etc.)
- lower levels of social capital and opportunities to exercise meaningful voice and agency at community level.

Theory and evidence suggest there are several reasons to expect to see variations in the impact impact of cash transfers by sex of the household head and gender of the main beneficiary/recipient (Quisumbing and Maluccio, 2000; Hoddinott and Haddad, 1995; Holmes and Jones, 2010):

- differing spending preferences and priorities, with women potentially more prone to spending on nutrition, education and health – particularly for children
- constraints on woman's time (e.g. child-rearing and caring for elderly), which, among other things, affects women's capacity to meet the time-demands of conditionalities or complementary interventions and supply-side services

- constraints on women's mobility and market participation (due to discrimination, risk of gender-based violence, etc.)
- differing cultural roles and aptitudes, with women engaging in a different set of activities compared to men (e.g. agricultural, business, etc.) and purchasing different types of assets
- differing risk attitudes, with women potentially being more risk averse (Eckel and Grossman, 2008).

2.2 Indicator- and outcome-specific theories of change

The previous section outlines the overarching conceptual framework within which this review is situated, and motivates and informs the structure of this review. Building on this framework and as explained in the introduction, the review focuses on six outcome areas and on a subset of indicators within each outcome (see Table 2.2). In this section, we provide a detailed list of the selected indicators by outcome and discuss the ways in which cash transfers, and variations in their design and implementation features, may influence the indicators under review. The objective is to review and provide examples of the channels of impact and potential intended and unintended effects of cash transfers (and their specific design features) on the indicators of focus.

Table 2.2 Cash transfers review: six outcomes and their selected indicators

Poverty	Education	Health and nutrition	Savings, investment and production	Employment	Empowerment
Total household expenditure	Attendance	Use of health services	Household savings	Adult labour force participation	Sexual abuse by male partner
Food expenditure	Maths test scores	Dietary diversity	Borrowing	Child work	Non-sexual abuse by male partner
Poverty headcount	Language test scores	Child stunting	Agricultural productive assets	Adult labour intensity	Women's decision-making power
Poverty gap	Composite test scores	Child wasting	Agricultural input expenditure	Child labour intensity	Marriage
Squared poverty gap	Cognitive development	Child underweight	Livestock ownership	Adult labour force participation and intensity by sector	Fertility
			Involvement in business and enterprise	Child work and intensity by sector	Use of contraception
				Migration	Multiple sexual partners

Source: Authors

Poverty

The following three indicators were selected to capture the effects of cash transfers on individual or household material/financial/monetary wellbeing:

- **Total consumption expenditure** is measured either at the individual or household level and is the sum of all expenses made on goods and services within a particular time period (with own production and rent often imputed). It is seen as a more reliable and useful measure of actual living standards than income, as it captures consumption smoothing and hence measures *permanent* income (Deaton, 1997).
- **Food consumption expenditure** is also measured at the individual or household level and is the sum of all expenses on food (with own production and gifts often imputed), within a particular time period. Food expenditure is an important measure of wellbeing because it often constitutes the largest expenditure category for households, especially for poorer households.

- The **three indicators developed by Foster–Greer–Thorbecke (FGT)** (1984) measure poverty and inequality. They are measured at the household level but aggregated at the population level and are calculated with either income or expenditure data. The **poverty headcount** measures the proportion of the population that is poor (i.e. their income/expenditure is below the poverty line). It gives us an idea of the *share* of the population that is poor. The **poverty gap** measures the extent of poverty, in other words *how poor* poor households are, by measuring the distance between household income/expenditure and the poverty line. The final measure, **poverty severity** or the squared poverty gap, measures inequality among poor households. It takes the average of the squared poverty gaps, hence placing greater value on poorer households.

One of the rationales behind cash transfers is their potential for increasing households' purchasing power, reducing short-term poverty among beneficiary households and potentially affecting longer-term poverty, for instance through improved human capital, increased investments, changing livelihoods and labour allocations. In theory, a cash transfer may also lead to changes in individual or household preferences and behaviour, which could work against poverty reduction objectives. For example, a targeted cash transfer may generate an incentive for a household to maintain an income below the eligibility threshold and reduce its work effort, leading to a reduction in wage income. If the reduction in wage income is the same/larger than the transfer, total expenditure will stay unchanged/be reduced.

The following table summarises some of the ways in which variations in cash transfer design and implementation features may influence monetary poverty outcomes.

Table 2.3 Implications of cash transfer design features on poverty indicators

Cash transfer features		Potential impacts on poverty indicators
Core cash transfer design features	Level of the transfer	Higher transfer levels may be expected to lead to higher impacts on poverty measures in the immediate instance. They can also be expected to influence second-order outcomes which could in turn increase or decrease poverty. For example, higher transfer values of means-tested transfers may be expected to pose a higher risk of generating a work disincentive effect.
	Timing and frequency of payment	A one-off or annual payment is arguably more likely to be saved or invested than regular and frequent payments, which can support beneficiaries in their ongoing consumption expenditures and facilitate consumption smoothing.
	Duration	A longer duration of receipt may encourage more investment and sustained impacts on expenditure and poverty.
	Main recipient	Can affect the composition of expenditure, with female recipients argued to favour food and other household/child expenditures.
Conditionality		Conditionalities – whether perceived or enforced through regular monitoring and non-compliance response enforcement – can affect expenditure directly (for example, through the perceived requirement that the transfer should be spent on certain items, e.g. food) and indirectly, through time use (time spent meeting conditionality requirements vs other activities).
Targeting		One rationale for targeting transfers towards the poor is that it may lead to more sizeable short-term impacts, as their pre-transfer expenditure levels are lower. However, narrow targeting displays costs and political economy challenges, and can be associated with effects that may work against poverty reduction objectives. Moreover, the targeting of particular groups, such as poor households with limited or no labour capacity, who are least capable of investing and diversifying their livelihood activities, may not necessarily maximise potential poverty reduction effects.
Payments		Payment modalities associated with direct and indirect costs for beneficiaries reduce de facto size of the transfer, leading to potentially lower impacts. Payment modality could also affect composition of expenditure. If actual payment frequency is lower than anticipated or payments are not predictable, it could affect how the transfer is spent – more difficult to use cash transfer to smooth consumption, less likely to be spent on investment or risk-taking activities.
Grievance mechanisms and programme governance		The presence of social accountability mechanisms can improve the effectiveness of transfer delivery (for example, more effective targeting, more predictable payments, payments of the actual level that beneficiaries are entitled to), which could in turn lead to bigger effects on expenditure and poverty.
Complementary interventions		Could affect composition of expenditure in the short term and earning potential in the long term, with indirect impacts on poverty and inequality. Positive effects on livelihoods and productivity – hence more sustainable poverty reduction – are expected to be stronger when cash transfers are provided in combination with other type of interventions (skills and knowledge development, asset transfers; etc.)

Source: Authors

Education

Indicators that measure education outcomes can be broadly categorised into indicators that measure access (second-order outcomes) and learning/performance (third-order outcomes). The three groups of indicator areas selected for this review are:

- **School attendance**, most commonly measured as the proportion of total school days for which enrolled students are present during a school year. School attendance indicators may also measure attending an exam at the end of the school year or absenteeism in a given school year/school week.
- Indicators for **test scores/performance**, which most frequently include learning outcome as measured by test scores in individual subjects (maths, language, science, cognitive and problem-solving skills) or a composite assessment score from test scores in different subjects or other measures of skills and learning.
- Indicators for cognitive **development**, focused on early childhood development, most commonly measured through a variety of tests including memory, behavioural or vocabulary tests among pre-school children.

The main mechanism through which cash transfers are thought to increase access to education in the short term is by removing the financial barriers to education: the additional funds available to a household increase overall household income to cover the direct (fees, uniforms, school materials, etc.) and indirect (travel costs, bribes, etc.) costs associated with school participation. At the same time, the introduction of additional cash may also reduce the burden on children to contribute to household income (child labour) thus reducing drop-out and increasing enrolment. Implicit in the theory of change is the assumption that the cash transfer may replace or compensate for the opportunity cost of sending children to school, and that families, if there is an economic incentive, will make decisions in favour of educating their children.

An increase in service utilisation is of interest mainly insofar as to what extent children who are enrolled and attend school as a result of the cash transfer are able to complete more years of schooling and increase learning, a crucial step towards the accumulation of human capital in the long term (Fiszbein and Shady, 2009; Reimers et al., 2006). The underlying theory of change for these learning indicators assumes that the quality of instruction available to beneficiary children is adequate and that increased years of education will translate into improved education status.

In addition to the main pathways outlined above, other channels may strengthen or weaken the effects on education outcomes:

- The value that the programme places on education could be transferred to the households and wider community, improving attitudes towards the importance of investing in the schooling of children (Reimers et al., 2006).
- Positive peer influence that children receive as they participate in school may encourage them to study harder and pursue higher education in the long term (Baez and Camacho, 2011).
- Transfers may trigger increases in household expenditure (food and other household goods), resulting in better food security, psychosocial wellbeing and nutritional/health status of children (Adelman et al., 2008). These effects could positively affect a child's school attendance, cognitive ability and efficiency of learning in the long term.
- Greater enrolment and attendance may change the student–teacher ratio, increase overcrowding and lead to greater competition for limited resources.
- Marginal children who are brought into school by the transfers could have lower expected returns to school compared to those already enrolled, since they may be, for instance, less motivated or come from lower socioeconomic background. This can trigger negative peer effects in learning.

The following table provides examples of the ways in which variations in cash transfer design and implementation features can affect the education indicators under review.

Table 2.4 Implications of cash transfer design features for education indicators

Cash transfer features		Potential impacts on education indicators
Core cash transfer design features	Level of the transfer	All else being equal, programmes that make larger transfers may be expected to have larger effects, particularly in secondary school and for older children, if transfers are high enough to cover children's income (opportunity costs) in addition to the direct costs of schooling.
	Timing and frequency of payment	Some payment schedules may be more successful in inducing incentives for behavioural change in education (e.g. payments tied to key moments within schooling cycle, differential payment by grade or graduation prizes).
	Duration	A longer duration of participation could determine whether a child is able to complete a school year or progress from primary to secondary school, as well as have long-term improvements in learning.
	Main recipient	The main recipient of the transfer may determine the effect on access to education services, with female recipients argued to be more likely to focus spending on human capital outcomes for children compared to male recipients.
Conditionality		One of the arguments underpinning the use of conditions is that households lack full information on the long-term benefits of education. Conditionality (actual and perceived) and messaging may therefore exert an additional effect in encouraging access to education. If this is the case, we would expect the effects to be larger for CCTs or 'labelled UCTs' (implicitly endorsing schooling) compared to pure UCTs that have no schooling conditions or focus. However, there is also a concern that the imposition of conditions could act as an exclusionary factor, penalising the most vulnerable families.
Targeting		Targeting the poorest households (often located in remote areas) may affect the educational impacts of cash transfers, especially when the quality of available schools is inadequate, and disadvantaged students do not receive the additional support necessary to raise performance levels. Higher impacts on educational outcomes are expected from programmes that explicitly target households with school-age children (or even children at critical educational stages) and marginal students (e.g. girls).
Payment modality		Payment modalities associated with direct and indirect costs for beneficiaries may reduce the size of the transfer, leading to potentially lower impacts. Payment modality could also affect composition of expenditure in favour of education (e.g., if transferred through schools and almost perceived as a scholarship). If actual payment frequency is lower than anticipated or payments are not predictable, it could affect longer-term household expenditure decisions (composition and overall) as to whether to invest in education.
Grievance mechanisms and programme governance		The presence of social accountability mechanisms can improve the effectiveness of transfer delivery, which may in turn lead to larger effects on education.
Complementary interventions		Well-designed information sessions on topics that emphasise the importance of investing in the education as well as the potential returns to education may induce households to send their children to school. Likewise, supplementary supply-side interventions aimed at improving school quality and increasing resources for low-performing students are central for taking into account higher utilisation of education services.

Source: Authors

Health and nutrition

This review considers the evidence as to how cash transfers can affect (1) the utilisation of health care services, (2) dietary diversity and (3) child anthropometric outcomes (stunting, wasting and being underweight). The measurements of dietary diversity considered are all aggregate measures or indices rather than changes in the intake of specific foods or food groups.

One channel through which cash transfers can be expected to affect the **utilisation of health care services** is through the demand side. Theory suggests that demand for health care is mediated through a wide number of channels (Ensor and Cooper, 2004) and cash transfers may impact on a number of these. For example:

- by alleviating liquidity and credit constraints, thereby increasing the ability of beneficiaries to cover health-related costs ('income effect)'[39]
- by counteracting impatience and 'myopia' and increasing knowledge and understanding of long-term benefits of health care access, either through explicit conditionality (as is the case in CCTs) or through milder forms of conditioning (e.g. labelling) and information-sharing (information campaigns, training sessions, etc.).

Some cash transfers may also impact upon utilisation through the supply of health care services, by simultaneously investing in local health services. Supply may also be affected by increased

39 Whether there is an increase in health care use or not will depend upon a range of factors, including the services being available as well as existing health care utilisation levels.

demand for health care, as described above. If there is no supply response, this may lead to overcrowding and potential reduction in health care use.

Theory suggests that cash transfers may also affect **dietary diversity** by:

- alleviating liquidity and credit constraints, enabling households either to purchase or to produce a wider range of foods, depending upon local market conditions (Tirivayi et al., 2013)
- stimulating the availability of and demand for a more diverse range of foods, especially where programmes involve conditions or messaging relating to nutritional education, or complementary food security/agriculture interventions (e.g. home gardening, agricultural inputs, etc.).

According to UNICEF's conceptual framework relating to **child undernutrition**, the two immediate causes are an inadequate dietary intake and disease (Black et al., 2008). Cash transfers have the potential to affect both of these, by affecting overall dietary diversity (see above) and the overall level of food consumed (because of relaxed budgetary constraints and, potentially, higher self-production). Some cash transfers have also included complementary nutritional supplementation, which in itself is likely to improve the nutritional intake of children besides any effect that cash or conditions may have on dietary intake. Cash transfers may also help to alleviate the drivers of disease, including improved care practices and hygiene and improvements to the household environment, and to minimise the negative consequences of disease by enabling more timely access to health services.

The following table provides examples of the ways in which variations in cash transfer design and implementation features may affected the health and nutrition indicators under review.

Table 2.5 Implications of cash transfer design features for health and nutrition indicators

Cash transfer features		Potential impacts on health and nutrition indicators
Core cash transfer design features	Level of the transfer	Should the transfers represent a small proportion of the cost of travelling to a clinic, of a diverse food basket, or of agricultural inputs needed to produce a wider variety of produce, this would clearly limit the size of effects that could be expected on these outcomes, restricting any subsequent effect on child health and nutrition outcomes.
	Timing and frequency of payment	Irregular and infrequent payments may inhibit the ability of households to be able to smooth their consumption (e.g. covering health care costs or being consistent in their ability to consume a varied diet), with associated detrimental effects on child health indicators.
	Duration	It could be expected that receiving cash transfers for longer would allow households to build up a higher level of capital, increasing their capacity to cover health care costs and to consume a more varied diet, with concomitant improvements in child health and nutrition outcomes. Given that changes in anthropometric outcomes may take some time to show, benefitting for a longer time may also allow any such effects to be observed.
	Main recipient	The main recipient of the transfer may determine the effect on access to health services and on food intake and diversity, with female recipient argued to be more likely to focus spending on human capital outcomes compared to male recipients.
Conditionality		In principle, explicit conditionality lowers the opportunity cost of the particular health-related behaviour that forms part of the condition, relative to alternative uses of time or money, resulting in increased adherence to that behaviour (e.g. attendance at health clinics). Similar effects could also be the consequence of learning effects arising through programme messaging (labelling and knowledge sharing). When response to non-compliance is punitive, there is a concern that conditionality may work against programme objectives by additionally penalising the poorest households. The communication of the importance of the regular use of health services alone, may have an effect on health and nutrition outcomes, and the role of the public's perceptions may matter. Whether compliance is monitored and/or non-compliance responses are implemented in practice could also either work in favour or against intended objectives.
Targeting		The target population and information requirements used to target can help ensure that those groups that are excluded from existing health services are reached. Ensuring that pregnant women, young children, older persons, people with disabilities, people with chronic illnesses are examples.
Payment modality		Payment modalities associated with direct and indirect costs for beneficiaries may reduce de facto size of the transfer, leading to potentially lower impacts on health and nutrition outcomes. If actual payment frequency is lower than anticipated or payments are not predictable, it could affect longer-term household expenditure decisions (composition and overall) whether to invest in health.
Grievance mechanisms and governance		The presence of social accountability mechanisms can improve the effectiveness of transfer delivery, which could in turn lead to bigger effects on health.
Complementary interventions		Complementary interventions, including supply-side investments in health care provision and health training and awareness, may play a positive mediating role in improving health and nutrition outcomes. Supplementary nutrition and livelihoods interventions in particular may be especially effective in improving dietary diversity measures and child anthropometric measures.

Source: Authors

Savings, investment, production

The indicators for this outcome area are grouped into three broad categories: **saving and borrowing**; **purchase and ownership of productive assets** (agricultural assets, agricultural inputs and livestock); and **business and enterprise**.

Within the category for saving and borrowing, we focus on indicators on the share of households that hold any savings/loan and the total value of these savings/loans. Within the productive assets category we focus on indicators on the share of households that own any or spent any money on that asset, monetary value of the asset and the total number owned of that asset. For the business and enterprise category we include indicators on the share of households who operated non-farm enterprises or who owned business assets, monetary value of the assets and total expenditure on business assets over reference period.

The theoretical and empirical literature confirms that liquidity, credit and insurance constraints are among the main factors limiting poor households from investing optimally (Asfaw et al., 2012; Barrientos, 2012; Tirivayi et al., 2013). For example, households in poverty face binding credit constraints as they have no access to collateral to secure loans, while also being more likely to default because of the urgency of their consumption needs (Banerjee, 2005, Barrientos, 2012). More generally, insurance markets seldom reach those in poverty, leaving households insufficiently protected (Dercon, 2005; Siegel and Alwang, 1999; Barrientos, 2012). Insecurity, in turn, leads to inefficient use of resources and the adoption of **low-risk/low-return strategies**, either in production or the diversification of income sources (Morduch, 1995; Siegel and Alwang, 1999; Dercon, 2003; Asfaw et al., 2012; Barrientos, 2012). This could include:

- holding assets that are liquid but less productive
- focusing on current consumption (having enough to eat) in preference to investment[40]
- disinvestment and negative coping, depleting the household asset base.

Further constraints to investment in poor households are also linked to lack of knowledge (e.g. farming techniques, markets) and lack of adequate inputs and factors of production (in turn affected by credit constraints). The literature on assets and poverty traps, for example, emphasises the importance of assets in preventing households from being locked into a low-level equilibrium (Carter and Barrett, 2006).

Given this context, receiving a guaranteed and predictable source of income at regular intervals could affect our selected outcome indicators in the ways set out below (Barrientos, 2012; Asfaw et al., 2012; Tirivayi et al., 2013).

Households' **saving and borrowing behaviour** could be affected in several ways:

- increased capacity for saving because of (a) increased income, (b) increased access to formal and informal financial institutions
- decreased saving because of (a) increased expenditure on cash transfer 'desirable goods' (health, education, etc.), (b) increased expenditure on productive assets and inputs (also used as stock of value)
- increase in borrowing because of (a) shifts in livelihood activities (i.e. more investment), (b) increased access to formal and informal financial institutions (increased creditworthiness, increased collateral, reduced information asymmetries on household financial situation, etc.), and (c) increased financial security and risk-taking
- decreased borrowing/outstanding debt because of (a) focus on repaying existing debts using cash transfer money (reduced stigma), (b) reduced need to borrow at adverse interest rates (cash transfer cash available).

40 In the face of such constraints, the production and consumption decisions of agricultural households can be viewed as 'non-separable', in the sense that they are jointly determined (Singh et al., 1986).

A household's decision to spend a portion of its cash transfer on **productive investment** – and, more widely, livelihood diversification – greatly depends on the existing asset stock, livelihood strategies, human capital endowment and other similar factors. Generally, theory suggests that additional income can enable households to (Barrientos, 2012; Asfaw et al., 2012; Tirivayi et al., 2013):

- adopt riskier strategies with a higher rate of return (because they have a definite source of basic income)
- have sufficient liquidity and/or access to credit for productive investment (e.g. new assets, use of new inputs, diversification of activity)
- improve their ability to manage risk and shocks, avoiding detrimental risk-coping strategies (e.g. distress sales of productive assets)
- improve their human capital in the medium-long term, affecting their investment decisions (and potentially enhancing productivity)
- actively participate in reciprocity-based social networks, with potential effects on their insurance and livelihood strategies.

At the same time, 'injecting a significant amount of cash into the local economy can stimulate local product and labour markets and create multiplier effects' (Asfaw et al., 2012). Nevertheless, it is unlikely that a large proportion of households invest in such assets/inputs or that a large proportion of cash transfer cash within a household is used for this purpose.[41] This is mainly due to the fact that the explicit and implicit objectives of existing cash transfer programmes rarely encompass a focus on productive investment, but also because:

- the demographic characteristics of beneficiary households and their assets endowment may not be conducive to significant increases in productivity (e.g. labour constrained)
- lack of investment can be entirely rational (e.g. lower soil quality households have less reason to invest in fertiliser,[42] etc.)
- different characteristics of assets make them 'valuable' to households, meaning that their monetary value and capacity to increase productivity are not the only variables that affect investment decisions[43]
- severe market failures in the communities where beneficiaries live may affect their choices
- programme design may not be conducive to productive investment (e.g. amount too little, unpredictable payments, conditionality on human capital outcomes, etc.) – as discussed below.

Finally, it is important to clarify that, even if households were to invest in productive assets and activities as measured by the selected indicators for this study, the ultimate impact on productivity and income is not guaranteed. This is because such outcomes are 'mediated by factors beyond the control of the programme and the producer – such as prices, weather and access to input and output markets' (Asfaw et al., 2012). It is obvious, for example, that in rural areas characterised by 'low population density, illiquid markets, and inadequate public infrastructure' constraints on production are particularly severe (FAO, 2015).

41 Further methodological issues are likely to arise when analysing such indicators. For example, money metrics fail to account for depreciation of assets; such indicators are hard to turn into scalar measure, presenting aggregation problems and different units; asset ownership is slow changing, meaning evaluation timing may affect findings.

42 See Marenya and Barrett (2009).

43 According to Siegel and Alwang (1999), this includes security of access, use and transfer rights, and insurability of the asset; rate of return and sustainability of returns from the asset; interactions between assets in generating returns (e.g. complementarity); store of wealth and basis for claims on other assets (e.g. collateral); liquidity, lumpiness and mobility (e.g. goat vs cow); ability to satisfy household to provide basic consumption needs (e.g. milk from livestock); externalities related to holding or use (e.g. social status).

Table 2.6 Implications of cash transfer design features on savings, investment and production indicators

Cash transfer features		Potential impacts on savings, investment and production indicators
Core cash transfer design features	Level of the transfer	Higher levels expected to increase productive impact (production/saving rather than consumption smoothing). The size of the transfer may also affect the choice of investment: higher amounts may be used for bulkier investments (e.g. cow) and smaller amounts for smaller investments (e.g. chickens and goats).
	Timing and frequency of payment	Less frequent 'lumpy' payment could have higher impact on 'lumpy' investments vs consumption smoothing. Potentially more impact if timing linked to seasonal changes (i.e. to key agricultural moments).
	Duration	It might be expected that receiving cash transfers for longer would allow households to build up a higher level of capital.
	Main recipient	Can affect extent of livelihood diversification, overall productive choices and ultimate level of risk taking (see section on gender).
Conditionality		If conditional (or strongly labelled) on human capital accumulation, less likely to have productive impacts in the short term, but potentially more impacts in the long term due to increases in productivity. If conditional on investment, likely to have strong impacts. If low compliance/monitoring/enforcement of human capital-related conditionality, potentially higher productive impact. Higher supervision of investment-related conditionality, on the other hand, is likely to increase impacts.
Targeting		Potentially lower productive impacts if targeted at poorest, elderly, labour-constrained or land/asset-constrained households, or households in areas with absence of markets or lack of agricultural activity.
Payment modality		Payment modalities associated with direct and indirect costs for beneficiaries reduce the size of the transfer, leading to potentially lower impacts. Potentially higher impact on savings/credit if delivered through banking system or mobile money system. Regularity and predictability of payment essential for creditworthiness and risk management, while also increasing the time horizon of beneficiary households.
Grievance mechanisms and governance		Community monitoring can play a function in creating social pressure and ensuring cash transfer resources are spent 'productively'.
Complementary interventions		Coupling cash transfers with business and vocational training initiatives, extension services, and productive grants or asset transfers can significantly improve productive impact. Coupling with micro-credit initiatives or support to formal banking can enhance saving/credit outcomes.

Source: Authors

Employment

The selected indicators of focus in this review distinguish between **participation in a labour activity** and the **amount of time spent participating in that activity**. Beyond this, we are also interested in how cash transfers might affect participation in, and the time allocated to, **different activities or types of work across different sub-sectors.**

In this review we consider a large combination of employment outcomes, disaggregated by age and gender. These are summarised under five core indicators for which evidence is extracted:

- **Overall labour participation (adult and child)** – measured in a range of ways, such as whether the individual is working, has engaged in any labour activity in a given period or whose main activity is productive work.
- **Labour participation in a particular sub-sector or type of work (adult and child)** – measured in much the same way as overall labour participation, this indicator provides an insight into changes in participation in specific sub-sectors or types of work (e.g. agricultural, non-farm, paid, unpaid, etc.).
- **Overall labour intensity (adult and child)** – generally measured as the number of hours worked in a given reference period, this indicator tells us about the amount of time spent in work overall.
- **Labour intensity in a particular sub-sector or type of work (adult and child) –** measured in a similar way to overall labour intensity, this indicator tells us about any impacts on the time spent on specific types of work or in specific sub-sectors.
- **Migration –** measures covered here include the decision to migrate, either domestically or internationally.

Child labour: a cash transfer may have a positive income effect at the household level, increasing the ability of a household to send their child to school, and therefore lowering their time spent on labour activities (Basu and Van, 1998; Baland and Robinson, 2000). Where transfers are linked to, or are conditional upon, specific children attending school, a cash transfer might also be expected to lead to a reduction in the time spent on labour activities by those children, arising from a reduction in the opportunity cost of attending school. This could even lead to a substitution effect, with other non-eligible children increasing their own time spent on labour activities. However, where cash transfers can have a positive effect on productive activities (e.g. on farm), there may also be an increase in the utilisation of children in related activities.

Among households with children, if transfers do lead to a reduction in child labour, this may represent a reduction in income from child work (or a reduction in time spent on household chores). If the size of the transfer does not adequately cover that loss and any additional costs of attending school, it could mean that **adults** within the household are incentivised to increase their time spent in income-generating activities, or else experience a drop in household consumption levels.

Independently of impacts on child labour, the standard economics literature suggests that, if leisure is a normal good (that is, demand for it increases as income increases), then a cash transfer may lead to an increase in the time spent by **adults** on leisure, with a concomitant reduction in time spent working (Fiszbein and Schady, 2009). However, given that recipients of cash transfers are typically poor, they may not reduce their labour supply in response to an increase in household income (meaning the income elasticity of demand for leisure time may in fact be quite low). Indeed, an alternative theory, drawn from the literature on institutional economics, would posit that injections of cash can in fact help to address credit and liquidity constraints, thereby allowing households to engage more fully in certain types of – more productive or better remunerated – labour activity (Kirsten et al., 2009). This might be combined with a reduction in time spent on other labour activities, such as unpredictable or casual labour, where people are employed on more adverse terms.

Finally, thinking about **migration**, access to social protection may increase or decrease the likelihood of migration (see Hagen-Zanker and Himmelstine, 2013). On the one hand, access to a social protection programme may render the need to migrate obsolete, if remittances and social protection benefits are viewed as substitutes by potential migrants (ibid). On the other hand, migration and social protection could be seen as complementary strategies by prospective migrants, with the cash obtained from receiving a social protection transfer being used to finance migration (ibid).

As mentioned above, the design of a cash transfer programme is likely to have important implications for the impacts it has on employment outcomes. The table below summarises some of these considerations.

Table 2.7 Implications of cash transfer design features for employment indicators

Cash transfer features		Potential impacts on employment indicators
Core cash transfer design features	Level of the transfer	Low transfer levels may limit reductions in child labour (and, relatedly, in schooling). Also, if transfers are insufficient to cover any loss in income from reductions in child labour plus any additional costs of attending school, it may lead to adults having to increase their time spent on labour activities (potentially in low-paid casual work). However, high transfers attached to means-tested benefits could generate an incentive for households to appear to remain poor (e.g. reducing labour income). At the same time, higher transfer levels could instead provide households with greater resources to be able to invest and increase involvement in more profitable income-generating employment activities. The size of the transfer might also lead to greater or smaller effects on migration, depending on whether transfers are seen as substitutes or complements to migration.
	Timing and frequency of payment	If transfers are received infrequently this can mean recipients having to maintain or take on certain forms of employment (including informal and casual work) to smooth consumption. It may also limit their ability to plan and invest part of the transfer in alternative employment activities. The timing of transfers can also be crucial. For example, tying transfers to certain points in the school year can lead to greater improvements in school participation and, in turn, less child labour.
	Duration	If transfers are fixed for a limited duration (and are large enough), this could provide incentives for individuals to invest part of their transfer in more profitable employment activities to prepare for when they will no longer receive the transfer. By contrast, if transfers are not provided for long enough, they may not allow sufficient time for households to keep children in school or shift to more profitable employment options, limiting impacts on child labour and on opportunities for improving their employment options.
	Main recipient	Who receives the transfer can have important implications for the employment decisions of others within the household. For example, if the transfer is received by elderly individuals as a pension, this may reduce the burden on other household members and even allow some members to migrate to seek better employment opportunities.
Conditionality		If transfers that are conditional upon school enrolment lead to increases in participation, this could in turn lead to reductions in child labour. By imposing particular behaviours on women in the household or by increasing particular responsibilities on women, conditionalities (e.g. participating in information sessions, ensuring children comply, etc.) may reinforce a woman's domestic role and may have implications for shifts across sectors of work for women and girls. Specific forms of conditionality (access to pre-school) may contribute to reduced caring duties and facilitate women's engagement with the labour market. The communication of the advantages and benefits of school participation may promote school attendance and contribute to a reduction in the time children spend on work. However, children may continue to combine the two. If conditionalities are punitive in practice, they risk additionally penalising vulnerable children and reinforcing their work patterns.
Targeting		The type of individual or household targeted, depending on age, gender, ability to work, current sector of employment and labour market factors, will have critical implications for the expected effects on the selected indicators. In terms of migration, greater impacts are more likely to be seen where labour migration opportunities are available and known to recipients. Ineffective targeting (e.g. transfers reaching wealthier households that are already engaged in better remunerated employment) could be expected to exert weaker employment effects. Similarly, weak or infrequent recertification could have a similar effect.
Payment modality		Reducing the time spent on collecting the transfer (e.g. through electronic payment mechanisms) could increase the time available to engage in productive employment activities and, where transfers are received through bank accounts, may even support the establishment of small enterprises. If payments are irregular and unpredictable, this could lead to recipients having to engage in casual or informal labour to smooth consumption. It may also limit their ability to plan and invest part of the transfer in alternative employment activities. It may also affect decisions around investment in education, which could limit reductions in child labour.
Grievance mechanisms and governance		The presence of grievance mechanisms that allow for recipients to raise concerns over the implementation of cash transfers could, if effective, lead to improved delivery. This may affect employment and migration outcomes through other channels above, e.g. in so far as it leads to larger and/or more regular transfers.
Complementary interventions		Transfers that are also combined with supervision or business grants might be expected to lead to greater shifts towards self-employment and/or the establishment of small enterprises, which may even limit migration in so far as it increases the returns from employment in the recipients' current location. Complementary sessions may also, however, involve time commitments that reduce time spent on certain labour activities.

Source: Authors

Empowerment

In this review, empowerment is measured using six indicators: domestic abuse, women's decision-making power, marriage, pregnancy, use of contraception and having multiple sexual partners.

In the literature, these indicators are discussed with respect to two distinct groups: (1) marriage, pregnancy, use of contraception and having multiple sexual partners relate to school age and unmarried young adults, male and female, (2) domestic abuse, women's decision-making and, to an extent, contraceptive use, mostly relate to married or cohabiting women. For this reason, we discuss the potential impacts on these indicators for the two groups separately below, although they display overlaps in part.

Unmarried school-age girls and young women

Underpinning some of the arguments on the ways in which a cash transfer may impact the empowerment indicators for this group of girls and young women is the assumption of a binary distinction or trade-off between the state of being in school and the state of being married. A related condition is that limited or even no livelihood options are available for women outside marriage. Therefore, for girls who are able and willing to attend school, the primary mechanism by which a cash transfer can delay marriage, pregnancy and risky sexual behaviour is through incentivising enrolment and attendance (Hargreaves et al., 2008; Pettifor et al., 2008; Palermo, 2015). As discussed in the overarching conceptual framework, school attendance also exposes young people to knowledge related to safe sex (e.g. use of condoms) and pregnancy prevention, while also giving them aspirations for the future (less likely to marry early, get pregnant).

Additional cash could similarly reduce female financial dependence on others, meaning marriage choices could be delayed and 'sugar daddy' relationships or transactional sex and multiple partners avoided (the same goes for opting out of certain 'last resort' jobs that put women at risk of violence) (see, for example, Robinson and Yeh, 2012). This holds true regardless of whether women are in school or not. In a context which affords some livelihood opportunities and purchasing autonomy to women, this means that women have a way besides marriage to extract themselves financially from their families (delayed marriage).

Married or cohabiting adult women

For this group, an increase in a woman's individual liquidity resulting from a cash transfer could have an impact on the balance of power within a household. An increase in household liquidity may also affect household bargaining patterns and, in many cases, poverty-related stress. Complementary or compulsory information programmes that may accompany a cash transfer might also increase a woman's ability to manage her own budget and boost her social capital through expanding social networks, with associated impacts on bargaining power.

The link between a rise in a woman's individual income and the likelihood of her being abused by a male partner is not likely to be consistent across all cases. In the context that many cash transfers operate in, women are financially dependent on their partner. According to some theories, this financial dependence increases the risk of domestic violence or rather reduces a woman's ability to escape from it (Vyas and Watts, 2009). Reducing financial dependence should therefore reduce vulnerability to abuse. However it is unclear from the theoretical literature whether a cash transfer is an effective instrument for doing so. The two competing sets of theories are as follows:

- Cash transfers *decrease* abusive behaviour, through two principal channels: (a) female bargaining power increases, and with it a woman's ability to bargain out of violence thanks to 'out of marriage options' (Tauchen et al., 1991) (although this only applies where a separated or unmarried woman can participate fully in economic life *or* has the option to marry again), (b) transfers may reduce poverty-related stress and, as a consequence, abusive behaviour (Farmer and Tiefenthaler 1997).
- Cash transfers *increase* abusive behaviour, through two mechanisms: (a) female bargaining power increases so the partner/spouse increases his level of non-physical abuse as an instrument to align expenditure more closely with his preferences (Eswaran and Malhotra, 2011) or as a means to extract rents (Bloch and Rao, 2002), (b) increased female earnings result in 'male backlash' or the use of violence to reassert control where it is perceived to have been lost (Castro et al., 2006; Castro and Casique, 2008, cited in Bobonis et al., 2013).[44]

On the basis of this, it also stands to reason that increases in a woman's personal income may not have obvious or consistent effects on a woman's decision-making power. Adato et al. (2000) in a

44 Backlash may result from any combination of simple resentment, fear of accusations of unmanliness, a perceived threat to the man's employment prospects (i.e. if the woman starts an enterprise using the transfer), and the fear that the woman's attention will be diverted away from household responsibilities.

paper reviewed here, offer a good overview of the different determinants of bargaining power: 1) control over resources, 2) other influences that can alter the bargaining process, 3) interpersonal networks, and 4) attitudinal norms. The cash transfer is likely to most affect empowerment outcomes through mechanisms 1 and 3 in this framework.

Table 2.8 Implications of cash transfer design features on empowerment indicators

Cash transfer features		Potential impacts on empowerment indicators
Core cash transfer design features	Level of the transfer	Higher levels are expected to increase financial independence and hence decision-making power, reduction/delay in marriage and pregnancy, increase in contraceptive use and reduction in risky sexual behaviour. Violence may increase or decrease.
	Timing and frequency of payment	Timing payment at crucial ages could increase impact on marriage and pregnancy. Frequency of payment could affect impact, particularly where school enrolment is a desired outcome and means to empowerment.
	Duration	It might be expected that receiving cash transfers for longer would allow women to build up a higher level of capital, increasing their capacity to find gainful employment as an alternative to marriage. Extended duration could also increase out-of-marriage options and therefore decrease violence.
	Main recipient	Transfers targeted to (young) women clearly have stronger potential to empower women. Transfers to men could reduce incentives to engage in domestic abuse.
Conditionality		A school enrolment condition could delay marriage and pregnancy and reduce risky sexual behaviour. Other conditions could increase human capital accumulation which could improve out-of-marriage options.
Targeting		Could have an impact on poverty-related stress and subsequently decrease domestic abuse. Enforcement of gender targeting could reduce the unintended inclusion of men in specific cases.
Payment modality		Potentially higher impacts on autonomy in decision-making if transferred through a mechanism where funds can be hidden from other family members.
		More predictable payments may increase female financial security and as a result reduce dependence on a partner. Domestic violence may decrease as a result. Regular payment could also ensure school attendance and thus delay marriage and pregnancy.
Grievance mechanisms and programme governance		The presence of social accountability mechanisms can improve the effectiveness of transfer delivery, which might in turn lead to bigger effects on empowerment.
Complementary interventions		Coupling cash transfers with business and vocational training initiatives, extension services, and productive grants or asset transfers could significantly improve productive impact. These complementary interventions have been often been directed explicitly towards women with a view to fostering their economic hence social empowerment. Education campaigns could especially improve contraception outcomes.

Source: Authors

Chapter 3
Review of cash transfer reviews

This section summarises the key features and findings of the large number of systematic reviews and other literature reviews on the impacts of cash transfers. After briefly discussing some issues of definition, the section first looks at the body of systematic reviews and asks what they tell us about the evidence on the impacts of cash transfers and the role of design and implementation choices. The remainder of the section then looks at other forms of literature review and asks what additional insights they offer.

For the purpose of distinguishing between systematic reviews and other forms of evidence synthesis, it is helpful to clarify the distinction between them. As noted by Hagen-Zanker and Mallet (2013), standard literature reviews can often suffer from a bias resulting from the literature that is included or omitted. This means that the reviews may draw conclusions from what is effectively a 'non-representative sample' (Petticrew and Roberts, 2006). Another shortcoming of such reviews can arise where data extraction and analysis is non-transparent – for example, when it does not adopt a predefined approach for assessing or grading evidence (Hagen-Zanker and Mallet, 2013).

To help deal with some of the shortcomings of standard literature reviews, many approaches have emerged for systematising the process of research synthesis. Berrang-Ford et al. (2015) discuss a number of key examples and define a systematic review in broad terms as 'a focused review of the literature that seeks to answer a specific research question using predefined eligibility criteria for documents and explicitly outlined and reproducible methods'. As the authors point out, systematic reviews have traditionally been used for analysis of quantitative data in the health sciences, with particular emphasis on randomised control trials. However, more recently a large number of systematic reviews, incorporating international development issues, have been commissioned and carried out across the social sciences, supported by various networks and organisations, such as 3ie, the Campbell Collaboration and the EPPI-Centre.

While the specific requirements of a systematic review can vary depending on the particular institution through which they are commissioned, published and disseminated, the general definitions by the Cochrane Collaboration, Campbell Collaboration, the EPPI-Centre and the Centre for Reviews and Dissemination all suggest a number of core features. These include:

- providing a comprehensive coverage of the available empirical literature relevant to a particular research question
- having an explicit pre-specified search strategy with clear inclusion and exclusion criteria
- assessing the validity of findings in included studies through quality assessment
- meta-analysis (where possible).

Another common requirement is the use of two reviewers, either for the screening process or data extraction processes, with results compared to reduce subjectivity and mistakes.

Short of favouring one particular set of criteria to define what a systematic review is, some element of judgement is required and for the purpose of distinguishing between reviews in this paper, each

one was checked against the four core bulleted features above. As meta-analyses are not always possible, any review that did not fully meet at least *two* of the four core features is not categorised below as a systematic review, even if it refers to itself as one.

Finally, we focus here on systematic reviews that explicitly consider cash transfer interventions, which in some cases include reviews that also look at other types of intervention. However, the discussion here only concerns evidence on cash transfers. A summary of non-systematic reviews is provided in Annex A1.3.

3.1 Overview of systematic reviews

A large number of systematic reviews have been carried out investigating the impacts of cash transfers, of which 11 are reviewed below.[45] Reviews of CCTs are more common than those covering UCTs, reflecting the emergence of a large number of CCTs in Latin America during the late 1990s, often with the integration of experimental evaluations in their implementation plans. The spread of UCTs, by contrast, has taken place more recently, including many examples across sub-Saharan Africa. The majority of reviews also appear to cover evaluation studies up until 2010 or early 2011. In some cases, a fairly small number of studies are included in the final analysis, which partly reflects the inclusion and exclusion criteria used as well as the outcomes studied, sources searched and year of the review.

Looking at the various outcomes and indicators studied within the 11 systematic reviews (see Annex A1.1), it becomes clear that those relating to health are by far the most commonly investigated. This is perhaps not surprising when considering that systematic reviews have been primarily used within the health sciences (Berrang-Ford et al., 2015). The next group of outcomes covered most frequently are those relating to education, and then economic impacts (e.g. labour supply, household investments). Finally, a range of other less commonly reviewed outcomes in the systematic reviews include household expenditure, poverty, empowerment, political participation and domestic violence. Some of these outcomes are explored more in the other non-systematic reviews, particularly consumption and poverty (these studies are summarised in the table in Annex A1.3).

The study designs and methods accepted for inclusion within the systematic reviews (see Annex A1.2) reveal a distinction between those that adopted a more prescriptive set of exclusion criteria from the outset (e.g. including only experimental, or a list of specific quasi-experimental, designs) and those that were more inclusive in terms of the evidence they were willing to consider. While most reviews also explicitly assessed the quality of included studies or, 'risk of bias', a few did not.

45 A number of reviews also touch upon cash transfers as a part of reviewing a broader range of interventions. Those in which many or most interventions were not cash transfers are not included here. Examples include Petrosino et al. (2013), Dickson and Bangpan (2012) and Cooper and Stewart (2013). The latter investigate the effect of household 'financial resources', but focus on OECD countries.

Table 3.1 Key features of past systematic reviews on cash transfers

Reference	Broad outcome categories reported on	Types of cash transfer	Population	Study start and end dates for searches[46]	Evaluations in final analysis[47]
Baird et al. (2013)	School enrolment and attendance, enrolment and test scores (comparison between CCTs and UCTs)	UCTs and CCTs (with specific condition relating to schooling)	LICs and MICs (World Bank). Outcome indicators for those aged 5–22	Start 1997. Searches completed by April 2012. Updated April 2013	75
Gaarder et al. (2010)	Health and nutrition	CCTs (with a specific condition relating to health or nutrition)	LICs and MICs	Not stated	41
Glassman and Duran (2013)	Maternal and newborn health and fertility	CCTs	No restrictions	Not stated	14
Kabeer et al. (2012)	Economic impacts (household and community level)	CCTs	Unclear (studies reviewed were LICs or MICs)	No start limits. Searched April 2010	46
Lagarde et al. (2009)	Use of health services and health outcomes	CCTs	LICs and MICs (World Bank)	No start limits. Searched November 2005 to April 2006. Updated search in MEDLINE May 2009	10
Manley et al. (2012)	Anthropometric	Cash transfers	No restrictions	Restricted to after 1990 when more than 1,000 references. Searched July and September 2010	24
Saavedra and Garcia (2012)	Education	CCTs	'Developing countries'	Early 2010	42
Reviews reporting on effects of a broader range of interventions, *including* cash transfers					
Reference	**Broad outcome categories reported on**	**Types of cash transfer**	**Population**	**Study start and end dates for searches[48]**	**Evaluations in final analysis[49]**
Banks et al. (2016)	Poverty, employment, health	Publicly provided social assistance (as well as social insurance)	LICs and MICs	1990 or after (search complete in December 2014)	15 (12 non-contributory cash transfers or grants)
Hagen-Zanker et al. (2011)	Money-metric poverty outcomes	UCTs, CCTs and employment guarantee schemes (EGSs)	Cash transfers: Participants in all LICs and MICs (World Bank definition). EGSs: selected countries including USA in 1930s	No start limits. Searched October 2010.	37
IEG (2014)	Wide range of sex-disaggregated or gender-specific outcomes	CCTs, UCTs (including income support), non-contributory pensions, in-kind (food) transfers, and public work programmes (PWPs)	Relevant World Bank projects from all regions	Projects approved during the financial years 2002–2013.	145 (110 UCTs or CCTs)
Yoong et al. (2012)	Gendered differences in family wellbeing (material and physical, human capital and social relations)	Unearned transfers of economic resources (cash or in-kind) including micro-credit	LICs and MICs (or low-income communities in developed country settings)	Start 1990. Searched June 2010 to January 2011.	15 (7 for UCTs or CCTs)

46 As there can often be an embargo on online journal articles, database searches may not always pick up all studies published in the year the search was carried out.

47 Some studies report on the same interventions.

48 As there can often be an embargo on online journal articles, database searches may not always pick up all studies published in the year the search was carried out.

49 Some studies report on the same interventions.

3.2 Overview of findings from systematic reviews

This section provides an overview of the findings of the systematic reviews. It does this first by summarising the main conclusions of each study in Table 3.2, and then draws out the findings across reviews by outcome area. It should be noted that reviews often draw on the same studies, though this is generally noted in the discussion below where applicable.

Table 3.2 Summary of headline conclusions on impacts from systematic reviews

Reference	Summary of review's main conclusions regarding impacts
Baird et al. (2013)	• Participation in UCTs and CCTs improve odds of being enrolled in and attending school compared to no participation. • Effect sizes always larger (but not significant) for CCT programmes than UCT programmes. However, when categorised on strength of conditions and enforcement, is a significant difference. • Effectiveness on improving test scores 'small at best'.
Banks et al. (2016)	• Benefits from participation are mostly limited to maintaining minimum living standards and do not appear to fulfil the potential of long-term individual and societal social and economic development.
Gaarder et al. (2010)	• CCTs increase utilisation of services upon which the transfer is conditioned, as long as beneficiaries have knowledge about the programme requirements. • There is a more mixed picture with regard to final health and nutrition outcomes (e.g. nutritional status and morbidity and mortality). • Limited evidence from Mexico suggests CCTs may affect health in other ways than through increased service utilisation and beyond improved food consumption. Specifically, poverty alleviation may affect mental health and lifestyle choices.
Glassman and Duran (2013)	• CCTs have increased antenatal visits, skilled attendance at birth, delivery at a health facility, and tetanus toxoid vaccination for mothers, and reduced the incidence of low birthweight. • No significant impact on fertility or caesarean sections was found. • Impact on maternal and newborn mortality has not been well documented.
Hagen-Zanker et al. (2011)	• Transfers have a predominantly, but not exclusively, positive impact in reducing poverty for the three money-metric indicators covered.
IEG (2014)[50]	• Outcomes for the household and its members differ depending on sex of recipient. • Women receiving CCTs are on average less likely to experience domestic violence. • Little or no evidence of increased fertility or ability of women to decide on contraception. • CCTs generally effective in increasing likelihood of having more prenatal visits and giving birth in an institutional facility with larger positive impacts tended to be found where baseline levels were low, though UCTs were not similarly effective (unclear whether due to conditionality). • Transfers can support investments in productive assets even if they were not designed to do so, with women found to invest in livestock and agricultural tools as much or more than men, but invest in different types of assets. • cash transfers have not caused a reduction in labour supply for men or women in most countries. • Impacts on enrolment and attendance are higher in secondary school (where attendance is lower) and in several cases the most disadvantaged group at baseline experienced the largest gains. • There is very little evidence on the impacts on quality of education and learning.
Kabeer et al. (2012)	• Strong evidence that CCTs can lead to a rise in overall household consumption and investment in productive assets, increase in school attendance and reduction in child labour. • Mixed evidence on the impacts of adult labour; increases in market work in some contexts and increases in leisure and domestic work in others. • 'Persuasive evidence' that CCTs protect household consumption and educational patterns during times of crisis. • 'Limited evidence that CCTs have spillover effects within communities in terms of poverty reduction, increased loans and transfers and household behaviour.' • 'No evidence that CCTs lead to inflationary pressure in the local economy.'
Lagarde et al. (2009)	• CCT programmes appear to be effective in increasing the uptake of preventative health services and encourage some preventative behaviours. In some cases programmes have noted improvement of health and nutrition outcomes (e.g. positive impact on mother's reports of children's ill health, child height, and mixed evidence on height-for-age and anaemia). • It is unclear what components lead to this positive effect.
Manley et al. (2012)	• Overall, no significant effect of cash transfers on height-for-age but impacts differ considerably by programme. • CCTs achieve statistically similar results to UCTs when conditions relate to health and education, but conditions relating to work or saving are associated with worse outcomes. • Girls benefit more than boys in height-for-age measures. • Higher marginal effects in most disadvantaged areas and countries with poorer health care systems.
Saavedra and Garcia (2012)	• Average effect sizes for enrolment, attendance and drop-out in both primary and secondary schooling are statistically different from zero. • Average effect sizes for secondary enrolment, attendance and drop-out are larger than those for primary. • Programmes with more generous transfers have larger primary and secondary enrolment effects. • Programmes that condition benefit receipt on achievement and pay transfers less frequently than monthly show larger enrolment and attendance effects. • Find evidence in support of publication bias and selective reporting. • Considerable heterogeneity in effect sizes for all outcomes and schooling levels.
Yoong et al. (2012)	• Gender of the transfer recipient affects outcomes of some programmes but increasing female control of transfers does not guarantee positive outcomes. • Targeting transfers to women can improve children's wellbeing (particularly through investments in health and education). • Outcomes may be dependent on the type of programme.

50 Unless stated, conclusions for this study cover all types of safety nets covered, where UCTs and CCTs represented 110 of the 145 studies. Conclusions specific to other safety nets are not reported.

Monetary poverty

There has been relatively little direct attention to reviewing poverty-related outcomes in the systematic reviews, aside from Hagen-Zanker et al. (2011), which looked exclusively at impacts on money-metric indicators of poverty. However, some other reviews do refer to a number of studies that report on poverty-related indicators (e.g. consumption, expenditure and negative coping strategies). Overall, the evidence is fairly consistent in finding that providing cash in the form of regular transfers or social pensions leads to higher household overall and food expenditure. Despite a similar story for studies looking at income, the review of evidence here suffers from a lack of studies reporting statistical significance, and evidence of cash transfers supporting a move above the poverty line is also much weaker.

Household consumption/expenditure – Hagen-Zanker et al. (2011) covered 14 studies reporting on household expenditure, mostly looking at traditional cash transfers with a few covering pensions. Most were from Latin America, with four from Africa and two from Europe. Overall, an increase was found in 10 studies, nine of which were statistically significant. Kabeer et al. (2012) report on six studies that examined the impact of cash transfers on household consumption from Latin America, all of which point to total and food consumption increasing due to the transfer, though statistical significance is not reported. In a meta-regression of seven studies they find an overall effect of CCTs increasing consumption by 7% and highly statistically significant. Yoong et al. (2012) also refer to five studies reporting on expenditure, mostly from Latin America, where a number of significant impacts were reported on total expenditure and expenditure on food and education. Several studies reviewed by Manley et al. (2012) also found significant impacts on improvements in food consumption.

Income – Hagen-Zanker et al. (2011) reviewed eight studies that looked at the impact of CCTs, UCTs and pensions on income, all except one were on programmes from sub-Saharan Africa. All studies showed an increase, except two from Zambia, one of which was the only study to measure statistical significance. A range of methodological approaches were used with varying robustness in terms of allowing for causal interpretation.

Poverty indices – The review by Hagen-Zanker et al. (2011) looked at 15 studies reporting on poverty indices, all but one using a measure from the Foster–Greer–Thorbecke (FGT) index, which is a money-metric based measure. The studies cover a wide range of programmes across Latin America, Europe, Africa and Asia, and in all but one poverty decreased. However, there was wide variation in the robustness of methods used in terms of allowing for a causal interpretation, and only four studies measured statistical significance.

Education

As set out in the conceptual framework, education outcomes can be distinguished in terms of direct impacts (e.g. school enrolment, attendance and drop-out) and final outcomes (e.g. test scores). There is fairly clear and consistent evidence across the reviews that CCTs and UCTs have had a positive impact on enrolment, attendance and drop-out rates (Baird et al., 2013; IEG, 2014; Kabeer et al., 2012; Saavedra and Garcia, 2012; Yoong et al., 2012). There is an overall weaker evidence base, however, on improvements in final outcomes, such as increasing test scores and improving the quality of education and learning, although the evidence that is available indicates small positive effect sizes (Baird et al., 2013; IEG, 2014).

Enrolment – There is clear and consistent evidence of positive impacts on enrolment across the 32 studies that report on enrolment reviewed by Baird et al. (2013), including eight UCTs and 27 CCTs. The pooled effect size for all studies gives an odds ratio of 1.36, indicating that the odds of children being enrolled in school is 36% higher in households receiving cash transfers. Impacts on enrolment in secondary schools were higher than those for primary. Yoong et al. (2012) reported on a study excluded by Baird et al. (2013), which also found positive and statistically significant results on enrolment for boys and girls in Nicaragua's Red de Protección Social (RPS). The Independent Evaluation Group review (IEG, 2014) and Saavedra and Garcia (2012) report mostly on the same studies as Baird et al. (2013). The IEG (2014) review notes how in several cases the gender group that was most disadvantaged at baseline showed the highest gains.

Attendance – In the 17 studies reporting on school attendance in Baird et al. (2013) all UCTs and CCTs showed positive Odds Ratios, indicating better odds of attending school due to transfers, though impacts in CCT programmes were both far more significant and higher in their level of impact. Positive and significant results on attendance were also found in the review by IEG (2014) which, as well as covering many of the same studies as Baird et al. (2013) included a number of additional studies, including a number from Africa. Again, Saavedra and Garcia (2012) report mostly the same studies. The one study reporting attendance from the review by Yoong et al. (2012) for a microenterprise grant did not find statistically significant results.

Drop-out – Impacts on drop-out rates were reported in Saavedra and Garcia (2012) from nine studies for primary level and six studies for secondary level. In both, effects were mostly statistically significant reductions in drop-out rates though the overall effect was higher at secondary level.

Test scores – From the systematic reviews there was very little evidence on the effects on final educational outcomes. Baird et al. (2013) review findings from 10 studies that report impacts on tests. It is noted, however, that where test scores are from those in school there may be danger of selection bias given that tests are only administered to those in school. Their meta-analysis therefore only uses findings from the five studies that used standardised scores administered in children's homes. While the overall effect size is significant at the 5% significance level, the effect is very small at 0.06 standard deviations and UCTs do not have a statistically significant effect.

Health and nutrition

As set out in the conceptual framework, outcomes in health can be considered in terms of first-order outcomes (e.g. health expenditure), second-order outcomes (e.g. changes in health-seeking behaviour) and third outcomes (e.g. morbidity, anthropometric and nutritional measures or mortality). Most of the evidence on health reported in the systematic reviews focuses on second- and third-order outcomes and comes from the experience of CCTs.

Health service utilisation – there is consistent evidence that CCTs have increased the uptake of health services, including antenatal visits and giving birth at health facilities (Gaarder et al., 2010; Glassman and Duran, 2013; IEG, 2014; Lagarde et al., 2009). However, many such CCTs involved conditions of using health services and there is evidence to suggest that awareness of conditionalities was important and that UCTs might not have been similarly effective (Gaarder et al., 2010; IEG, 2014). Gaarder et al. (2010) distinguish between impacts on health care services that were and were not subject to conditionality. They note a difference between the two, with limited or no effect on services to which no conditionality was attached. The authors also cite evidence from one study on Mexico's Oportunidades programme of possible substitution effects away from private health services to public health services (Gutierrez et al., 2004).

Immunisation coverage – Evidence on immunisation coverage suggests limited and patchy effects. Of the four evaluations reviewed by Lagarde et al. (2009) of Latin American CCTs that reported immunisation coverage, there were some small positive impacts for certain child immunisations but not for others. Of the seven studies of CCTs reviewed by Gaarder et al. (2010) that reported immunisation results, only two found large programme impacts on full vaccination coverage, with no significant effect found in any other programme, except for some increased coverage in single vaccinations. Impacts on tetanus toxoid vaccinations for mothers were reported in two Latin American CCTs in Glassman and Duran (2013), but neither was statistically significant.

Morbidity (e.g. diarrhoea, illness and self-reported health) – There is a particular challenge in understanding the impacts on poor health as noted by Gaarder et al. (2010), which is that some measures may increase due to more frequent visits to health centres and more frequent or accurate diagnosis of illness. These effects can be difficult to disentangle. Of the three CCTs that the same authors find reporting on reported illness, diarrhoea and respiratory disease, only Mexico's Oportunidades (also when it was called PROGRESA) showed clear reductions in a range of reported illness indicators from six separate studies covering 1997 to 2004. They also report a study by Fernald et al. (2004) which found that participation significantly reduced the prevalence of

obesity and hypertension in the same programme. In Colombia's Familias en Acción there was only a significant reduction in diarrhoea for children under 48 months. Changes were not significant for those older than that or for respiratory disease. In Honduras's Programa de Asignación Familiar, diarrhoea actually increased in the intervention group, more than the control group. All of the studies covering morbidity (child illness) in Lagarde et al. (2009) report the same studies as Gaarder et al. (2010). One other study looking at morbidity was reviewed in Glassman and Duran (2013), citing a study that found that participants of a CCT programme in Malawi that involved conditions attached to school enrolment were less likely to have HIV (Baird et al., 2012).

Nutritional/anthropometric – There is some evidence of positive and significant impacts on anthropometric measures such as child weight-for-age, height-for-age and birthweight, though it is not consistent across programmes (Gaarder et al., 2010; IEG, 2014; Lagarde et al., 2009; Manley et al., 2012). Six studies in Lagarde et al. (2009) report positive significant impacts on anthropometric and nutritional measures. However, impacts were not significant in all cases (e.g. in older children). In one study of a CCT in Brazil – Bolsa Alimentação – the authors found that there was no effect on height-for-age measures and even a significant negative effect on weight-for-age among young children from participating families (Morris et al., 2004).[51] The authors argue that, as previous studies had shown, the programme increased the availability of nutritious food among beneficiary households, the small negative impact on child weight may have been due to an incentive effect, in that mothers may have believed their continued participation depended upon their child being underweight. One study by Gitter et al. (2011) reviewed in the IEG (2014) review also found a statistically significant negative impact on height-for-age z-scores in Honduras's Programa de Asignación Familiar (PRAF) and Nicaragua's Red de Protección Social CCTs, but only among younger siblings of school-going children in the poorest households at baseline. The evaluators suggest that these may have arisen from parents reallocating resources to school-age children to comply with the school attendance requirements of the CCTs, as older children may require a higher food intake and more money for school clothes and other expenses. However, the authors found the opposite effect in the case of Mexico's PROGRESA/Oportunidades.

Of the other relevant studies reviewed (e.g. covering South Africa's Old-Age Pension and some cash transfers in Latin America), found positive significant impacts were found on weight-for-height and height-for-age z-scores, but not universally so when disaggregated by sex of recipient and outcomes for boys and girls.[52] Gaarder et al. (2010) report on a number of additional studies covering CCTs in Latin America and find mixed results, with many studies reporting some positive impact on height-for-age or weight-for-age, but others not finding significant impacts on these indicators or finding significant effects for some groups and not others. Manley et al. (2012) present mean impacts on height-for-age from 18 studies, but do not report individual statistical significance as it averages across estimates within each study. With the exception of five studies (including the one by Morris et al. (2004) on Brazil mentioned above), mean impacts were positive to varying degrees. Impacts on weight-for-age reported in six studies are positive for half of them, and seven studies reporting impacts on child height all show positive effects, though again, statistical significance is not reported. There are mixed results among studies reporting weight-for-height and BMI. In the seven studies that reported changes in dietary diversity, all but one found significant increases in the consumption of particular food groups (e.g. protein, fruit and vegetables or meat) or a dietary diversity index (Manley et al., 2012).

Finally, small but statistically significant reductions in low birthweight were found by both CCT studies reporting this outcome reviewed in Glassman and Duran (2013). One additional study covered by Gaarder et al. (2010) from Colombia's Familias en Acción found no effect in rural areas, but a statistically significant increase in urban areas.

Mental health – There were few studies exploring impacts on mental health. Three studies reviewed by Gaarder et al. (2010) investigate the impact on mental health. One finds a large and significant effect on lowering cortisol (a stress-related hormone) in children of mothers with high

51 The differential effect compared to children from non-beneficiary households was most notable at around 12 months of age but not observed in children aged 30 months and above.

52 Yoong et al. (2012) also report on the same South African pension programme.

depressive symptoms. Another finds a decrease in aggressive symptoms, but no significant effect on anxiety or depressive symptoms or problem behaviours, and the third also finds a significant negative association between higher cash transfers and children's behaviour problems. One study reviewed by Glassman et al. (2013) on Mexico found participation associated with a decrease in depression, but it was not statistically significant.

Mortality – Impacts on mortality have generally not been well documented. Some studies on Mexico's Oportunidades programme indicate positive impacts on maternal and infant mortality, with impacts on the latter increasing relative to the proportion of population incorporated into the programme (Gaarder et al., 2010). The three studies reviewed by Glassman and Duran (2013) include the same evaluation on Oportunidades, with one on India's Janani Suraksha Yojana programme finding large and significant declines in perinatal and neonatal deaths (though this is contested by other studies and criticisms of the evaluation). The third study found a small but insignificant decline in neonatal mortality in Nepal's Safe Delivery Incentive Programme.

Health-related behaviour – While more of a behavioural impact, the relatively limited evidence on fertility also suggests a mix of impacts (Gaarder et al., 2010; Glassman and Duran, 2013; IEG, 2014). Of the seven country cases for which fertility-related outcomes were reported in Glassman and Duran (2013), three appeared to be statistically significant. Of these, one in Malawi with educational conditions involved a decrease in teenage pregnancies and two CCTs from Latin America (Honduras and Uruguay) suggested very small increases. It was noted how increases in the Honduran programme could have partly been due to the design, as women were provided with benefits per child.[53] Though it was also the case that this effect was identified against declining fertility rates overall. Studies covered in the IEG review (2014) found evidence of small but significant increases in fertility in two studies, one being on the same Honduran programme as above (from a later study) and the other from Panama. As with Honduras, the authors of the Panama study interpret the finding to relate to inaccurate perceptions among beneficiaries about having to be pregnant.

Regarding use of contraception, a review of four Bangladeshi programmes cited in the IEG review found no evidence of positive impacts. Gaarder et al. (2010) report results on contraceptive use from three studies and find positive effects on family planning and contraceptive use, particularly in rural areas and among the poorest, though no statistical significance is reported. Two of the same studies are reported in Glassman et al. (2013), clarifying that one was not statistically significant. Two additional studies on transfers in Mexico and Nepal find positive and statistically significant increases in contraceptive use.

Productive investments and savings

Investments in business, agriculture and assets – There is a clear body of evidence that shows cash transfers, even when they were not designed to increase productive investments, can lead to them. Yoong et al. (2012) report increases in investment and agricultural investment from three studies, two of which covered Mexico's PROGRESA and PROCAMPO and one a Sri Lankan microenterprise grant. There were mixed gendered differences. For example, significant increases were not found for male recipients in PROGRESA, but increases for capital stock investments were not significant among women in the Sri Lankan programme.

Kabeer et al. (2012) review five studies on PROGRESA/Oportunidades, all of which demonstrate some positive impact on productive investments, especially in agriculture, including increases in livestock ownership. Statistical significance is not discussed. IEG (2014) also review access to productive resources and to a study covered elsewhere, finding positive impacts on agricultural investments from a UCT in Malawi and a non-contributory pension in Bolivia. Again, statistical significance was not explicitly discussed.

53 This was recognised by programme implementers who subsequently adjusted rules accordingly (IEG, 2014: 31).

Employment

Regarding adult labour, the results are very mixed depending on the study and gender. The reviews overall do not find strong evidence of people becoming dependent on cash transfers by withdrawing from the labour force, but instead show mixed effects with some increases and decreases in market work and some increases in domestic work and leisure in others (IEG, 2014; Kabeer et al., 2012; Yoong et al., 2012). It is important to note that there are likely to be quite different impacts depending on the characteristics of the beneficiary households, including their livelihoods and local labour markets and one must look carefully at the full range of impacts, including on migration, before making judgements on individual labour impacts.

Labour force participation – (the 'extensive margin') – The studies reviewed by Kabeer et al. (2012) generally did not find any effect on likelihood of labour participation, except for one of the studies on Brazil's Bolsa Família, which found a higher proportion of adults in the programme were likely to have worked in the previous month compared to those not receiving a transfer. The review by IEG (2014) reports on a large number of CCTs as well as three UCTs and three non-contributory pensions. Overall, they do not find evidence of cash transfers having reduced labour supply in most countries, with the exception of non-contributory pensions, where studies tended to show a reduction in the labour supply of recipients and in some cases that of prime-age adults living with them. There was very little evidence among CCTs or UCTs of any significant effects in reducing employment among beneficiaries, with some programmes showing significant increases (e.g. in Mexico and Uruguay and South Africa). The main exception was among mothers in two CCTs from Latin America. There was also evidence of shifting employment patters, for example from agricultural to non-agricultural activities (Mexico) or low-paid wage labour to own-farm activity (Malawi).

Hours/days worked – (the 'intensive margin') – The review by Kabeer et al. (2012) mostly covered studies from Latin America, many of which appeared to show some significant reductions in the working hours of women and men, with reductions for women generally being higher. Two studies on pensions covered by Yoong et al. (2012) found, on the one hand, a significant reduction in hours worked among prime-age adults living with eligible recipients, and (in a different study) a large number of non-significant impacts on labour, except for some decrease in housework hours for women, both positive and negative impacts on their leisure time, and a significant increase in their work hours. The study also reported a positive statistically significant impact on housework hours for men aged 60 to 69 and a significant decrease in reports of 'any work'. The review by IEG (2014) reports mainly on labour supply and participation in general. Where it does report changes in hours worked, among CCTs from Brazil, Nicaragua and Honduras and one from Paraguay, there was only a marginally significant decrease of 5.5 hours per week among men for one of these programmes. Among UCTs, there was a decrease of five days of wage work per month in Malawi's Social Cash Transfer Programme (thought to be replaced by increasing own-account work) and no effect on hours worked a week or weeks worked among men but fewer hours worked per week and fewer weeks per year among women for a UCT in Albania. Two non-contributory pensions were also associated with a reduction in hours worked among participants (South Africa) and prime-age adults living with beneficiaries (Mexico).

Migration – A study reported in the IEG (2014) review highlights the importance of not taking individual impacts in isolation. It showed how, in the same old-age pension programme evaluated in a study reviewed by Yoong et al. (2012), rather than there being a negative impact on labour supply, the programme 'relaxed financial and childcare constraints, allowing prime-age adults to migrate for work' (IEG, 2014: 40). The impact on migration was larger for women than men (7.9% compared to 5.2%). The four studies reporting on migration in Kabeer et al. (2012) cover Mexico's PROGRESA/Oportunidades and offer contradictory findings. Two find the programme to have been associated with increased migration and two find that it reduced it.

Child labour – Consistent with findings of increased school enrolment, the evidence also indicates that cash transfer programmes have generally had the effect of reducing child labour (IEG, 2014; Kabeer et al., 2012). However, the findings were not universal, with transfers increasing the number of children combining work and school in Brazil (Kabeer et al., 2012). Some studies also reported greater reductions among boys than girls, generally in those studies that defined child

labour as working for pay (IEG, 2014). Another review noted that studies found greater reductions among older rather than younger children, thought to result from the fact that it is older children who are more likely to be working, and in rural rather than urban locations, thought to be due to lower wages, and hence opportunity cost, of going to school in rural areas (Kabeer et al., 2012).

Women's empowerment

Empowerment, voice and agency – The review by IEG (2014) discusses the issue of empowerment in relation to whether giving transfers to women makes a difference for the household, children and women. It refers to three categories of impact evaluation: (1) studies that infer the woman's decision-making power indirectly from the analysis of patterns of consumption or expenditure, (2) studies of programmes that provide transfers to men and women, and see whether they make different choices, and (3) studies that directly ask women about their ability to make decisions independently or jointly with their husbands. The focus here is on the third set of studies, within which there were four studies covering transfer programmes from Latin America and Bangladesh. Three did not seem to have any notable effect on women's empowerment, but the study of Brazil's Bolsa Família did report significant effects on the autonomy of women in making various household decisions independently or jointly with their husbands, especially on the issue of using contraception. The effect was only seen in urban areas, however, and in rural areas effects were either absent or negative.

Domestic violence – Of five studies reviewed by IEG (2014) covering CCTs reporting on domestic violence, four showed strong evidence of a reduction in domestic violence (at least three being statistically significant), with little change identified in the fourth. Education levels appeared to be an important mediating factor, in that better-educated women were generally more likely to experience the reduction in physical violence.

Community-wide effects

Finally, the evidence on community-wide effects is considerably smaller than that for impacts at the household level among the reviews. However, evidence from two studies covering PROGRESA/Oportunidades reviewed by Kabeer et al. (2012) indicates a number of positive spillover effects to non-recipients living in the same areas as beneficiaries, though statistical significance is not discussed. The effects included higher food consumption, lower poverty increases, improved health care behaviour and school attendance among certain age groups compared to non-beneficiaries outside programme areas. No evidence of local inflationary effects was found, thought to be due to many recipients spending money outside the local area, especially when receiving their transfers outside their communities. A study was also referred to in IEG (2014) which found that, in Mexico, non-beneficiary women in areas in which PROGRESA was operating increased their frequency cervical cancer tests, thought to be due to a change in social norms.

3.3 Role of cash transfer design and implementation features

While most of the reviews pay close attention to the question of internal validity (the extent to which causal conclusions can be drawn from the included studies) they are generally weaker when it comes to the question of external validity and the extent to which results may be generalised, including the importance of particular design and implementation features. This weakness in part reflects the nature of traditional systematic reviews (Hagen-Zanker et al., 2012; van der Knaap et al., 2008). However, there is a growing attempt among reviews in other areas of international development to try and incorporate a wider range of evidence, as shown by a number of recent theory-based mixed-methods reviews (e.g. Brody et al., 2015; Carr-Hill et al., 2015; Lawry et al., 2014; Waddington and White, 2014).

A range of approaches have been used in the systematic reviews above to explore the role of mediating factors. Some reviews adopt a 'light touch' approach whereby the role of different design and implementation features of cash transfer programmes is not explicitly discussed or where discussion is limited with readers being left to explore the differences for themselves based

on the results and description of the different programmes (Glassman and Duran, 2013; Hagen-Zanker et al., 2011; Lagarde et al., 2009).[54] A second approach has been to provide a more detailed discussion of the results of individual studies and to highlight emerging findings relating to mediating factors (Gaarder et al., 2010; IEG, 2014; Kabeer et al., 2012). A third approach, adopted by Yoong et al. (2012), involved explicitly searching for studies that reported outcomes of transfers made to men as opposed to women, with findings brought out in the discussion. Finally, a number of reviews did explicitly seek to explore the role of certain design, implementation and contextual factors (Baird et al., 2013; Manley et al., 2012; Saavedra and Garcia, 2012), some using meta-regression to assist.[55]

Overall, although the above reviews provide some insights into the role of various 'effect modifiers' (particularly the issue of conditionality, transfer size and frequency, and sex of recipient), the findings are somewhat limited, particularly for certain types of design and implementation features. Further insights are therefore sought from other sources, including a large number of non-systematic reviews and synthesis studies covering the impacts of cash transfers (see Annex A1.3). As only a few of these reviews set out pre-specified search strategies with inclusion and exclusion criteria, there is a greater danger of bias in terms of which studies are included or excluded, and critical quality assessments of included studies are almost entirely absent, with the exception of a review on social safety nets by the Independent Evaluation Group of the World Bank (IEG, 2011). For this reason, caution is needed when interpreting findings from these reviews, though they can still contribute to our understanding of mediating factors. In addition to this body of literature, the wider literature on specific design and implementation issues in development programmes (e.g. beneficiary selection mechanisms) can also be drawn on. A summary is provided below of the main related findings from the systematic reviews, supplemented by the wider literature just mentioned.

Transfer values and frequency

One of the first sets of design features that could be expected to modify the impacts of a particular cash transfer programme is the size of the transfer or its relative value to the beneficiary households. Looking beyond a single payment, the issues of transfer frequency, duration, graduation rules or time limits and arrangements for increasing payments over time also become important. Clearly, if transfer values remain low relative to existing average household incomes in the area, this will limit the scope for impacts on various outcomes. It is likely there may also be threshold effects, in that certain impacts would tend to be observed only beyond certain values, depending on local prices. A summary of some of the key results is provided below:

- Baird et al. (2013) carried out a meta-regression of studies looking at impacts on education and found that neither the transfer size (as a percentage of baseline average household income) nor the transfer frequency had a significant effect in changing the pooled effect size for school enrolment. Transfer sizes in the programmes covered by the studies included were highly diverse, ranging from 1.5% to 100% of average household income.
- Saavedra and Garcia (2012) constructed a monthly equivalent average transfer for each programme relative to GDP per capita for the country, using information on the transfer size, and then used bivariate random effects models to calculate the effect of transfer sizes on educational outcomes.[56] They found that in general more generous transfers were positively and significantly associated with larger primary and secondary school enrolment effects. Payments made less frequently (e.g. bi-monthly or quarterly) were associated with larger enrolment effect sizes, especially for secondary school attendance.

54 Part of the reason for this in the review by Hagen-Zanker et al. (2013) is that its underlying research question was concerned with comparing the evidence on employment guarantee schemes with cash transfer in terms of their poverty-reduction effects.

55 Kabeer et al. (2012) also carried out meta-analysis, though not to explore the role of mediating factors.

56 It is important to note that the authors used bivariate models due to high collinearity between programme characteristics. Therefore, findings should be interpreted with some caution as there are many factors that are not controlled for, and it may be, for example, that other characteristics associated with a given design feature were equally or more important in explaining any modification of effect sizes.

- Manley et al. (2012), using bivariate meta-regression, do not find a statistical relationship between payment size and impacts on height-for-age outcomes. However, as with Saavedra and Garcia (2012) the relationship is bivariate, and an important caveat noted by the authors is that the finding of no relationship could be due to a bias resulting from a correlation found between local health conditions and payment size. The authors use the same bivariate approach to investigate the effect of programme duration (the number of months the average household had received payments) on height-for-age and find a positive but not statistically significant relationship.
- Kabeer et al. (2012) noted in discussions of some specific studies that the size of the transfer in some programmes appeared to affect the likelihood of labour participation and impacts on migration.

Looking at the wider literature, a review by Arnold et al. (2011) cites studies on CCTs in which low transfer values were associated with limited or no impacts on nutrition. It also cites a study on Ethiopia's PSNP which found a limited impact due to low levels of transfers, but that those that received at least half of the intended transfers were significantly more likely to be food secure, according to some measures (Gilligan et al., 2008).

Targeting (e.g. eligibility, beneficiary selection mechanism)

Eligibility criteria and beneficiary selection mechanisms may both have an important mediating effect on the impacts of cash transfers. With regard to eligibility, one key dimension explored in the literature is whether transfers are targeted to women or to men. In terms of selection mechanisms, as Coady et al. (2004) have shown, there is a wide range of approaches that can be used to target transfers to particular groups. However, while their analysis suggests certain mechanisms may be more likely to perform particularly well, in terms of targeting performance, the authors also highlight that choice of mechanism may be less important than implementation.

- Yoong et al. (2012) explicitly sought to evaluate studies that compare outcomes by sex of the recipient. Their findings are wide and varied, but are not reported by outcome in their results. However, in general they find that targeting transfers to women can improve children's wellbeing (especially through investments in health and education) and that the sex of the recipient does affect outcomes of some programmes. At the same time, they note that increasing female control of transfers does not guarantee positive outcomes.
- IEG (2014) aimed to review the impact of social safety nets on 'gender-related results' and, as part of that, looked at how outcomes differed according to the gender of the person that received the transfer. More details on findings for the wide range of outcomes can be found in the review, though in general it was found that men and women do respond differently to safety nets and benefit from them in different ways. For example, consumption decisions were often found to be more focused on children when women receive transfers. When it came to productive investments, women were also found to invest in different types of assets compared to men.

In terms of different targeting mechanisms, Bastagli (2010) has argued that different beneficiary selection mechanisms may work equally well in terms of ensuring that resources are concentrated on the target population, based on analysis that compared Brazil's Bolsa Família (which targeted through self-declared income) with Chile's Programa Puente which used a proxy means test.

Diepeveen and van Stolk (2012) find very few studies linking programme design to outcomes from a 'rapid evidence assessment' of the literature on three CCTs in Nicaragua and Honduras, but refer to one study on Nicaragua's RPS which appeared to find unanticipated effects arising from perceptions about eligibility criteria, leading to household dissolution, e.g. single mothers separating from the extended family. They also cite a qualitative study which linked perceptions of errors of exclusion in targeting with a rise in social tensions in the same programme.

Conditionality

One of the biggest debates that has emerged alongside the growth of cash transfers concerns the role of conditions attached to transfer receipt. Key questions include whether transfers without conditions perform just as well as those with conditions, how the type and enforcement of conditions might matter and whether they may have unintended consequences. A summary of key insights is provided below:

- Baird et al. (2013) explore the role of education-related conditionalities in CCTs, which they disaggregate in terms of the strength of monitoring and enforcement. Using meta-regression analysis they found that the effect on enrolment from CCTs with strong monitoring and enforcement were larger and significantly different to those with no conditions.
- Saavedra and Garcia (2012) also look at the role of conditionality strength. Consistent with the findings of Baird et al. (2013), using bivariate meta-regression they find that stronger conditions (beyond simply attendance) were positively associated with larger secondary enrolment and attendance effects.
- Manley et al. (2012) find, using bivariate meta-regression analysis, that where programmes had conditions attached relating to health and education they do not have a significantly different impact to unconditional programmes, in contrast to the above findings. However, the study did not measure the strength of conditions as the other two reviews did. Interestingly, they also find that programmes with conditions relating to work or savings appeared to be negatively and significantly related to height-for-age scores.
- IEG (2014) makes some reference to differences in outcomes based on whether the programmes discussed were CCTs or UCTs. One related finding was that UCTs did not appear to be as effective at increasing prenatal visits and births at institutions, though they could not say whether this was due to the conditionality or other design features.

Fiszbein and Schady (2009) discuss a number of studies that give insights into the role of conditions, some of which are covered in this review. Their overall conclusion is that there is some evidence to suggest conditions matter in terms of increasing service use, sometimes even if it is just awareness of the conditions without enforcement.

Complementary and supply-side services

It has been recognised that, although cash transfers may have significant effects on a range of outcomes, their impacts may also be limited in the absence of additional interventions, either to support beneficiaries (e.g. training or access to markets) or to improve the supply side of delivery of services (e.g. investing in schools or health care provision). However, limited attention appears to have been devoted to these issues as examples of mediating factors within the systematic reviews.

- Saavedra and Garcia (2012) find, using bivariate random effects models, that those programmes that complemented transfers with additional supply-side interventions (e.g. grants or other resources for schools) had statistically larger effects on primary enrolment (but not for secondary).

In the wider literature, a seminal review of CCTs by Fiszbein and Schady (2009) infers from findings of the studies reviewed that CCTs are likely to be more effective in achieving educational and health and nutrition outcomes when they are combined with additional initiatives to improve the quality of the supply of services.

On complementary services, a study by Gilligan et al. (2008) on Ethiopia's PSNP found that when cash transfers were combined with the provision of agricultural support, beneficiaries were more likely to demonstrate food security as well as borrow for productive investments, use improved agricultural inputs and operate their own non-farm businesses.

Payment systems and grievance mechanisms

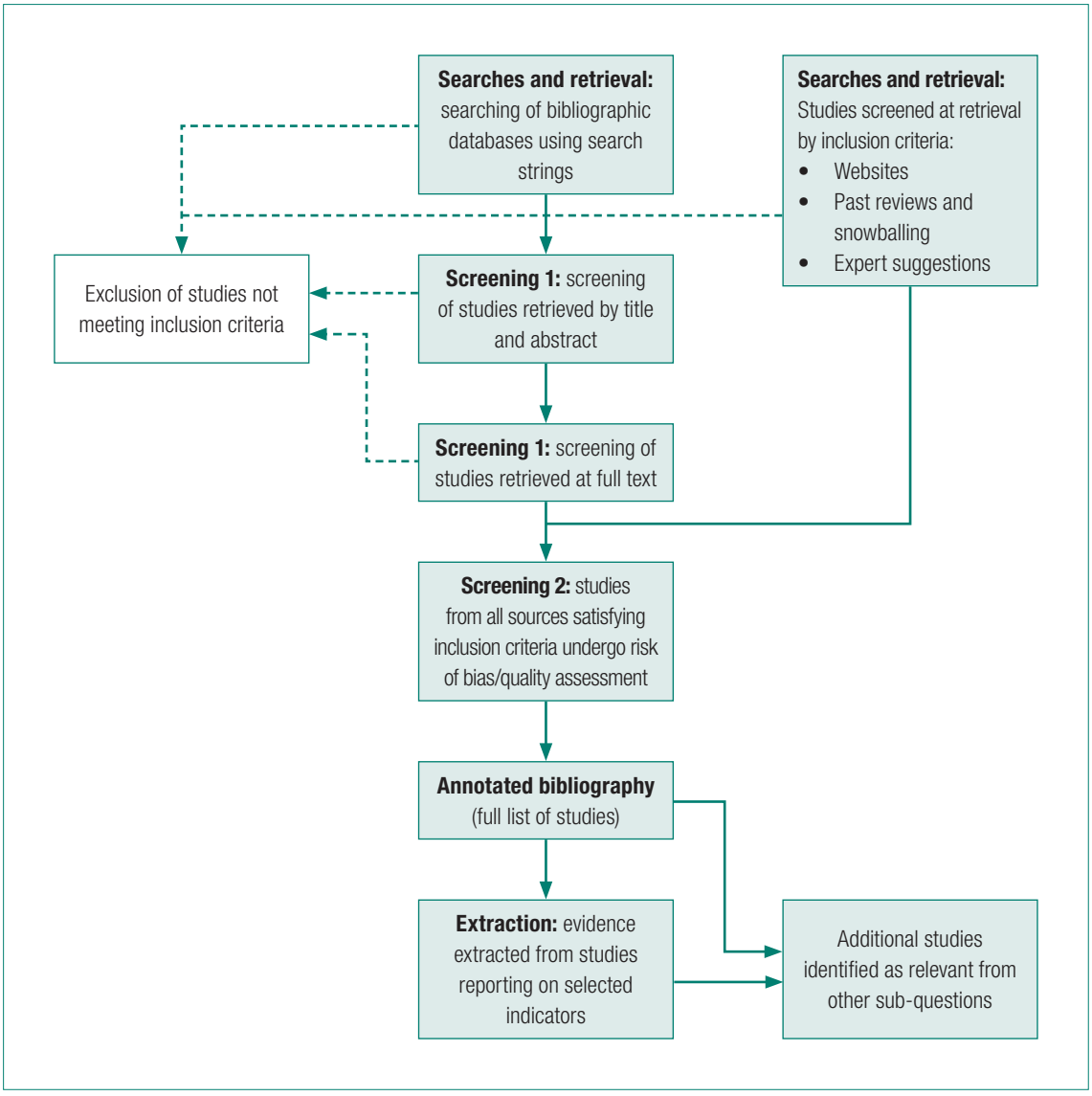
A number of other design and implementation features are considered potentially important effect modifiers. These include payment systems (i.e. methods of payment) and grievance mechanisms for any complaints regarding the transfer process. However, very little is mentioned in the reviews on the possible effects of these in modifying programme impacts.

Chapter 4
Methods

4.1 Overview

This section describes the different steps involved in the retrieval and inclusion of studies in the review, as well as data extraction and synthesis. A summary of the main stages involved from initial searches through to the extraction of evidence from final studies is presented in Figure 4.1. The stages and decisions outlined in this figure will be discussed in detail in the remainder of this chapter.

Figure 4.1: Flow diagram of main stages involved in the search, retrieval, screening and extraction stages of the review for each research sub-question



Source: Authors.

As outlined in the introduction, this review focuses on two overarching research questions – the first around the impact of cash transfers on outcomes (question one) and the second around the links between specific cash transfer design and implementation features and outcomes (question two) – each of which has six sub-questions (see below). A consistent methodological approach was applied to all 12 sub-questions, with slight variations in the inclusion and screening criteria for question two due to the different nature of the question.

The methodological approach was written up in 'protocol' form prior to the commencement of the search process. This protocol was shared widely with cash transfer experts and an information specialist and the approach was tested, before revising the approach. Throughout the process we followed an iterative approach and adjusted our methods, where necessary, while always documenting changes made. The searches were conducted in mid-2015 and they cover the cash transfer literature from 2000–2015.

4.2 Criteria for inclusion

A set of inclusion criteria was applied to studies retrieved in the search process. Only studies that met *all* inclusion criteria were included in the review. A full list of inclusion criteria can be found within the search protocols in Annex 2.

Types of studies

This review included studies reporting original analysis using primary or secondary data. While for the first question, only studies using some form of counterfactual analysis were included (more below), for the second question, exploring the links between design and implementation features and outcomes, descriptive and institutional analyses were also considered.

All studies included under question one – examining the effects of cash transfers on the selected outcomes – had to use either an experimental design (i.e. randomised control trial (RCT) or cluster-RCT)[57] or a quasi-experimental design that relies on a credible control group. For quasi-experimental research we included studies that used one of the following methods of analysis:

- regression discontinuity design
- matching technique (e.g. propensity score matching)
- difference-in-difference
- interrupted time series
- other form of multivariate regression.

As such, for question one, studies relying on anecdotal, descriptive or qualitative evidence were excluded. Furthermore, studies relying on any form of simulation methods were excluded.

For question two, studies had to either use an experimental or quasi-experimental approach, or be a study with a sound descriptive or institutional analysis. In order to assess the latter, separate criteria for qualitative studies were developed (see section 4.1.3). Studies for question two had to meet an additional criterion of making *explicit* links between design and implementation features and outcomes. In other words, studies that considered design and implementation features without saying how these affect cash transfer outcomes were excluded. For example, studies that considered targeting effectiveness were excluded, as were those that looked at the costs of different payment systems.

The review only included studies published in English because of the composition of the search team. Only studies published in 2000–2015 were considered. This period corresponds with an expansion of both cash transfer programmes in developing countries as well as high-quality impact evaluations. We included both peer-reviewed and grey literature (see section below on search methods) in order to avoid a publication bias, as none or negative findings are less likely to be published (Waddington et al., 2012).

57 Our definition of RCTs is thus rather broad. Furthermore, studies were considered RCTs in our review if stated to be so by the authors.

Geographic coverage and types of population

This review is restricted to low- and middle-income countries, as defined by the World Bank and restricted to their status in 2015. This means that some studies of countries that were a LMIC at the time of data collection are not included (e.g. Argentina, Chile). The population of focus includes recipients of cash transfer programmes, as well as control households. We are interested in individual and household-level impacts, and thus excluded studies that measured impacts at the community or country level.

Types of interventions

The review covered all studies that considered CCTs or UCTs targeted at individuals or households, delivered by the state or NGOs. All programmes or policies considered include a cash payment component. They are also all generally either funded out of general taxation or donor-funded. As such, social insurance cash transfers financed through employer and employee contributions are not covered in this review. However, non-contributory social pensions are included. The review *did not* consider contributory social security transfers, contributory pensions, and private transfers such as remittances and religious donations (e.g. zakat). We also excluded social funds and public works programmes, as these typically have different objectives to the transfers being considered and, particularly in the case of public works, would involve a different theory of change.

Even within this category of non-contributory cash transfers, there is considerable variation in the types of transfer, reflecting, in part, differences in policy or programme rationale and main objectives. Important differences are observed across a range of policy/programme features, including primary aims, target population, transfer levels, duration, behavioural requirements and complementary services. We group programmes into four main broad types:

- unconditional cash transfer
- conditional cash transfer
- social pension
- enterprise grant.

It is worth highlighting here the wide range of programmes and policies covered by this review. Studies cover programmes and policies which range from Uganda's WINGS cash transfer, which identified 1,800 poor people, mostly women, in 120 war-affected villages with the aim of helping them start small, but sustainable, retail and trading enterprises, to national programmes such as Brazil's Bolsa Família, reaching over 26% of Brazil's population, around 55 million people, with the objective of providing a minimum income to low-income individuals and families while promoting school and education service use, and Mexico's Adultos Mayores social pension, providing support to individuals aged 70 and over, covering 2.1 million beneficiaries across Mexico. Section 5.2.5 gives a detailed discussion of the types of programme covered. For a full list of the programmes and policies for which evidence was extracted in this review, see Table 5.2 below.

Types of outcomes (Question one)

The six outcome areas and sub-questions around which the searches were structured under question one are:

- 1a – Monetary poverty
- 1b – Education
- 1c – Health and nutrition
- 1d – Savings, investment and production
- 1e – Employment
- 1f – Empowerment

For each outcome area we included a broad range of possible outcomes in the searches. Search protocols are available in Annex 2. These included both first-order as well as second- or third-order outcomes. Only studies that considered the *impact* of the cash transfer on one of the specific outcomes were included in the review under question one.

Types of programme design and implementation features (Question two)

The review also searched and retrieved evidence on the effects of alternative cash transfer design and implementation features on the outcome areas identified above. Question two focused on six design and implementation features, including:

- 2a – Core cash transfer design features
- 2b – Conditionality
- 2c – Targeting
- 2d – Payment systems
- 2e – Grievance mechanisms and programme governance
- 2f – Complementary interventions and supply-side services

For each design/implementation features we included a broad range of possible synonyms in the searches (see search protocols in Annex 2). As stated above, only studies that considered the effect of a design/implementation features on the six cash transfer outcome areas above were included in the review.

4.3 Search methods for identification of studies

The retrieval stage consisted of five distinct tracks: (1) bibliographic databases, (2) other electronic sources (i.e. websites and search engines), (3) expert recommendations, (4) past reviews and snowballing, and, as this review followed an iterative process, during the extraction stage another retrieval method was identified and added to this review as (5) studies from other sub-questions. As explained above, the review was structured around 12 sub-questions. Any studies that were identified as being relevant for another sub-question, but not already under that sub-question, were added to it. This happened at two main points during the review: during the search and retrieval process (meaning that any studies added in this way went through the same screening processes described in this methods section) and later on during the extraction of information for the annotated bibliography (once all studies had gone through the risk of bias/quality screening described below).

A detailed overview of the number of studies retrieved from different tracks, as well as search flow diagrams showing number of studies at different stages, by sub-question, can be found in Annex 3.

Bibliographic databases

The first retrieval stage consisted of searching bibliographic databases. For all sub-questions we conducted a title, abstract and keyword search in the comprehensive multi-disciplinary Elsevier Scopus database, which includes over 20,000 peer-reviewed journals, including key journals in which cash transfer impact evaluations have been published. For some sub-questions we searched additional databases, see Tables 4.1 and 4.2. We restricted the searches to studies published since 2000.

Databases were searched using a consistent set of search strings, with one specific search string per sub-question. These search strings consisted of a number of components (for full search strings see protocols in Annex 2) and were structured according to the following pattern:

> *Cash transfer (including variations thereof) AND outcome (including variations thereof) AND low- and middle-income country (including a list of all of these, as defined by the World Bank).*

This means that included studies had to include the term 'cash transfer', as well as a relevant outcome and a low- or middle-income country in the title, abstract or keywords. The latter component was included to exclude the huge literature on high-income countries. Search strings included both US and UK spelling, where required, and abbreviated terms using an asterisk (*) to take account of variations in terminology and singular and plural use of terms.

The searches were conducted between May and June 2015.

Table 4.1 Databases searched

Database searched	Sub-question
Scopus	1a–1f; 2a–2f
Econlit	1a; 1d; 1e
CAB Abstracts	1d
CAB Global Health	1c
POPLINE	1c
Global Health	1c

Other electronic sources

Focusing on bibliographic databases alone risks resulting in a 'publication bias' for included studies. Hence, we also conducted extensive sources of websites/search engines in order to also capture the grey, policy and unpublished literature. 13 websites were searched for all sub-questions and two additional websites were searched for a subset of sub-questions (see Table 4.2).

As website structure and functionality varies considerably, the searches had to be tailored to the specific websites. Where possible, we searched the publications area of websites. In most cases it was not possible to use the full set of search strings to search these websites. Instead we used a simplified search string consisting of cash transfer and a limited number of outcomes (see Annex 2). In some cases, we did not search a website using search strings, but just clicked through different tabs looking at all publications.

Studies were screened 'on the spot'. This means that abstracts and full papers were skimmed and if they met the inclusion criteria they were included in the review. If searches returned an excessive number of hits, we sorted findings by relevance and only screened the first 50–100 studies.

The searches were conducted in May–June 2015.

Table 4.2 Other electronic sources searched

Search engine/website searched	Sub-question
Google	1a–1f; 2a–2f
World Bank Publications	1a–1f; 2a–2f
R4D DFID	1a–1f; 2a–2f
International Policy Centre for Inclusive Growth (IPC-IG)	1a–1f; 2a–2f
International Food Policy Research Institute (IFPRI) website	1a–1f; 2a–2f
Poverty Action Research Lab	1a–1f; 2a–2f
FAO From Protection to Production website	11a–1f; 2a–2f
Transfer Project (UNC Chapel Hill)	1a–1f; 2a–2f
ECLAC/CEPAL	1a–1f; 2a–2f
Inter-American Development Bank (IADB) website	1a–1f; 2a–2f
Asian Development Bank (ADB) website	1a–1f; 2a–2f
Social Science Research Network	1a–1f; 2a–2f
3ie evaluations database	1a–1f; 2a–2f
UNICEF website	1b; 1c
Cochrane Collaboration	1c

Expert recommendations

For this track we contacted experts in the cash transfer field and asked them to recommend unpublished or other relevant and rigorous studies on that particular sub-question. We approached from three to five experts per sub-question. These included academics, practitioners and experts from international organisations, and we ensured institutional and geographic variation of experts. This track helped find unpublished or hard-to-find studies, and also helped to get a sense of which studies in the field are particularly important and/or influential.

Past reviews and snowballing

For this track we reviewed all major cash transfer literature and systematic reviews published in the past decade. In the end, nine studies were reviewed. We reviewed the bibliographies of these reviews and included any studies that met our inclusion criteria and had not yet been included in the review.

Studies identified as relevant during the data extraction stage

Our review is much broader than other reviews, covering six outcomes and six sets of design and implementation features. The breadth of the review enabled us to add another track to the retrieval stage. At two stages in the review, we marked studies within each sub-question as relevant to other sub-questions when they met the inclusion criteria for that sub-question. The first stage was during the screening stage, when reviewers ticked a box when a study was relevant to other sub-questions. The second time was during the data extraction stage: when extracting information from studies for the annotated bibliography, including on outcomes and indicators, we marked studies as relevant to other sub-questions. These were studies that were not picked up for that particular sub-question through the other four tracks, often because these studies covered a long list of outcomes and indicators, not necessarily all listed in the abstract or keywords. As such, we were able to include more relevant studies to each sub-question, including 'hard-to-find' studies, meaning that we covered a greater extent of the relevant literature.

We believe this retrieval track is unique to our review. The uncovering of additional studies in this way is considered by the authors to represent a key advantage of this review – greatly expanding the body of evidence from which evidence is extracted – which would not be possible in reviews that focus on a single outcome area.

4.4 Study screening and assessment process

Screening process

We used the EPPI Reviewer 4 software for data management and analysis. Each sub-question was included in a separate 'review'. Searches from bibliographic databases were downloaded into EPPI Reviewer and then screened according to the inclusion criteria. Studies collected through other tracks were screened 'on the spot' according to the same inclusion criteria and uploaded into EPPI Reviewer if deemed relevant and not already included in the databases. When uploading studies we noted the track through which they had been retrieved. The number of studies excluded at various stages, as well as the reasons for exclusion, can be found in the detailed tables and flow diagrams in Annex 3.

Screening of studies from bibliographic databases

All search results from bibliographic databases were uploaded into EPPI Reviewer, where they were then checked for duplicates. Once duplicates had been removed, we screened studies according to the inclusion criteria in two stages. In the first stage, one research assistant screened all studies according to title and abstract of the study. All studies that were either considered relevant, or where there was not enough information to make a decision, were included in the

second stage. In the second stage, a different research assistant screened the full text of these studies according to the same inclusion criteria, resulting in a list of studies to undergo the risk of bias assessment.

The research assistants worked closely with the core researchers of the review, and queries or ambiguities were immediately resolved. In order to reduce subjectivity involved in the first screening stage, the first 50 studies of each question were double-screened against inclusion criteria, with the research team discussing differences in coding at length.

For four sub-questions the bibliographic database searches resulted in a very high number of hits (more than 1,000 and up to 10,000). In order to make the first screening stage more manageable for these sub-questions, we used an EPPI Reviewer tool called 'text mining'. A recent systematic review has concluded that text mining is a safe tool to prioritise the order in which to screen (O'Mara-Eves et al., 2015). Using this, we first screened and coded a randomly selected sub-sample of 1,000 studies against the inclusion criteria. EPPI Reviewer then extracted common keywords and phrases from these (around 50–100), which were reviewed by the research team and then used within EPPI to rank the remaining studies according to whether or not they feature in their title or abstract. We then proceeded to screen in the usual way the list of studies that were identified as relevant by the text mining (generally around 200 studies). If the list of relevant studies was still too long, we only screened the first 200 and then conducted keyword searches to double-check that the text mining tool did not exclude any studies that should have been included. The studies screened out by the text mining were marked as having been excluded on this basis, see Annex 3 for further details and flow diagrams.

Study quality asssessment

Study design and methods in themselves indicate a necessary, but not sufficient condition, for us to have confidence in the results of a given study. As pointed out by DFID (2013), it is important to also consider the quality of individual studies, both in terms of the research design and the actual implementation of the research. However, as argued in detail in Hagen-Zanker and Mallett (2013), we are cautious about assigning quality scores to individual studies as recent research has shown how the choice of quality appraisal tool and 'human handling' will inevitably shape the findings (Pieper et al., 2014; Voss and Rehfuess, 2013). Others also warn against score-based weighting schemes (Deeks et al., (2003) cited in Waddington et al., (2012)). Instead of assigning a 'quality score' to studies, the review considered the 'risk of bias' for each study. All studies that were deemed relevant after the first screening stage against inclusion criteria were included in a risk of bias assessment.

According to The Cochrane Collaboration, a bias refers to 'a systematic error, or deviation from the truth, in results or inferences' (Higgins et al., 2011). This can lead to both underestimation and overestimation of the true effect of a given intervention. As it is often impossible to know the extent to which any biases have actually affected the results of a study, and because results may be unbiased despite methodological flaws, there is a preference in the evaluation literature to consider the *risk* of bias.

The degree of this risk can be considered across a number of different types of bias. For example, for RCTs this typically involves looking at selection bias, performance bias, attrition bias and detection bias. In this review, given the breadth of studies considered and the number of different study designs, we considered the risk of bias primarily by assessing whether a study is prone to selection bias, attrition bias or bias associated with interpretation of statistical significance (Type I or Type II errors). An 'other' option was also allowed to capture risks arising from other types of bias. Below we explain in more detail the assessment tool that was used in this review.

This assessment, also done in EPPI Reviewer, was conducted by two researchers using the criteria as set out below. In order to reduce subjectivity involved in the risk of bias assessment, the first 30 studies of each question were assessed simultaneously by two researchers. The entire research team then discussed any inconsistencies in coding with the agreements reached informing future coding.

Assessment of risk of bias for all quantitative studies retrieved

Despite the existence of a large number of tools to assess the risk of bias, it has been argued that there are few which enable appropriate evaluation of quasi-experimental designs (Waddington et al., 2012). This review used a risk of bias tool which draws from that developed by the Cochrane Collaboration (Higgins et al., 2011), criteria developed by Hombrados and Waddington (2012) and the appraisal tool used by Yoong et al. (2012) in a previous systematic review on cash transfers.

Table A2.1 in Annex 2 gives an overview of the tool that was used to assess each study. The assessment involved a judgement over whether the study demonstrates a 'high risk' of bias or 'low risk' of bias for each of the four domains. It is recognised that some forms of bias (e.g. attrition bias) may only be relevant to certain study designs. Where a domain was 'not applicable' it was marked as such and was not included in the final decision. In a small number of cases, the risk of bias was marked as 'unclear' if assessment against a domain was borderline and it was felt that greater information was required to make a decision.

After assessing specific domains within each study, a summary assessment of the risk of bias was made for the study as a whole across all domains. It is important that assessments of the overall risk of bias take the relative importance of the different domains into account, depending on the focus of the review and specific outcomes being considered (Higgins et al., 2011). As such, summary assessments were based on a judgement by the reviewers about the relative importance of each domain.

Following summary assessments of individual studies, the research team jointly reviewed with DFID whether and how to include studies that suggest a high risk of bias. Given the danger presented by drawing conclusions from studies at high risk of bias, a decision was made to exclude studies with a high risk of bias from the final analysis. It was agreed that studies that included a domain marked as unclear could be included, provided all other domains were coded as low risk. Table 5.1 in the section describing the evidence base shows how many studies were excluded due to a high risk of bias. As can be seen from the table, on average around 40% of the studies were excluded for this reason.

Assessment of quality for qualitative studies

For quantitative studies returned under searches for research question two, on the links between cash transfer design and implementation features and outcomes, the same assessment tool as described above was used. For qualitative studies and institutional analysis, an alternative assessment tool was used as presented in Table A2.2 in Annex 2. This tool is based on an assessment of methodological rigour derived from the literature around evaluating qualitative studies.

There is divided opinion over the value of a formal quality assessment for qualitative studies, with Noyes et al. (2008) suggesting there is 'insufficient evidence to inform a judgement on the rigour or added value of various approaches'. While the same authors note the existence of over 100 tools and frameworks for aiding the appraisal of qualitative research, they make the important point that 'formal appraisal processes and standards of evidence presented as rigid checklists informing an "in or out" decision can be argued to be inappropriate for qualitative research'. Nevertheless, it is helpful to have a sense of how studies fare against certain core markers of qualitative research quality.

The appraisal in this review draws from DFID's 'Analysis of Qualitative Data in Evaluation and Research "How to" note' (2014) as well as the framework for assessing qualitative studies by Spencer et al. (2003), who undertook a review of appraisal frameworks and checklists. The tool used for the appraisal facilitates judgements in a number of domains considered important for qualitative research (see Table A2.2 in Annex 2). For each domain a number of questions help to guide the assessment. In implementing this screening, the reviewer made a brief comment against each, leading to a judgement for the domain overall as to whether there are 'no concerns', 'some concerns' or 'major concerns' for that domain.

As with the impact evaluation studies, a summary assessment was carried out for each study. The assessment involved deciding whether there were 'no concerns', 'some concerns' or 'major concerns', this time for the study as a whole. The following rules were used:

- A study is considered to have 'no concerns' if there are 'no concerns' in any of the domains
- A study is considered to have 'some concerns' if there are 'some concerns' in up to two domains
- A study is considered to have 'major concerns' if there is one 'major concern' in any domain, or more than three domains with 'some concerns'.

As with the risk of bias assessment for quantitative studies, this summary assessment was used to narrow down the 'full list of studies reviewed' that is outlined above. Studies that showed either 'no concerns' or 'no concerns' with 'some concerns' were included in the 'full list of studies reviewed' for the final analysis and, as in the case of quantitative impact evaluations, were included in the 'annotated bibliography'. As shown in the summary table of studies passing through the various stages through to evidence extraction (Table 5.1 below), among the studies reaching assessment, on average 44% of studies were excluded at this stage (this average does not account for the two studies on grievance mechanisms and programme governance for which both studies, i.e. 100%, were excluded). A total of four qualitative studies were included in the full list of studies to be reviewed.

An initial pilot was carried out using the assessment tool in order to ensure consistency between researchers. As with the risk of bias assessments for the quantitative studies, an initial number of studies undergoing the qualitative assessment were reviewed by two researchers, with any discrepancies discussed and agreed by consensus with the involvement of the wider team.

One of the main issues during this screening was that, on a closer reading, many studies did not in fact explicitly link design or implementation features with the outcomes being considered. As such, a number of studies were excluded on the basis of not fully meeting the initial inclusion criteria.

4.5 Evidence extraction

Overview

The evidence reviewed in the subsequent analysis of this report has been extracted from those studies which passed either the risk of bias assessment or the qualitative assessment, and were therefore included in the 'final list of studies reviewed' and annotated bibliography. From all of these studies, key information was extracted covering the study design, details of the cash transfer intervention(s), overall findings and indicators reported in order to develop an annotated bibliography.

As mentioned above, at this stage a number of studies were identified as reporting on indicators under sub-questions to which they had not initially been allocated through the search and screening process. For example, where a study that was predominantly focused on education outcomes also happened to include at least one estimate of an impact on household poverty, or a measure of empowerment. Where this was the case, the study was marked as being relevant to that additional outcome area. In the small number of cases where studies were identified as being potentially relevant under question two (design and implementation features), the study was checked against the previously discussed inclusion and screening criteria for that question.

Indicator selection for each outcome

Given the substantial breadth of evidence included across these studies, covering a wide range of different indicators and measures, it was agreed that the review of evidence would focus on five to seven key indicators within each of the six outcome areas (i.e. within poverty, education, health, savings, investment and production, employment, and empowerment), hence potentially including other potentially relevant indicators. The final list of selected indicators is provided in the findings chapters. The following set of criteria were used in order to help identify which indicators the review would focus on:

- Importance of individual indicator and set of indicators – drawing on the conceptual framework for the review and discussions with DFID, a key consideration was to ensure that the set of indicators selected would help explain some of the main impact areas of interest within debates around the impact of cash transfers. In this regard, where relevant, an emphasis was put on ensuring that the indicators were chosen to cover both short-term impacts as well as longer-term impacts.
- Contribution to the literature – a second criterion was that the indicators selected should help contribute something new to the literature, which in some cases meant placing greater weight on indicators around which past reviews had identified limited evidence or a need for further research.
- Frequency of occurrence – a further consideration informing the selection of indicators was the extent of evidence available on particular indicators. Care was taken to ensure this did not mean focusing solely on those indicators for which there was a lot of evidence (thereby potentially missing important, but less frequently reported, indicators), though frequency was one of the considerations to ensure that the review had sufficient information to be able to provide a useful and informative synthesis of the evidence.
- Reporting of the indicators in studies that look at the effect of design or implementation features – given that part of the focus of the review was on the effect of design and implementation features, one consideration was to cover indicators included in studies assessing the impact of these features.
- The prevalence of sex-disaggregated results – a final consideration was to ensure that the indicators selected would, where possible, allow for a discussion of sex-disaggregated impacts.

Evidence extraction and reporting

Once the indicators were identified, an evidence extraction tool was designed in Microsoft Excel to collate all relevant evidence on the selected indicators from the final list of studies. Evidence was extracted on:

- the effect of the cash transfer on the selected indicators at the highest level of aggregation reported
- the effect of variations in cash transfer design and implementation features on the selected indicators
- the effect of the cash transfer and of variations in design and implementation features on the selected indicators reported for women and girls (and by age for these groups)
- evidence of links between cash transfer design and implantation features and outcomes for the selected indicators (i.e. not just results from counterfactual impact analysis).

A number of studies using regression analysis reported multiple results from multiple models, including results used as robustness checks or sensitivity analysis. Where this was the case, the researcher extracting the evidence was required to choose the models with the most reliable estimates, based on the information provided in the study and the strengths and weaknesses of different methodological approaches. For example, in cases where difference-in-difference results were presented with and without the use of covariates, results derived from the models using covariates were always preferred.

When extracting evidence, a very small number of studies did not report p-values or clearly demonstrate levels of statistical significance, instead presenting t-statistics or standard errors. In such cases, critical values were used to identify the level of statistical significance, or the rule of thumb was used whereby coefficients greater than twice the standard error were considered significant at the 5% significance level. In this review, results are considered statistically significant up to the 10% significance level. Most studies typically reported statistical significance up to this level.

As a general rule, coefficients were extracted directly in their original form and were not, for example, converted to percentage changes based on baseline information within the studies. The convention used for reporting percentage point changes is to keep them in their original form, meaning the coefficients reported need to be multiplied by 100 in order to get the full value. In the very small number of cases where percentage point changes were already reported in this way, they have been divided back in order to ensure consistency with the rest of the studies. We also tried to achieve consistency in terms of units of measurement, so if a choice of measurements was available (e.g. continuous form and log form), the measurement that was most common across studies was chosen.

Given the large volume of evidence (even after narrowing down to a subset of specific indicators) when reporting on overall effects, results at the most aggregate level were chosen. So, for example, if studies reported on overall effects as well as effects disaggregated at urban and rural levels, it is the overall effect that is reported here.[58] Where findings were reported for a number of time periods, the overall effect reported here is for the longest exposure, with any effects reported for earlier follow-ups included in the results under duration of exposure in the section on design and implementation features. In some cases, the variable used to identify participation as a beneficiary of a cash transfer was the level of transfer. Where this was the case, it is included under transfer value in the design and implementation features section, except if noted otherwise. When extracting design and implementation findings, all effects on different design and implementation variations were extracted, even if the authors did not test for statistically significant differences between these variations.

For sex-disaggregated results, evidence was extracted for both male and female beneficiaries, but the discussion focuses on women and girls, including any age-related effects among them.

Finally, due to the scale of the review, we were unable to *systematically* verify findings and interpretations. Findings and interpretations were mostly included exactly as stated in papers. When results and/or measurement units were unclear, the research team contacted authors for clarifications and the findings reported reflect these clarifications, when they were received.

Analysis and synthesis

For the synthesis and analysis of the evidence extracted, the review looks separately at overall impacts of cash transfers at the highest level of aggregation reported,[59] and impacts on women and girls by age. It also reports and analyses evidence of the effect of variations in cash transfer design and implementation features on the selected indicators (as arising from counterfactual analyses testing such links) and of links between such features and outcomes based on descriptive and qualitative studies/approaches.

As this review covered a large number of outcome areas and indicators, we chose to aggregate the results to give a clear overview of findings. Given the wide range of different indicators and measures reported, as well as missing information in some studies, e.g. on sample size, a meta-analysis was not feasible. Instead, for each indicator a vote count was carried out, reporting the number of studies on a specific indicator, the number of studies showing at least one statistically significant result[60] and the number of statistically significant findings that show increases or decreases in the underlying indicator (more on this approach, and its advantages and limitation, below). These vote counts provide a good initial *overview* of overall findings in the studies reviewed, for example whether cash transfers tend to have a statistically significant effect on a particular outcome area, and to give the reader an idea of general trends in the findings. However, vote counts lack nuance and a discussion of the causal processes underlying the impacts.

58 In some cases, the most aggregated result was already disaggregated in some way (e.g. urban or rural). Where this applies it is recorded as such in the table.

59 When findings were reported for the same dataset or programme, they were only excluded if they reported exactly the same findings.

60 If a study considered more than one sub-indicator for a group of indicators (e.g. investment in chicken and goats), for the vote count we looked at whether there was a significant result for at least *one* indicator. In other words, we considered findings by study, not by result, as to not give more weight to studies looking at a variety of indicators.

Therefore, the vote-counting exercise was complemented with a narrative synthesis approach. Such an approach *describes* studies and findings included in the review (Waddington et al., 2012). The narrative synthesis in this review includes a discussion of the range of direction and magnitude of effect, as well as consideration of specific examples. Where available, explanations of underlying causal processes from the studies are included, particularly any discussion of design and implementation features. Hence, while the vote count approach is useful in giving an initial overview, the narrative synthesis adds nuance and detail to the broad brush vote count findings.

4.6 Limitations of this review

This review has three main limitations. The first is linked to the inclusion criteria which, by definition, determine that a set of potential sources of relevant evidence are excluded from the review. While for most criteria, the review made a special effort to ensure that the coverage of the evidence base was as comprehensive as possible, on others this was not possible given the available resources. For example, while this review took a comprehensive approach to methodological approaches, considering studies with a variety of different methods, it only considered studies in the English language. This means that studies published in languages such as Spanish and Portuguese, which have recorded a growing number with the expansion of cash transfers across Spanish- and Portuguese-speaking countries over the past two decades, are not captured by the present review, potentially affecting its findings.

A second limitation of the review is related to its scope and focus on individual and household-level outcomes. As above, partly in response to necessity, the review does not consider community- or national-level impacts of cash transfers (though acknowledging them in the conceptual framework). Furthermore, while the findings on the impacts of cash transfers are reported for women and girls (and age) wherever possible, they are not systematically reported and analysed for other levels of disaggregation. As explained above, the evidence extracted focuses on the highest level of aggregation reported by a paper. While this may reflect some level of disaggregation (e.g. urban/rural), and we ensure that this is specified in the extraction and write-up, the report does not explicitly address these types of disaggregation; only sex-disaggregated results are systematically discussed.

The third main limitation concerns the approach adopted in the synthesis of the evidence extracted. As a result of the high number of outcomes and related indicators covered, it was not possible to implement a meta-analysis approach to synthesise the rigorous evidence retrieved. Instead, for quantitative counterfactual analyses, regression coefficients and statistical significance are systematically extracted and reported and used to conduct an unweighted vote count. This in turn, is used to inform the discussion of the findings in the report using a narrative synthesis approach.

The vote-counting approach has its limitations (see Waddington et al., 2012). However, it presents a valuable way forward in summarising the results of a review of the evidence such as this one, with its breadth of coverage of indicators. Readers are encouraged to bear in mind that vote counts do not take study sample sizes or magnitude of effects into account and indeed, the discussion of the results reflects on this limitation. To partially overcome this issue, throughout the report, examples and ranges of magnitude of effects are provided, showing these as percentage changes or comparing them to baseline values wherever this information is provided by authors.

Chapter 5
The evidence base

This chapter presents results on the scale of the evidence across different outcomes and cash transfer design and implementation features retrieved at various stages of the review. It also lists the reasons why studies were excluded at different stages. The chapter then takes a closer look at those studies that passed the quality assessment stage and from which evidence was extracted. Studies are described in terms of geographical coverage, type of programme studied, methods and type of publication.

5.1 Scale of the evidence

As outlined in section 4.1, evidence was retrieved through five different tracks. Annex 3 shows the number of studies retrieved through different tracks by sub-question. The flow-charts in the same Annex give a more detailed picture and show the number of studies at different stages of the review after exclusion criteria and risk of bias assessments were applied.

A large number of studies were retrieved – more than 38,000 studies across all sub-questions. As shown in Table 5.1 below, the total number retrieved from all tracks by sub-question ranged from 313 studies for grievance mechanisms and programme governance to 10,607 studies for savings, investments and production.

Annex 3 shows that the majority of studies were retrieved from bibliographic databases (ranging from 305 to 10,559 post-duplication). However, the vast majority proved to be irrelevant during the screening stage (see more on the reasons for exclusion below). The studies retrieved from other sub-questions (as described above) proved to be the second-biggest source of studies for the sub-questions overall (ranging from three to 161 studies), with these themselves originally coming from either one of the other four tracks described earlier. Websites provided the next biggest source of studies (ranging from seven to 79 studies post-screening). The number retrieved through experts' suggestion and other review studies was fairly low (around 10 unique studies). We conducted this process once the other retrieval stages had been completed, so this is an indication that the other search stages were very thorough, as most of the important studies had been included already.

All studies retrieved were assessed against the inclusion criteria, but this was only done in EPPI for studies retrieved through bibliographic databases. For those studies we show the reasons for exclusion at the title and abstract and full-text stage, see Annex 3. For the sub-questions on outcome impacts (1a-1f), the most frequent reason for exclusion at the title and abstract stage (64%) was that they did not consider a cash transfer intervention, followed by studies that did not consider outcomes we were looking at within this review (16%).[61] At the full-text stage the most common exclusion reason was study design (59%), followed by the reason that the study was a review study (19%). For the sub-questions on design and implementation features (2a-2f), intervention was also the most common exclusion reason at the title and abstract stage (86%), but at the full-text stage studies were mostly excluded because they were relevant for other sub-questions (42%), in which case they were moved across to that sub-question, and due to study design (18%).

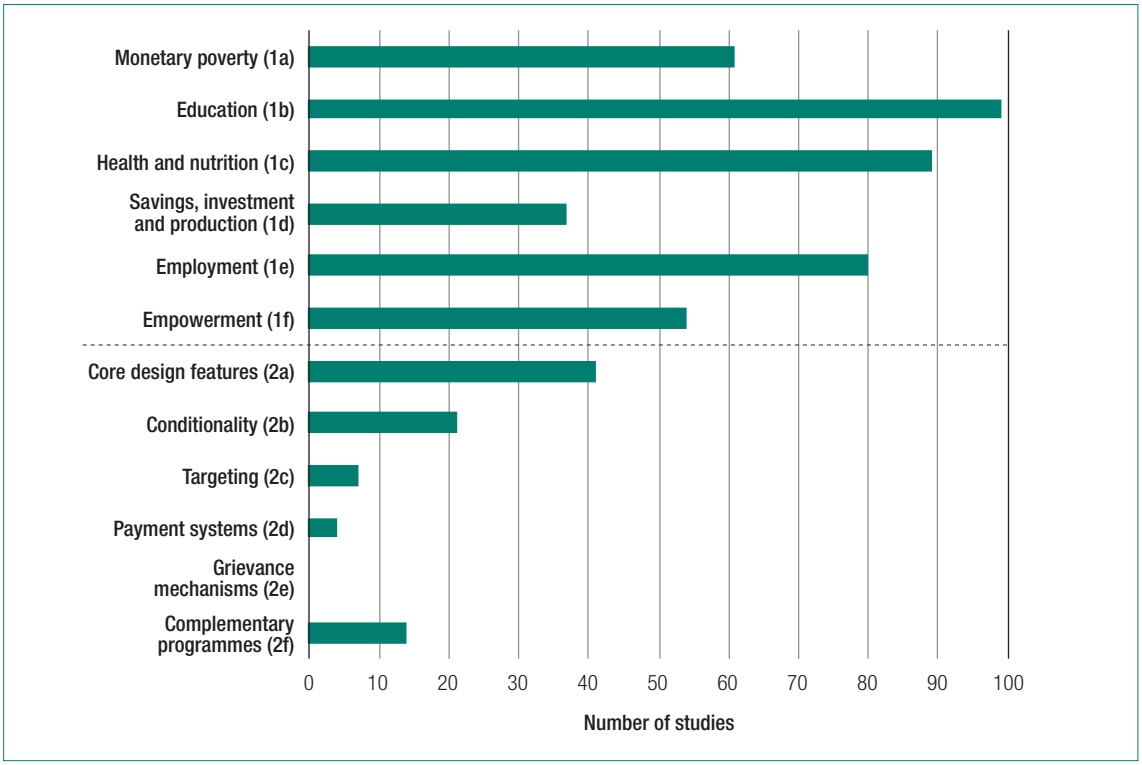
61 These numbers need to be interpreted with caution, as reviewers only selected one reason. Of course some studies could have been disqualified on a number of these indicators.

A total of 617 studies entered the risk of bias assessment, see Table 5.1 below. The number of studies included in this stage varied greatly by sub-question (ranging from two to 125, for grievance mechanisms and programme governance and health respectively) and tended to be higher for the studies that considered impacts on outcome areas (1a-1f). Studies that were judged to have either all 'low risk of bias' or 'low risk' and 'unclear' for quantitative studies, or for qualitative studies, 'no concerns' or 'no concerns' and 'some concerns', made it through to the final list of studies identified as relevant for the outcome area/design and implementation features. These studies were included within the annotated bibliography. The final number of unique studies to pass in this way is 201. Four of these were of a qualitative nature.

On average, around 53% of studies made it through to the final list (see Table 5.1 for a breakdown by sub-question). For the sub-question on grievance systems and programme governance, the application of the risk of bias assessment meant that no studies made it to the final list. For studies looking at design and implementation features we also considered qualitative studies and two studies made it through to the risk of bias assessment, however none of these considered indicators that we focused on and were hence not included in the data extraction stage.

The final list of studies identified as relevant for each sub-question was compiled from the studies that passed the risk of bias assessment and studies that were identified as relevant for the outcome area while compiling the annotated bibliography. The scale of the evidence base varies greatly by outcome, ranging from zero studies for grievance mechanisms to 98 studies for education. On the whole, there are fewer studies on design and implementation features, though there is a substantial evidence base of 41 studies on core design features. As such, the 'power' of findings for some design and implementation features is somewhat limited. For the outcome areas, the evidence base is largest for education (99 studies) and health (89 studies), followed by employment (80 studies). The evidence base is smallest for savings, investment and production (37 studies).

Figure 5.1 Number of studies identified as relevant for the outcome area/set of design and implementation features



Source: Authors

Further details of the number of studies passing from retrieval through each of the stages of screening to the final list are provided by sub-question in the flow diagrams in Annex 3.

Table 5.1 Summary of studies retrieved, screened, included in final list and from which evidence extracted

	Total studies retrieved (all sources)	Total studies undergoing risk of bias/quality assessment	Studies judged either 'low risk of bias' or 'low risk' and 'unclear' (quantitative) or 'no concerns' or 'no concerns' and 'some concerns' (qualitative)	Additional studies identified as relevant from other sub-questions (during compilation of annotated bibliography)	Total studies identified as relevant for the outcome area	Final number of studies from which evidence was extracted on the selected indicators
Cash transfer impact on outcomes						
Monetary poverty	4,975	75	34	27	61	44
Education	1,164	120	74	25	99	42
Health and nutrition	4,245	125	64	25	89	41
Savings, investment and production	10,608	42	32	5	37	27
Employment	5,965	93	61	19	80	74
Empowerment	4,206	56	36	18	54	31
Impact of cash transfer design and implementation features on outcomes						
Core design features	634	41	25	16	41	40
Conditionality	1,681	25	19	2	21	11
Targeting	770	10	6	1	7	1
Payment systems	1,920	14	3	0	3	2
Grievance mechanisms and programme governance	313	2	0	0	0	0
Complementary interventions and supply-side services	1,581	21	11	3	14	8

5.2 Studies included in the review

This section takes a closer look at the studies that are at the heart of the review. We extracted information on five to eight indicators for each outcome area under question one. Evidence was only extracted from studies reporting on design and implementation features (Sub-questions 2a-2f) if they reported the effect on these five to eight indicators. As not all studies contained results on these specific indicators, for the actual review and discussion of findings we focus on a sub-sample of studies from the full list that reached the annotated bibliography, i.e. the 'final list of studies from which evidence was extracted on the selected indicators'. The total number of unique studies from which evidence was extracted on the selected indicators is 165. The total number of studies from which evidence was extracted by sub-question is summarised in the final column of Table 5.1 above. In this section, we provide a summary of the number of studies by source of retrieval, type of study, study design, geographic coverage and cash transfer programmes covered.

5.2.1 Source of retrieval

First of all, from a methodological point of view we are interested in the source of retrieval for all of the studies that reached the annotated bibliography and the studies from which evidence was extracted. Table A4.1 in Annex 4 shows the source of retrieval for studies included in the annotated bibliography.

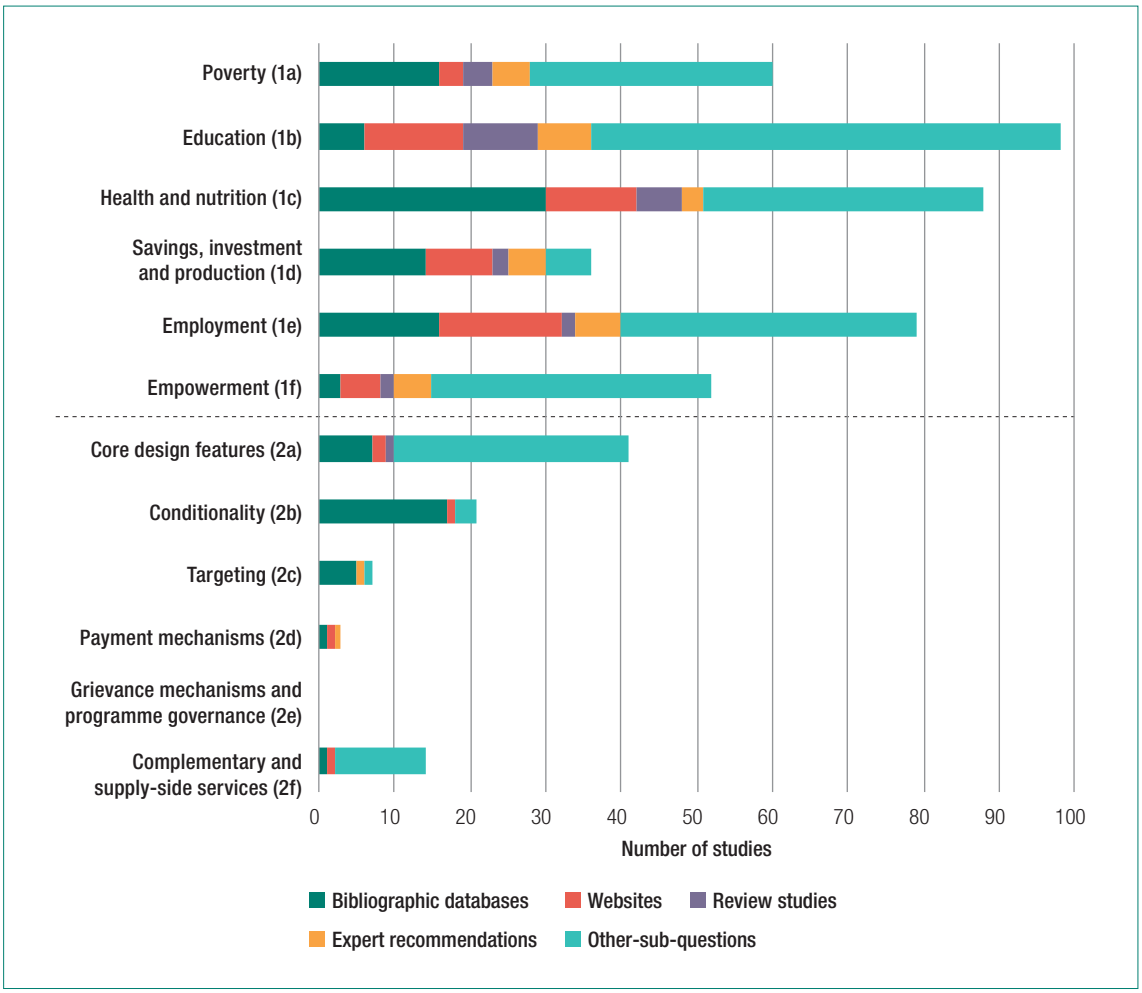
The way the review was structured around 12 separate sub-questions allowed for studies to be identified as relevant for a particular sub-question from another sub-question. Quite a number of studies were primarily designed around a particular outcome area or areas, but then included

results of relevance to other outcomes. In some cases, such studies were also relevant for the sub-question through which the study was originally identified and in other cases they were not. This makes it challenging to summarise the source of retrieval for all studies from which evidence was extracted. For example, if a study was identified through a website but also found to be relevant for another study, then, if the sources of retrieval are considered for the body of evidence as a whole across all sub-questions, this will involve some double counting of studies (e.g. being retrieved through a website and also from 'other sub-questions'). For this reason, the summary of evidence by source of retrieval in Figure 5.2 is broken down by sub-question in order to avoid any double counting of studies.

Figure 5.2 shows that studies retrieved from 'other sub-questions' provided an important source of retrieval for most sub-questions, contributing between 14% and 86% of studies among sub-questions that retrieved any studies in this way. For questions 2d (payment mechanisms) and 2e (grievance mechanisms and programme governance) no studies were added from other sub-questions. It is worth noting that, without the broad scope of this review, the evidence retrieved through this track would not have not been included and it therefore represents one of the key advantages of the review – greatly expanding the body of evidence from which evidence is extracted. This would not be possible in reviews that focus on a single outcome area.

The second most important source of retrieval was bibliographic databases. This provided between 6% of studies (for empowerment and education) and 81% of studies (for conditionality). Note that studies gained from other sub-questions may also have originally been sourced through bibliographic databases, or indeed, from one of the other study sources (i.e. websites, reviews or expert suggestions).

Figure 5.2 Source of retrieval for studies from which evidence was extracted

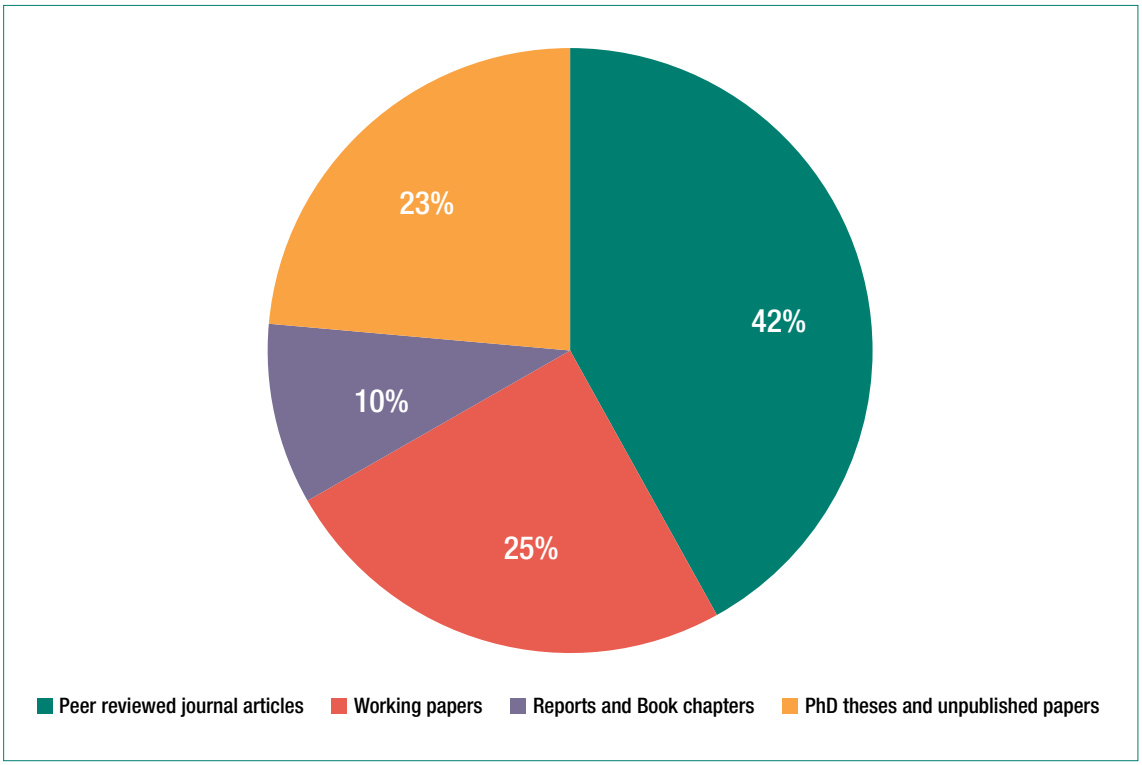


Source: Authors

5.2.2 Type of study

This review had a wide and rigorous retrieval strategy in order to also capture evidence that is outside the peer-reviewed journal channels, for example, reports from institutional websites. Nevertheless, the majority of studies that we extracted evidence from were published in a peer-reviewed journals (Figure 5.3). In total, 42% of studies across all outcomes were a peer-reviewed journal article and this holds for all sub-questions bar two: targeting and payment systems (see Table A4.2 in Annex 4 for a detailed breakdown). The second most frequent studies were working papers (25%) and unpublished papers and PhD theses (23%). Only 10% of studies were reports (e.g. official impact evaluation reports) or book chapters. This tells us that much of the rigorous evidence on cash transfers with a low risk of bias is published in peer-reviewed journals.

Figure 5.3 Type of studies from which evidence was extracted

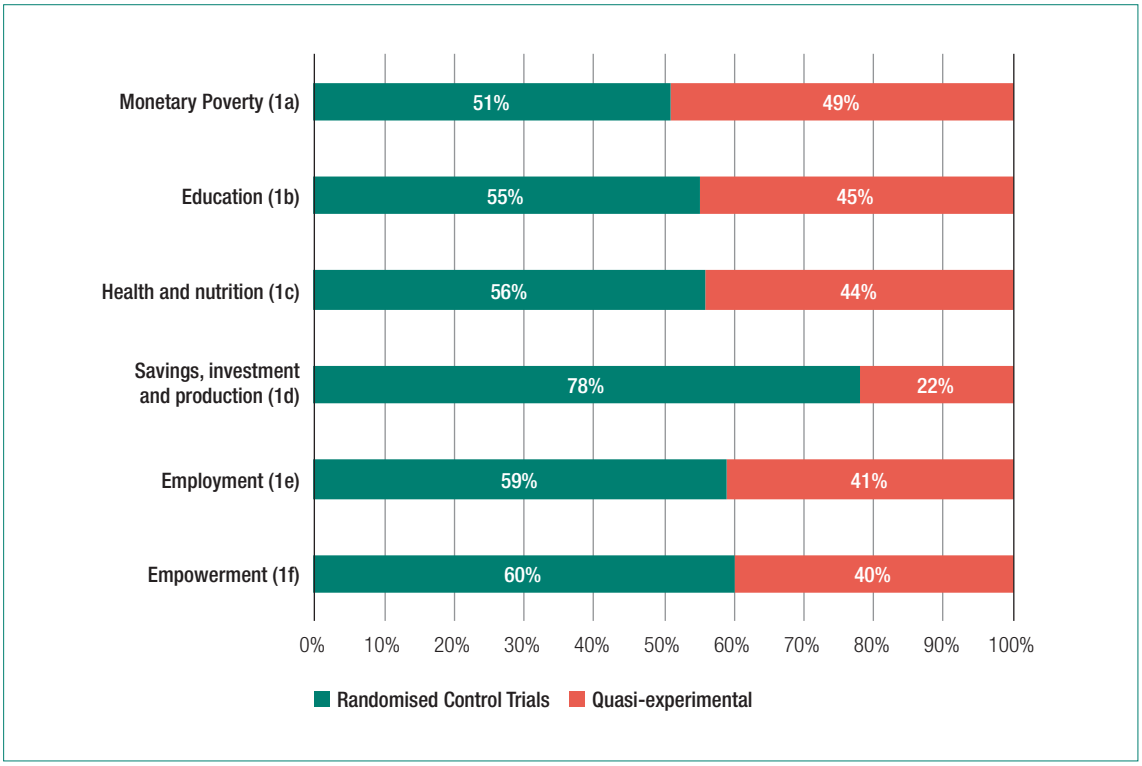


Source: Authors

5.2.3 Study design

In this review, we included studies with an RCT or quasi-experimental research design, as well as qualitative studies (when considering design and implementation features), however none of the qualitative studies were included in the extraction stage for the reasons discussed above. Among the studies from which evidence was extracted, a greater share used an RCT approach than a quasi-experimental approach. On average, 58% of the studies relied on an RCT research approach. This varied by outcome, with 51% of the studies for the poverty sub-question using an RCT approach, to 78% of the studies for savings, investment and production doing so (Figure 5.3).

Figure 5.3 Study design of studies from which evidence was extracted (by outcome)



Source: Authors

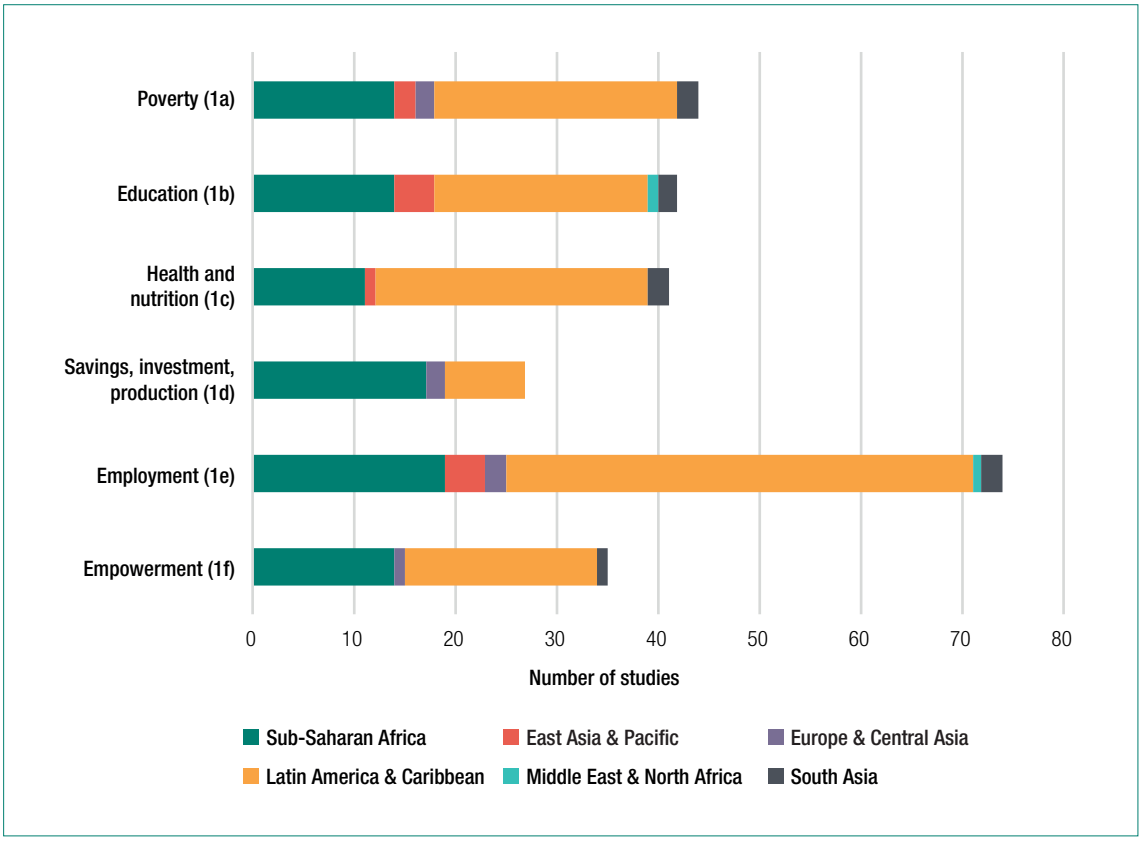
5.2.4 Geographical coverage

Also of interest is the geographical coverage of studies from which evidence was extracted. This can give us some sense of how representative the findings are that are synthesised in this review.[62] Figure 5.4 shows geographical coverage by sub-question. For most outcomes, the majority of studies focused on a cash transfer in Latin America; across all sub-questions, approximately 54% of the studies report on a programme from Latin America. The exception is for the sub-question on savings, investment and production, where more studies focused on sub-Saharan Africa. Around 38% of the studies focused on a country in sub-Saharan Africa, with studies looking at East Asia and the Pacific, Europe and Central Asia, and the Middle East and North Africa accounting for around just 8%.

To some extent, the geographical focus of studies included in this review reflects programme coverage, yet there are also large-scale cash transfer programmes in Europe and Central Asia, South Asia and South East Asia that have not made it into this review. This could be for a number of reasons, possibly because they have not been subject to (published) evaluations or because the studies were of a high risk of bias. As such, while we are confident that this review reflects the global *knowledge base* fairly well, having included most of the low risk of bias, published studies of cash transfers, it does not necessarily mean that the findings are broadly generalisable. The findings are clearly focused on Latin America and specific programmes.

62 Note that external validity of the findings will also depend crucially on the individual studies and their research design.

Figure 5.4 Geographical coverage of studies from which evidence was extracted



Source: Authors

5.2.5 Cash transfer programmes included in this review

This review covers non-contributory cash transfer programmes, generally tax- or donor-financed, and delivered by the state or NGOs to individuals and households. The four main broad types of programmes covered by the review are:

- unconditional cash transfers (UCTs)
- conditional cash transfers (CCTs)
- social pensions
- enterprise grants.

In total, this review extracted evidence on 56 different cash transfer programmes, including: 31 CCTs, 14 UCTs, 4 social pension programmes, 2 enterprise grants and 5 programmes that included both conditional and unconditional components. Table 5.2 below lists the cash transfer programmes on which evience is reported in this review and for each programme lists the country of operation, years of implementation, population coverge and the number of studies from which evidence was extracted.

Of the programmes covered in this review, the majority are CCTs (55%) and most of these are located in Latin America. 25% of the programmes were UCTs, mostly located in Africa. Of the remaining programmes, 9% involve a combination of CCTs and UCTs (most of these were part of a trial or experiment), 4% were enterprise grants and 7% were social pensions.

The remainder of this section discusses the four broad types of cash transfer programme and provides detailed information on one example of each type.

CCTs are cash transfers with an element of conditionality, commonly set in terms of beneficiary behavioural requirements. CCTs may pursue a combination of objectives including the provision of a minimum income/income support to specific target groups and promoting human capital accumulation, for instance in terms of education and health. Depending on their underlying

rationale, CCTs can vary considerably, such as by transfer level, target population and conditionality. CCTs with a strong human capital accumulation focus may target households with children and include behavioural requirements in the form of regular school attendance and health care visits. Other CCTs may be more broadly targeted, for instance to all those with an income or assets below a specific threshold, independently of demographic characteristics. As outlined in Chapter 2, conditionalities can vary considerably depending on the precise behavioural requirements, their centrality to CCT operation (e.g. whether compliance is monitored in advance of benefit receipt), the treatment of non-compliance (e.g. punitive versus non-punitive) and implementation. CCTs for which evidence is reported in this review include: Brazil's Bolsa Família, Mexico's PROGRESA/Oportunidades, Malawi's Zomba CCT and Tanzania's Social Action Fund. Indonesia's Program Keluarga Harapan (PKH) is described in more detail in Box 5.1.

Box 5.1 PKH (Indonesia)

Indonesia's Program Keluarga Harapan (PKH) is a CCT programme which began in 2007 to address shortfalls in human development outcomes. Targeting is poverty-based (means tested) and only households with a pregnant or lactating woman or child of a certain age (0–15 or 16–18) are eligible. Initial roll-out was to 432,000 households, gradually expanding to several million. Transfer size is determined by number of children and pregnant or lactating women in the household, with a minimum transfer in 2007 of 600,000 Indonesian rupiahs (~US$62) and a maximum of 2,200,000 Indonesian rupiahs (~$US228) per year. Payments are made quarterly. A large number of conditions are attached to receiving the transfers, covering use of specific health care services and children being enrolled in school and having at least 85% attendance. Compliance is monitored using an online system, with data entered by programme officials. Non-compliance results in a warning and then, if not rectified, a 10% cut to transfer size and, finally, exclusion from the programme. By design, recertification of eligibility is conducted every three years.

In contrast to CCTs, UCTs do not include a conditionality component. UCTs typically have a core poverty reduction objective. Like CCTs, they may also seek to promote human capital accumulation. UCTs can vary widely in terms of their target group and core design features (e.g. size and frequency of payment). For example, the Kenya cash transfer-OVC is targeted at poor orphaned or vulnerable children, whereas Albania's Ndhima Ekonomike is targeted at all poor households, yet both provide a transfer equivalent to about US$20 per month. UCTs covered here include a number of experimental programmes in sub-Saharan Africa, such as the Lesotho Child Grant, and Malawi's Social Cash Transfer Programme, described in more detail in Box 5.2.

Box 5.2 SCTP (Malawi)

Malawi's Social Cash Transfer Programme started as a pilot UCT in Mchinji district in 2006, aiming to improve food security among the poorest households by providing bi-monthly transfers to ultra-poor and labour-constrained households. Households are targeted using a combination of community-based targeting and a proxy-means test. As of July 2015 the programme was operational in 18 of Malawi's 28 districts, covering 150,341 households. Monthly transfer values vary by size of household and, at the time of the pilot, were around 600 Malawi kwacha (US$4.30) for a single-headed household, up to 1,800 kwacha (US$12.85) for four or more people. An additional educational bonus is available for each school-going child (200 kwacha for primary and 400 kwacha for secondary school). While transfer levels have increased over time, they have lost significant value due to rising prices. Re-targeting is supposed to take place every four years.

Social pensions are non-contributory – transfers are paid without regard to past participation in the labour market. They are age targeted and may also be means-targeted. Their core objective is to reduce poverty among the elderly, though they may also have (implicit) labour supply objectives, for instance making it possible for beneficiaries to reduce work effort upon receiving a guaranteed income. Social pensions vary by transfer level and frequency of payment, among other dimensions. For example, by design, Bolivia's Bonosol beneficiaries receive one annual payment, whereas recipients of South Africa's Old-Age Grant receive monthly transfers. The review covers four social pensions: Bolivia's Bonosol/Bolivida pension, Brazil's BPC, Mexico's Programa de Atención a Adultos Mayores en Zonas Rurales (described in Box 5.3) and South Africa's Old-Age Pension.

Box 5.3 PAAMZR (Mexico)

Mexico's Programa de Atención a Adultos Mayores en Zonas Rurales (Assistance for Older Rural Adults Programme, PAAMZR) was a non-contributory pension providing support to rural adults at least 70 years old, giving priority to those living in communities with high marginality or who lived in poverty conditions. Starting in 2007, initial roll-out of the programme was to half of Mexico's states, with the intention of going nationwide. Adults were eligible for the pension if they were over 70 years old and lived in communities with fewer than 2,500 inhabitants. Over time coverage extended to 2.1 million beneficiaries. The transfer was 1,000 Mexican pesos (US$90) every two months. The beneficiaries of the programme were also invited to take part in workshops and social development activities. Since 2013 the programme has been absorbed by one which is open to adults over 65, with no restriction according to community size.

The final type of cash transfer included in this review are enterprise grants. These are fundamentally different to other types of cash transfer programme covered by this review, both in terms of objectives and design features. These programmes have the objective of enabling beneficiaries to start or expand a small enterprise through a cash injection and other support provided. As such, they are often *not* targeted at the poorest households, but instead they are targeted at individuals with labour capacity and some human capital. They often involve a number of requirements (e.g. writing a business plan) and can be heavily monitored; as such they are effectively conditional. Unlike other cash transfers, transfers are often one-off. Two enterprise grants are covered in the review, both operating in Uganda: the Youth Opportunities Programme (YOP) and Women's Income Generating Support (WINGS), described in Box 5.4.

Box 5.4 WINGS (Uganda)

Uganda's WINGS programme has the objective of helping beneficiaries very small but sustainable retail and trading enterprises. Targeting is conducted by the Association of Volunteers in International Service (AVSI), who identified 1800 poor people, mostly women, in 120 war-affected villages. Once an enterprise plan was approved, the participant received a grant of 300,000 Ugandan shillings or US$150 at 2009 market exchange rates. The grant was framed as funds to implement the business plan. AVSI's Women's Income Generating Support (WINGS) program provided people grants of US$150 (about US$375 in purchasing power parity, or PPP, terms), along with five days of business skills training and planning, plus ongoing supervision to help implement the plan. The grant was 30 times larger than the beneficiaries' baseline monthly earnings. Cash was delivered by AVSI in two equal instalments about 2 and 6 weeks after training.

Table 5.2 below provides basic information on programmes covered in this review, including the most recent data available on coverage, with more detailed information on each programme included in the annotated bibliography (Harman et al., 2016).

The table shows that some of programmes assessed were short-term/pilot programmes that ran for just a few years and that some have relatively low coverage. PROGRESA/Oportunidades is the most analysed programme (being covered in 48 studies across all sub-questions). Being one of the oldest CCTs, originally evaluated with an RCT design, its delivery involved the collection of a number of high-quality and large N datasets that have been used to analyse various short- and long-term impacts. A number of other Latin American programmes are also the subject of a high number of studies, including the Red de Protección Social in Nicaragua (18 studies) and Colombia's Familias en Acción (10 studies). Outside Latin America, most programmes are covered in just a handful of studies. In sub-Saharan Africa, the most frequently covered programme is Malawi's Zomba Cash Transfer Programme (5 studies).

Table 5.2 Cash transfer programmes covered in the evidence extraction of this review

Country	Programme	Type of programme	Years of operation	Coverage at latest count	Number of studies
Latin America & Caribbean					
Bolivia	Bonosol/Bolivida pension[63]	Social pension	1997-present	800,000 individuals (2010)	2
Brazil	Bolsa Alimentação	CCT	2001–2003	2 million households (2003)	1
Brazil	Bolsa Escola	CCT	2001–2003	5 million households (2003)	1
Brazil	Bolsa Família	CCT	2003–present	13.8 million households (2013)	3
Brazil	Benefício de Prestação Continuada (BPC)	Social pension	1996–present	3.7 million individuals (2014)	1
Colombia	Familias en Acción[64]	CCT	2000–present	2.5 million households (2016)	10
Colombia	Subsidios Condicionados a la Asistencia Escolar (SCAE)	CCT	2005–present	46,000 children (2010)	2
Dominican Republic	Solidarity Programme	CCT	2005–2012	755,683 households (2011)	1
Ecuador	Bono de Desarrollo Humano (BDH)	CCT	2003–present	443,803 households (2015)	9
Ecuador	WFP Colombian refugee RCT (WFP cash transfer)	CCT	April–Sept 2011	3,642 individuals (2011)	3
El Salvador	Comunidades Solidarias Rurales (CSR)	CCT	2005–present	80,222 households (2013)	2
Honduras	Programa de Asignación Familiar (PRAF)	CCT	1990–present	660,790 households (2010 expected)	8
Honduras	Bono 10,000[65]	CCT	2010–present	600,000 households (2012 expected)	1
Jamaica	Programme of Advancement Through Health and Education (PATH)	CCT	2001–present	307,000 individuals (2009)	1
Mexico	PROGRESA/Oportunidades[66]	CCT	1997–present	6.1 million households (2015)	48
Mexico	PROCAMPO[67]	CCT	1994–present	2.6 million producers (2014)	2
Mexico	Programa Apoyo Alimentario (PAL)[68]	CCT	2003–2016	1.5 million households (2015)	2
Mexico	Programa de Atención a Adultos Mayores en Zonas Rurales	Social pension	2007–present	2.1 million beneficiaries (2014)	1
Nicaragua	Red de Protección Social (RPS)	CCT	RPS1 1999–2001 RPS2 2002–2006	10,000 households (2002)	18
Nicaragua	Atención a Crisis	CCT	2005–2006	3,000 households (2006)	8
Paraguay	Tekoporã	CCT	2005–present	131,159 households (2015)	1
Peru	Juntos	CCT	2005–present	769,158 households (2015)	2
Sub-Saharan Africa					
Burkina Faso	Nahouri Cash Transfers Pilot Project	CCT, UCT	2008–2010	2,160 households (2008)	2
Ghana	Innovation for poverty randomised trial	UCT	2008–2011	8200 households (2009)	2
Ghana	Livelihood empowerment against poverty (LEAP)	UCT/CCT	2008–present	90,785 beneficiaries (2016) planned to expand to 200,000 by late 2016	3
Kenya	Give Directly experiment	UCT	2011–2013	471 households (2013)	2
Kenya	Hunger Safety Net Programme (HSNP)	UCT	2008–present	100,000 households (2015 target)	1
Kenya	Orphans and Vulnerable Children Cash Transfer (OVC-cash transfer)	UCT	2004–present	240,000 households (2016)	3
Lesotho	Child Grant Programme (LCGP)	UCT	2009–present	19,800 households (2014)	2

continued on next page

63 The programme is now called Renta Dignidad and the latest coverage figure given is for this programme.

64 The programme is now called Más Familias en Acción.

65 The programme is now called Bono vida Mejor.

66 The programme is now called Prospera.

67 The programme is now called PROAGRO.

68 To be merged in 2016 with PROSPERA.

Table 5.2 Cash transfer programmes covered in the evidence extraction of this review continued

Country	Programme	Type of programme	Years of operation	Coverage at latest count	Number of studies
Malawi	Social Cash Transfer Programme (SCTP)	UCT	2006–present	150,341 households (2015)	3
Malawi	The Zomba Cash Transfer Programme	CCT/UCT	2008–2009	3,796 girls (2009)	5
Malawi	Sexual health incentive study	CCT	2006–2007	1,307 individuals (2007)	1
Niger	Prospective study with Forum Santé Niger and Médecins Sans Frontières	CCT, UCT	2011	3,524 children (2011)	1
Niger	Concern Worldwide drought-response unconditional transfer	UCT	2010–2011	10,000 households (2010)	2
South Africa	Old-Age Pension	Social pension	1944–present	3.1 million individuals (2015)	3
South Africa	Child Support Grant and Foster Grant	UCT	Child Support Grant 1998–present Foster Grant 1996–present	11.9 million and 533,000 beneficiaries respectively (2015)	1
Tanzania	Tanzania Social Action Fund (TSAF)	CCT	2010–present	259,716 households (2015)	1
Uganda	WFP Karamoja cash transfer	CCT	2011–2012	2,972 children (2011)	1
Uganda	Youth Opportunities Programme (YOP)	Enterprise grant	2008	2,675 individuals (2008)	2
Uganda	Social Assistance Grants for Empowerment (SAGE)	UCT	2011–present	64,113 households (2014)	1
Uganda	Women's Income Generating Support (WINGS)	Enterprise grant	2009	1,800 individuals (2009)	2
Zambia	Monze Cash Transfer Pilot (CTP)	UCT	2007–2010	2,069 households (2010 expected)	1
Zambia	Child Grant Programme	UCT	2010–2013	20,000 households (2013)	2
Middle East and North Africa					
Morocco	Tayssir	UCT/CCT	2008–2010	3,595 households (2008)	1
Europe and Central Asia					
Albania	Ndhima Ekonomike	UCT *	1993–present	80,000 households (2016)	1
Kazakhstan	BOTA programme	CCT	2009–2014	95,000 households (2014)	1
Turkey	Social Risk Mitigation Project	CCT	2004–2007	2.6 million children (2007)	1
South Asia					
Bangladesh	Shombhob	CCT	2012–2013	14,125 households (2012)	1
Pakistan	The Punjab Female School Stipend Programme	CCT	2003–present	393,000 girls (2014)	1
Pakistan	Benazir Income Support Programme (BISP)	UCT	2008–present	4.7 million households (2014)	1
East Asia and Pacific					
Cambodia	CESSP Scholarship Programme (CSP)	CCT	2005–2011	unknown	2
Cambodia	Japan Fund for Poverty Reduction (JFPR) scholarship program	CCT	2004–2006	~4,185 girls (2004)	1
China	Junior High School Randomised Controlled Trial	CCT	2009–2010	142 children (2009)	1
Indonesia	Program Keluarga Harapan (PKH)	CCT	2007–present	3.2 million households (2014)	1
Indonesia	Temporary UCT	UCT	2005–2006	19 million households (2005)	2
Indonesia	Bantuan Siswa Miskin (BSM) cash transfer for poor students	CCT	2008–present	11.1 million children (2013)	1

*Note: some studies report on more than one programme and so the sum of studies in Table 5.2 does not give the full number of independent studies from which evidence was extracted. * Transfers could technically be made conditional on participation in community projects by local councils.*

SECTION II

Section II reports the evidence retrieved, consolidated and analysed by the review organised by outcome in six chapters: monetary poverty; education; health and nutrition; savings, investment and production; employment and empowerment. All six chapters follow a common basic structure, starting with a box summarising the rigorous evidence available on the selected indicators of the respective outcome, followed by sections reporting:

- a summary of main findings
- the evidence base
- results on the impact of cash transfers on the selected indicators
- results on the impact of cash transfers on women and girls
- evidence of links between cash transfer design and implementation features and the selected indicators and
- finally, a discussion of the policy implications arising from the evidence.

The chapters include tables reporting estimates of the effects of cash transfers on specific indicators at the highest level of aggregation reported. Detailed tables of the findings on the impacts of cash transfers measured for women and girls (by age) and evidence of the role of programme design features are provided in Annex 5.

Chapter 6

The impact of cash transfers on monetary poverty

Box 6.1. Summary of evidence for monetary poverty outcomes

Overall effects of cash transfers on selected poverty indicators:

- Evidence on the impact of cash transfers on monetary poverty was extracted from 44 studies.
- The 35 studies considering the impact of cash transfers on ***total expenditure*** largely find an increase. 26 studies show a statistically significant effect. The vast majority of these (25 out of 26) find an increase in total expenditure. The increases range from 2.8 percentage point change in total per capita expenditure for Colombia's Atención a Crisis (Macours et al., 2012) to 33 percentage point change in total expenditure for Peru's Juntos (Perova and Vakis, 2012). One study considering Albania's Ndhima Ekonomike programme found a significant reduction in total per capita household expenditure, due to drop in labour supply of beneficiaries (Dabalen et al., 2008). Studies with insignificant findings point towards design and implementation features as explanations, e.g. low level of transfer and delays in disbursement, as well as changes in household behaviour.
- There are 31 studies reporting on impacts on ***food expenditure*** and they largely find an increase. Of the 31 studies, 24 studies show at least one statistically significant effect, with 22 of these being an increase in food expenditure. Two studies report a decrease owing to a decrease in labour supply and possible prioritisation of savings over consumption (Dabalen et al., 2008; Ribas et al., 2010).
- Nine studies consider impacts on ***FGT poverty measures*** *(poverty headcount, poverty gap, squared poverty gap)* and while only around two thirds find a statistically significant impact, with the exception of one they show a reduction in poverty. While cash transfers were shown to lead to an increase total and food expenditure for most programmes, it appears that in many cases this impact is not big enough to have an effect on aggregate poverty levels. Findings on the reduction of the poverty headcount range from a reduction of four percentage points (AIR, 2014) to almost nine percentage points (Skoufias et al., 2013). The poverty gap ranges from about a reduction of four percentage points for PROGRESA (Skoufias and di Maro, 2008) to about eight percentage points for Zambia's Child Grant (AIR, 2014).

Variation in outcomes by gender:

- Six studies reported sex-disaggregated outcomes. The low number of studies is probably due to the nature of the indicators considered under this outcome. Expenditure and poverty rates are mostly measured at the household level, which – by definition – cannot be disaggregated. *None* of the six studies finds a statistically significant difference between women/men or girls/boys. Two studies found a statistically significant increase in individual expenditure for female recipients (Blattman et al., 2013; Green et al., 2015).

Role of design and implementation features:

- 19 studies report findings on the effects of design and implementation features on poverty. Almost all of these have at least one statistically significant finding, showing the importance of design and implementation features in mediating poverty impacts.
- One study considered the ***main recipient*** on non-durable expenditure, finding no significant difference between male and female recipients (Haushofer and Shapiro, 2013).
- Four studies considered the ***transfer level*** and they find that a larger transfer is associated with bigger impacts on expenditure and poverty reduction (three of these are significant).
- Two studies considering ***transfer frequency*** on household expenditure with contradictory findings (one of these is statistically significant).
- Nine studies considered ***duration of exposure*** and seven of these are able to report statistically significant findings. The studies with statistically significant findings suggest that on the whole longer exposure to the programme is linked to higher expenditure levels.
- One study considered the ***targeting mechanism*** (Merttens et al., 2015). It found that the treatment arm targeted towards a specific age category (the elderly) did not have a significant impact for food expenditure unlike for those targeted on the basis of a more general demographic vulnerability index; possibly because recipients saw the transfer as a personal transfer not to be spent on food for the household as a whole.
- Five studies considered ***complementary interventions and supply-side servicess***. Participation in a complementary intervention is statistically significant in four of the studies. In three of the studies participation in complementary interventions and supply-side programmes leads to an increase in expenditure, though mostly similar in magnitude as increases also experienced by cash transfer beneficiaries who did not participate in complementary interventions and supply-side programmes.

6.1 Summary of findings

This section reports on the impacts of cash transfers on household poverty. The specific indicators for which estimates are reported are: total expenditure, household food expenditure and the Foster–Greer–Thorbecke (FGT) poverty indicators, which include the poverty headcount, poverty gap and squared poverty gap. A summary of the overall effects, how they vary by design and implementation features, and by gender is provided in Box 6.1.

As discussed in the conceptual framework in Chapter 2, cash transfers potentially affect household expenditure in the short and longer-term, when a cash transfer is spent or invested. When a cash transfer is spent (e.g. on food, household essentials, clothes, accessing basic services or on 'desirable' goods), by definition household expenditure increases – this subsequently affects the likelihood of being poor (if the poverty line is measured in terms of household expenditure). When a cash transfer is invested (e.g. on agricultural assets, education a new family business), this can raise future earnings and future spending potential and hence longer-term household expenditure. Hence, cash transfers can lead to an increase in expenditure (and decrease in poverty) in the short and longer term.

As such, the rationale behind cash transfer is that they increase households' purchasing power and reduce poverty among beneficiary households. However, a transfer may also lead to changes in individual or household behaviour and time use, which in turn affect expenditure and poverty. For example, a means-tested transfer of large value as a share of beneficiary income may generate an incentive for recipients to reduce their work effort, leading to a reduction in wage income, offsetting progress in poverty reduction. Furthermore, depending on a household's starting point on the income distribution, among other factors, a household may choose to prioritise savings and investment over consumption, which could be an optimal outcome for the household, even if short-term expenditure is reduced.

Impacts across all three indicator areas were consistent in their direction of effect. The findings point largely towards an increase in total and food expenditure and a decrease in FGT poverty indicators. 35 studies reported findings on impact on total expenditure, with 26 of these demonstrating at least one significant impact. Of these, 25 show an increase in total expenditure, with one decrease. Studies with insignificant findings point towards design and implementation features as explanations, e.g. low level of transfers, infrequent transfers, as well as changes in household behaviour, e.g. a labour supply effect. For food expenditure, of the 31 studies, 24 found at least one significant impact. Again, the vast majority find an increase in food expenditure: 22. Seven studies find no significant impact on food expenditure, possibly due to changes in household behaviour or due to programme design and implementation features. Giving just one example, Cheema et al. (2014) relate the lack of impact of Pakistan's BISP to the irregularity of transfer, with households spending the transfer – when it comes – on other expenditure items instead.

The main exception across both indicators is Albania's Ndhima Ekonomike programme. Dabalen et al. (2008) argue that programme participation led to a decrease in household labour supply (strongly driven by cultural preferences) and subsequently household food and total expenditure. Ribas et al. (2010) found that beneficiary household participating in Paraguay's Tekoporã programme prioritised savings over consumption (possibly as a result of the attached family support programme), resulting in a decrease in food expenditure.

With regard to FGT poverty indicators, the evidence base is smaller, with nine studies, and with about one third of the studies not finding a significant effect. This suggests that in many cases the cash transfer may not be large enough, or beneficiaries may not have received the transfer long enough, to have an impact on aggregate poverty levels. The findings that are statistically significant consistently point to a reduction in poverty. Nine studies report findings on the poverty headcount. For the poverty headcount, six show a significant effect, with five of these showing a decrease in the poverty headcount. For the poverty gap, seven studies have statistically significant findings (of nine studies assessing this outcome) and six of these show a decrease in the poverty gap. For the seven studies reporting findings on the squared poverty gap, five have a significant result and four of these show a reduction in the indicator. The one exception is again the Ndhima Ekonomike programme in Albania.

6.2 Summary of evidence base

In total, there were 44 studies from which evidence was extracted for the specific poverty indicators reported in this study, covering 19 countries and 31 cash transfer programmes. There was an even split between conditional and unconditional cash transfers, but with strong geographical biases. The vast majority of the Latin American cash transfers were conditional, whereas almost all African cash transfers were unconditional.

Table 6.1 provides an overview of the countries and programmes the studies reported on. As can be seen, more than half of studies (24 out of 44) cover cash transfer programmes in Latin America, with a disproportionate number of those (six) focusing on Mexico's PROGRESA/Oportunidades programme and Nicaragua's Red de Protección Social (four). Meanwhile, just 13 studies cover sub-Saharan Africa, four cover Asia and two look at an intervention in Europe or Central Asia.[69]

Most studies were of programmes that had been operating at a large scale over a number of years. However, a number of studies (particularly from sub-Saharan Africa and Asia) report on findings from small experimental studies or pilots that were limited in scale. As such, the findings from these studies may be more limited in their external validity and applicability to other settings.

A range of different study designs and estimation methods were used in order to estimate the effect of cash transfers or their design and implementation features on the selected poverty indicators. Table 6.2 provides a summary of these. As can be seen, about half were based on an RCT design, with the remainder using observational data and employing some form of difference-in-differences (DID), regression discontinuity design (RDD), instrumental variables (IV) or ordinary least squares (OLS) regression.

69 Note: The totals in the final column of Table 5.1 do not add to the total number of studies as two studies report results for more than one programme.

Table 6.1: Summary of countries and programmes reported on for the poverty indicators (all studies)

Country	Programme	Type of cash transfer	# studies	Details if pilot or experimental study*
Total number of studies: 44				
Latin America : 24 studies				
Bolivia	Bonosol pension	UCT	1	
Brazil	Bolsa Alimentação	CCT	1	
Colombia	Familias en Acción	CCT	2	
Ecuador	Bono de Desarrollo Humano	CCT	2	
Ecuador	WFP Colombian refugee RCT	CCT	1	Two provinces near Colombian border
Mexico	PROGRESA/Oportunidades	CCT	6	
Mexico	PROCAMPO	CCT	1	
Mexico	Programa Apoyo Alimentario (PAL)	CCT	2	
Nicaragua	Red de Protección Social	CCT	4	
Nicaragua	Atención a Crisis	CCT	2	Experiment
Paraguay	Tekoporã	CCT	1	
Peru	Juntos	CCT	1	
Africa: 14 studies				
Ghana	Innovation for poverty randomised trial	UCT	1	Three-year field trial
Ghana	Livelihood Empowerment Against Poverty (LEAP)	UCT/CCT	1	
Kenya	Give Directly experiment	UCT	1	Two-year experiment run by Give Directly
Kenya	Kenya Hunger Safety Net Programme (HSNP)	UCT	1	Phase 1 of programme roll-out
Kenya	Kenya cash transfer-OVC	UCT	1	
Lesotho	Child Grant Programme	UCT	1	
Malawi	Social Cash Transfer Programme	UCT	1	Pilot phase (one district)
Uganda	Youth Opportunities Program (YOP),	CCT	1	Part of Northern Uganda Social Action Fund
Uganda	Social Assistance Grants for Empowerment (SAGE)	UCT	1	Two pilots
Uganda	Women's Income Generating Support (WINGS)	Enterprise grant	2	Not for profit short-term programme, two districts
Uganda	WFP Karamoja Cash Transfer Pilot	CCT	1	Three districts
Zambia	Monze Cash Transfer Pilot	UCT	1	Pilot (one district)
Zambia	Child Grant Cash Transfer	UCT	1	
East Asia and Pacific: 2 studies				
Indonesia	Program Keluarga Harapan	CCT	1	
Indonesia	Temporary UCT	UCT	1	One year compensation for removal of fuel subsidies
South Asia: 2 studies				
Bangladesh	Shombhob	CCT	1	10 unions from two rural Upazilas and one urban slum
Pakistan	BISP	UCT	1	
Europe and Central Asia: 2 studies				
Albania	Ndhima Ekonomike	UCT	1	
Kazakhstan	BOTA programme	CCT	1	Programme operated between 2009–2014

** This information, for papers that report results from a pilot/experimental implementation, helps distinguish such papers from those that cover cash transfer policies/programmes that are operational at a larger scale and/or are long-term/permanent. It provides a 'flag' for findings which may have more limited external validity or where it has not been shown that the evidence would necessarily hold at a larger scale.*

Table 6.2: Summary of study methods used for poverty indicators

Study	Study design and methods used for reported results	Reports total effect	Reports effect of design and implementation features?	Reports sex-disaggregated outcomes
AIR (2014)	QE (DID, PSM)	Yes	Yes	
Angelucci et al. (2012)	QE (DID, PSM)	Yes		
Attanasio et al. (2012)	QE (OLS, panel data)	Yes		
Attanasio and Mesnard (2005)	QE (DID, controlling for observable household and community differences)	Yes		
Bazzi (2013)	QE (DID, with some use of PSM)	Yes		
Blattman et al. (2013)	RCT (DID, complier average causal effect)	Yes	Yes	Yes
Blattman et al. (2015)	RCT (DID)	Yes	Yes	
Braido et al. (2012)	QE (OLS, cross-sectional data)	Yes		
Buser et al. (2014)	QE (RDD, cross-sectional data)	Yes		
Cheema et al. (2014)	QE (RDD, panel data)	Yes		
Dabalen et al. (2008)	QE (PSM, panel data)	Yes		
Davis et al. (2002)	QE (OLS, panel data)	Yes	Yes	
Edmonds and Schady (2012)	QE (DID, IV)	Yes		Yes
Ferré and Sharif (2014)	QE (DID, RDD)	Yes		
Galiani et al. (2014)	QE (DID, controlling for individual and locality characteristics)	Yes		
Gertler et al. (2012)	RCT (DID, OLS)	Yes	Yes	
Gilligan et al. (2013)	RCT (ANCOVA, panel data)	Yes		
Gitter and Caldes (2010)	RCT (DID, controlling for time-invariant characteristics)	Yes		
Green et al. (2015)	RCT (DID)	Yes	Yes	Yes
Handa et al. (2014)	QE (DID, PSM)	Yes		Yes
Handa et al. (2009)	QE (OLS, panel data)	Yes	Yes	
Haushofer and Shapiro (2013)	RCT (DID, OLS)	Yes	Yes	Yes
Hidrobo et al. (2012)	RCT (ANCOVA, panel data)	Yes		
Karlan et al. (2014)	RCT (IV, cross-sectional data)	Yes		
Macours et al. (2012)	RCT (2SLS, panel data)	Yes	Yes	
Macours et al. (2012)	RCT (Seemingly unrelated regression, panel data)	Yes	Yes	
Maluccio (2005)	RCT (DID, controlling for fixed effects)	Yes		
Maluccio and Flores (2005)	RCT (DID, unknown estimation method)	Yes		
Maluccio (2010)	RCT (DID, controlling for household characteristics)	Yes		
Martinez (2004)	QE (DID, controlling for household and community characteristics)	Yes		Yes
Merttens et al. (2013)	RCT (DID, controlling for household and community characteristics)	Yes		
Merttens et al. (2015)	QE (DID, PSM)	Yes	Yes	
Miller et al. (2011)	RCT (DID, with controls)	Yes		
O'Brien et al. (2013)	RCT (IV, panel data)	Yes		
Palermo et al. (2012)	RCT (DID, with controls)	Yes		
Pellerano et al. (2014)	RCT (DID, OLS)	Yes		
Perova and Vakis (2012)	(IV, cross-sectional data)	Yes	Yes	
Ribas et al. (2010)	QE (PSM, longitudinal data)	Yes		
Ruiz-Arranz et al. (2002)	RCT (OLS and IV, cross-sectional data)	Yes		
Seidenfeld and Handa (2011)	QE (DID, PSM)	Yes		
Skoufias et al. (2013)	RCT (DID, controlling for household and village characteristics)	Yes		
Skoufias and di Maro (2008)	RCT (DID, with controls)	Yes		
Skoufias et al. (2008)	RCT (DID, with controls)	Yes		
World Bank (2011)	QE (IV, cross-sectional data)	Yes		

QE=Quasi-experimental approach, RDD = Regression Discontinuity Design, RCT = randomised controlled trial, DID = difference-in-difference, PSM = propensity score matching, IV = instrumental variables, ANCOVA = analysis of covariance.

6.3 The impact of cash transfers on poverty

Tables 6.3 to 6.7 below summarise the effects of cash transfers on the indicators under consideration. Where any effects associated with design or implementation features were found, these are not reported in the tables, but are discussed in section 6.5. Similarly, all sex-disaggregated results are discussed in section 6.4.

Total expenditure

Total expenditure – also called consumption – measures all expenditure by a household within a specified unit of time, including expenditure on food, household essentials, clothes, services and investment. From the 35 studies that looked at the overall effect on total expenditure, 38 findings were extracted for this review (Table 6.3). Of the 35 studies, 26 found statistically significant effects (these coefficients are reported in bold in Table 6.3).

As cash transfers increase households' purchasing power, households are likely to expand their expenditure (depending on savings patterns and possible labour supply effects). Of the 26 studies with *significant* impacts, 25 were associated with an increase in total household expenditure, with one significant *decrease*. Increases in expenditure are found for both conditional and unconditional transfers. In Table 5.3 we give the impact coefficient, as reported by the authors. To give two examples, participation in Zambia's Child Grant, a UCT, resulted in an increase in per capita monthly total expenditure of 10.44 Zambian kwacha (AIR, 2014), compared to a baseline mean of 40.48 Zambian kwacha. Attanasio et al. (2005) found participation in Colombia's Familias en Acción to increase total monthly consumption expenditure by 52,576 Colombian pesos for urban households – this represents a 15% increase compared to mean baseline consumption. Of those studies reporting change in percentage points, the increases range from a 5.3 percentage point change in total per capita expenditure for Brazil's Bolsa Alimentação (Braido et al., 2012) to a 33 percentage point change in total expenditure for Juntos (Perova and Vakis, 2012).

Cash transfers can also reduce household expenditure by changing individual or household behaviour and time use. One study reported a significant decrease in total expenditure: Dabalen et al. (2008) found that receipt of Ndhima Ekonomike, a UCT, led to a decrease of 1,037 leks in monthly real per capita expenditure, compared to a mean baseline value of 8,762 leks. The authors argue that this decrease is driven by a decrease in labour force supply among work-eligible individuals, with particularly large decreases in labour force participation among urban residents and women.

It is difficult to compare the size of the effects due to the different methods applied (particularly different units of measurement). Ideally, we would have compared these to baseline values of household expenditure, but this information is not available in all studies. Of the studies that report on the same interventions, impacts are broadly similar. For example, Angelucci et al. (2012), Davis et al. (2002) and Gertler et al. (2012) respectively report effects of 5.49 pesos (monthly), 14.294 (monthly) and 10.836 pesos (per capita) for Oportunidades/PROGRESA.

Eight studies found a non-significant impact on total expenditure. Five of these were UCTs and three were cash transfers. Explanations given by authors for non-significant impacts include:

- *The low level of the transfer*: cited for Kazakhstan's BOTA CCT (O'Brien et al., 2003) and Ghana's LEAP UCT (Handa et al., 2014).
- *Delays in the disbursement of transfers*: cited for Indonesia's temporary UCT (Bazzi, 2013), Ghana's LEAP UCT (Handa et al., 2014) and Lesotho's Child Grant (Pellerano et al., 2014).
- *Infrequent transfers*: cited for Lesotho's Child Grant (Pellerano et al., 2014).
- *The prioritisation of savings over consumption*: Ribas et al. (2010) found that 'family guides', tasked with helping recipients of Paraguay's Tekoporã's CCT plan their budgets, were very effective in pushing recipients towards precautionary savings at the expense of consumption expenditures. As such, even though saving was not an explicit condition of the programme, beneficiary households felt that they should be saving part of the transfer.

- *a labour supply effect*: Edmonds and Schady (2012) found that in Ecuador the additional income from the Bono de Desarrollo Humano, a CCT conditional on school attendance, was not big enough to replace foregone child labour income
- *an incomplete capture of all expenditure categories*: cited for Ghana's Innovation for poverty randomised trial (Karlan et al., 2014).

In other words, design and implementation features (as well as contextual factors) mediate impacts. These features will be considered in more detail in section 6.5. We also see that household behavioural changes can potentially affect impact.

Food expenditure

Food expenditure, measuring expenditure on food and with imputed values for own production, is an important poverty measure, as food expenditure tends to be the biggest expenditure item for poor households. In this review, we extract findings on absolute food expenditure (not as a share of total household expenditure, types of food consumed or adequacy of food consumed). Of the 31 studies that looked at the overall effect on food expenditure, 35 impacts were extracted for this review (Table 6.4). Of these 31 studies, 24 found at least one statistically significant effect (these coefficients are reported in bold in Table 6.4).

Depending on programme design and the beneficiary household's circumstances (e.g. in terms of poverty status), food expenditure is likely to increase as a result of cash transfers. Of the 24 studies with statistically significant effects, 22 showed an increase in food expenditure. Of those finding increases in food expenditure, some impacts were quite small in *absolute* terms, for example AIR (2014) find that Zambia's Child Grant Programme has an impact of 7.56 Zambian kwacha (about US$0.60) on food expenditure, compared, however, to a baseline mean of 30 kwacha. Buser et al. (2014), on the other hand, find that Ecuador's Bono Desarrollo Humano had an impact of US$21 on monthly food expenditure (with transfer ranging from US$15–US$35). For those studies that measured the effects in percentage changes of food expenditure, the change ranges from 4.9% point change for Nicaragua's Atención a Crisis (Macours et al., 2012) to a 26% point change for Nicaragua's Red de Protección Social (Maluccio, 2005).

Two studies found a statistically significant decrease on food expenditure: one is for the unconditional Ndhima Ekonomike transfer in Albania and the other one is for the conditional cash transfer Tekoporã in Paraguay. As seen above, Dabalen et al. (2008) explain the decrease household total and food expenditure in Albania with the decrease in labour force supply among beneficiaries. Ribas et al. (2010) found that beneficiary household participating in Paraguay's Tekoporã programme prioritised savings over consumption as a result of the powerful precautionary savings message transmitted by family budget guides (see above), despite this not being an official condition, resulting in a decrease of food expenditure.

Eight studies found a non-significant impact on food expenditure. Six of these showed an increase in food expenditure and two showed a decrease. Six of the studies evaluated a UCT and one evaluated a cash transfer. However, none of the authors link the lack of impact to the fact that the transfers are conditional. Merttens et al. (2015) argue that – in the treatment arm where the programme is delivered as an old-age grant – Uganda's SAGE transfer has not influenced household food expenditure because beneficiaries perceive this to be a personal rather than household transfer. Palermo et al. (2012) explain the non-significant decrease of Kenya's Cash Transfer for Orphans and Vulnerable Children by a shift in the beneficiary household's Engel curves. In other words, the share of income households tend to spend on food changed as a result of the cash transfer. Cheema et al. (2014) relate the lack of impact of Pakistan's BISP to the irregularity of transfer, with households spending the transfer – when it comes – on other expenditure items instead.

Poverty headcount

Apart from looking at the effects of cash transfers on expenditure, it is valuable to consider whether cash transfers affect the poverty levels of beneficiaries. Depending on the level of the poverty line and the magnitude of the impact of the cash transfer on expenditure, the cash transfer may move households above the poverty line.

We use the three indicators developed by Foster–Greer–Thorbecke (1984) which measure poverty and inequality. The FGT indicators are measured at the household level, but aggregated at the population level and are calculated with either income or expenditure data. The poverty headcount measures the proportion of the population that is poor (i.e. their income/expenditure is below the poverty line). It gives us an idea of the share of the population that is poor. The poverty gap measures the extent of poverty, in other words *how poor* poor households are, by measuring the distance between household income/expenditure and the poverty line. The final measure, poverty severity or the squared poverty gap, measures inequality among poor households. It takes the average of the squared poverty gaps, hence placing greater value on poorer households.

Six of the nine studies that included impacts on the **poverty headcount** found a statistically significant effect (Table 6.5). Five of these found a decrease in the poverty headcount. For example AIR (2014) found that the poverty headcount among beneficiaries of Zambia's Child Grant had decreased by 4.1 percentage points after 36 months, compared to non-beneficiaries. Skoufias et al. (2013) found that the poverty head count for beneficiaries of the Programa Apoyo Alimentario (PAL) in Mexico decreased by 8.8 percentage points. The biggest effect was found for the BISP Programme in Pakistan: Cheema et al. (2014) found that participation in the programme led to a decrease in the headcount of 22 percentage points; however this impact may be slightly overestimated.[70] The only increase in the share of poor, was found for Albania's Ndhima Ekonomike, as study discussed above (Dabalen et al., 2008).

About a third of the studies looking at poverty, do not find a significant effect on poverty levels of beneficiary households, yet these all had a negative coefficient for poverty levels (i.e. a reduction in the poverty headcount), as to be expected in theory. That is an important finding in itself. While the previous section showed that cash transfers largely increase total and food expenditure, it appears that in many cases this impact is not *large enough* to impact on aggregate poverty levels. Poverty levels may also be slower to respond and may only change when beneficiaries have been exposed for a longer time. For example, Merttens et al. (2015) explain that at the time of the evaluation SAGE beneficiaries had just received three monthly payments and that impacts on poverty may become more pronounced once a programme has been running over a longer period.

Poverty gap

The poverty gap measures how far an average household is below the poverty line, hence giving a better idea of *how poor* poor households are. Nine studies reported findings on this indicator, and seven of these have at least one statistically significant effect (Table 6.6). As for the poverty headcount, about one third of studies do not find a significant impact. With the exception of the study looking at the Ndhima Ekonomike programme, the studies find a *decrease* in the poverty gap. For example, Perova and Vakis (2012) find that participation in Juntos leads to a reduction in the poverty gap of almost 14 Peruvian soles. Merttens et al. (2013) find that participation in Kenya's Hunger Safety Net Programme led to a reduction of seven percentage points in the poverty gap among beneficiaries, compared to control households.

Coefficients for these studies are not comparable, as some measure the absolute poverty gap, whereas others measure the poverty gap index as a share of the poverty line.

70 They use RDD to estimate the local average treatment effect. This means that they measure 'the impact of the BISP for households in the extremely close neighbourhood of the BISP eligibility threshold, which given correlation between poverty rates and the BISP poverty score are likely to be over-represented by households closest to the national poverty line' (Cheema et al., 2014).

Squared poverty gap

The squared poverty gap is also known as poverty severity, and is a measure of the inequality among poor households, giving greater weight to those households further away from the poverty line. Of the seven studies, five have statistically significant findings. Of these, four find a reduction in the squared poverty gap, with the exception again being the Dabalen et al. (2008) study on Albania (Table 6.7). For example, Merttens et al. (2013) find that participation in the Hunger Safety Net Programme led to a reduction of seven percentage points in the squared poverty gap among beneficiaries, compared to control households.

Coefficients for these studies are not comparable, as some measure the absolute squared poverty gap, whereas others take the squared poverty gap index as a share of the poverty line.

6.4 The impact of cash transfers on poverty indicators for women and girls

Six studies report sex-disaggregated outcomes, likely reflecting the nature of the indicators considered for this outcome. Expenditure and poverty rates are mostly measured at the household level, which – by definition – cannot be disaggregated. Two studies report *individual expenditure*, and compares the programmes' impacts on female versus male recipients. The four remaining studies either consider the impact on household-level expenditure by sex of the household head, oldest household member or recipient. As such, these studies are testing the hypothesis that women have different expenditure patterns, for instance that women are more likely to spend the transfer on food.

Four of the studies **did not find a statistically significant impact for women**, be these female beneficiaries, female-headed households or households where the eldest member is female (Table A.5.1.1). The two studies that do find a statistically significant effect of the transfer for women, showing an increase in expenditure compared to non-recipients (Blattman et al., 2013; Green et al., 2015), find no statistically significant difference between the impact for men and women. As such, this review finds no evidence that female-headed households or households with female beneficiaries have different impacts for total and food expenditure to male-headed households or households with male beneficiaries.

The six studies found the following impacts:

- Blattman et al. (2013) consider the impact of a Ugandan experimental cash transfer on *individual* non-durable expenditure. They look at both male and female recipients and find significant increases in expenditure for both, in comparison to non-beneficiaries. The impact of programme participation on short-term expenditure is seven Ugandan shillings males (a 13% increase compared to controls, $p<0.01$) and eight shillings for females (a 16% increase; $p<0.05$). While effects are bigger in absolute and relative terms for women (possibly hinting at credit constraints for females in the control group), the difference between women and men is not statistically significant.
- Green et al. (2015) also report impacts on individual-level non-durable expenditure, but for Uganda's WINGS programme. They compare the impact for male and female beneficiaries combined (0.46 z-score units) to the impact for just female beneficiaries (0.41 z-score units); both are statistically significant at the 1% level. While both impacts are positive, the coefficient for only female beneficiaries is somewhat lower in magnitude. The authors do not report whether this difference is statistically significant.
- Edmond and Schady (2012) considered the sex of the recipient in the evaluation of the CCT Bono de Desarrollo Humano programme in Ecuador, comparing total annual household expenditure for households with only female beneficiaries to non-beneficiaries and those with only male beneficiaries to non-beneficiaries. The programme does not have a significant impact on household expenditure for households with children of either gender. However, for boys there is an increase, while for girls the coefficient has a negative sign and is much bigger in magnitude. The authors hypothesise that this is the case because girls experienced much larger declines in work for pay, which resulted in large losses of income for these households.

- Haushofer and Shapiro (2013) considered the sex of the recipient in the evaluation of the two-year experiment run by Give Directly in Kenya. They compare the impact of the beneficiary being female to that of the beneficiary being male. While being a female recipient leads to a decrease of total household non-durable expenditure, the effect is *not* significant. The authors hypothesise that the effect is non-significant because transfers did not affect the bargaining power of the different household members as transfers were explicitly temporary.
- Handa et al. (2014) consider the impact of Ghana's LEAP programme and disaggregate the findings by male- and female-headed household, comparing each group to non-beneficiaries. For both female and male-headed households the effect of the cash transfer has a negative and non-significant coefficient, though the magnitude of the impact is somewhat larger for male-headed households. The authors find a small increase in food expenditure for female-headed households (1.87 Ghc) and, for households with male heads, a decrease in food expenditure that is somewhat bigger in magnitude (-7.51 Ghc); however neither coefficient for sex of the household head is significant.
- Finally, the study by Martinez (2004) explores a gender component in addition to the overall cash transfer impact of Bolivia's Bonosol pension. The author considers the impact of the interaction of being eligible for the programme and the oldest person in the household being female on monthly household food expenditure, compared to those in which the oldest member is male. The effect shows a decrease (-14 bolivianos), yet one that is not significant and is also smaller in magnitude compared to the overall impact of the cash transfer (68 bolivianos).

6.5 The role of cash transfer design and implementation features

A total of 19 studies reported 27 specific findings on the effect of cash transfer design and implementation features on poverty measures (see Table A.5.1.2 for the detailed findings). There is more evidence on variations in core design features (main recipient, transfer level and transfer frequency) and complementary interventions and supply-side services than on other aspects. There is no evidence on conditionality, payment systems or grievance channels. Of the 19 studies, 16 report at least one statistically significant effect. This means that variations in design and implementation features do mostly affect poverty outcomes.

Findings on core design features are reported by 14 studies. One study considered the effect of the identity of the main recipient on expenditure, finding no significant difference between male and female recipients (Haushofer and Shapiro, 2013). Four studies consider transfer level and they find that a larger transfer is associated with bigger impacts on expenditure and poverty reduction (three of these are significant). Two studies, considering the effect of transfer frequency on expenditure, had contradictory findings. One found that more frequent transfers led to a decrease in monthly durable expenditure (Haushofer and Shapiro, 2013) and the other found that more frequent transfer within the first year led to higher expenditure growth (Bazzi, 2013). A total of nine studies considered duration of exposure and seven of these report statistically significant findings. The studies with statistically significant findings suggest that, on the whole longer, exposure to the programme is associated with higher expenditure levels.

There is only one study that deals with targeting (Merttens et al., 2015). It found that the treatment arm targeted towards a specific age category (the elderly) did not have a significant impact on food expenditure, unlike those targeted according to a more general demographic vulnerability index, possibly because recipients saw the transfer as a personal transfer not to be spent on food for the household as a whole.

Finally, there are five studies that consider the effects of different complementary interventions and supply-side services. On the whole, the evidence that participation in complementary interventions leads to an increase in expenditure, as compared to those that do not participate in the complementary intervention, is weak. For instance, two studies considered these complementary interventions: a voucher for participation in vocational training and a lump sum to start a business. Households receiving complementary interventions had slightly bigger impacts on total expenditure after one year, but not significantly so, possibly because the effects of complementary interventions take time to affect household expenditure.

The studies showing design and implementation impacts are now discussed in more detail.

Main recipient

- Haushofer and Shapiro (2013) evaluated different designs as part of the *two-year experiment run by Give Directly* in Kenya, including having male and female beneficiaries. Targeting a female recipient, compared to a male recipient, was associated with a small and non-significant decrease in monthly non-durable expenditure of -US$2.74.

Transfer levels

- Davis et al. (2002) consider the effect of the level of Mexico's PROGRESA and PROCAMPO, both for beneficiaries and non-beneficiaries. This means they capture both the effect of being a beneficiary and the transfer level. Since the transfer levels for both programmes vary considerably, this analysis gives us a useful picture of variations in transfer size. The authors find a positive coefficient for transfer level for both programmes, significant at the 1% level. More specifically, an additional PROGRESA peso leads to a 0.355 peso increase in per capita food expenditure and an additional PROCAMPO peso leads to a per capita 0.386 peso increase in food expenditure. Similar increases, also significant, are found for total expenditure (a per capita increase of 0.406 pesos and 0.702 pesos for PROGRESA/PROCAMPO respectively).
- Handa et al. (2009), also reporting on PROGRESA, likewise capture the hybrid effect of programme participation and transfer level. They also find an increase in total and food expenditure for increases in transfer level. An additional PROGRESA peso leads to an impact on total household expenditure of 0.034 log points, with similar findings for food expenditure, both of which are significant.
- Blattman et al. (2013) evaluate the impact of variations in grant size of Uganda's Youth Opportunities Programme. A 1% increase in grant size is associated with a 4% increase in short-term expenditure. However, the effect is not statistically significant.
- Haushofer and Shapiro (2013) consider the impact of a *two-year experiment run by Give Directly* on non-durable expenditure. They directly compare the impacts of transfers of different sizes. Those that received large transfers (compared to small transfers) had an increase in monthly non-durable expenditure of US$20.37.

Transfer frequency

- Bazzi (2013) considers transfer frequency of a *temporary Indonesian UCT*. One year after the programme started, beneficiaries that only received the transfer once had significantly lower growth in log total household expenditure per capita than those that had already received the transfer twice (-0.091 and 0.074 respectively). Yet the effect of differential transfer frequency in the first year had no long-term effects: two years after the programme, when all beneficiaries had received full four quarterly transfers, there was no longer a statistically significant difference between the two groups.
- Haushofer and Shapiro (2013) consider the impact of a *two-year experiment run by Give Directly* on non-durable expenditure. Those that received the transfer more frequently (monthly instead of one lump sum) had a small, non-significant decrease in monthly non-durable expenditure of -US$4.4.

Duration of exposure

- The study conducted by AIR (2014) considered duration of exposure to Zambia's Child Grant Cash Transfer Programme. More specifically, they measured the difference between the impact after 24 months and the impacts after 36 months. The difference is negative – the impact on total household per capita monthly expenditure is four Zambian kwacha less than after 24 months – but not significant. Effects on poverty measures are also not significant.
- Angelucci et al. (2012) consider the duration of exposure to Oportunidades on total and food expenditure. They find bigger impacts for longer duration on food expenditure but not total expenditure. Households participating for one year had an increase in monthly total

expenditure of 5.82 pesos and those participating for two years had an increase in monthly total expenditure of 5.49 pesos. For food expenditure the impacts on *annual* food expenditure are 168.54 pesos and 282.85 pesos respectively.

- While most studies consider impacts after fairly short periods of time, Gertler et al. (2012) consider Oportunidades' impacts on total household per capita consumption for households that have just joined in the past year, compared to those that joined four years earlier. They find that expenditure for the latter group is 10.836 pesos higher, indicating that participation in the programme leads to long-term improvements in living standards (especially given that beneficiaries are granted a minimum of nine years in programme participation).
- Buser et al. (2014) evaluate duration of exposure for Ecuador's Bono Desarrollo Humano programme. Those beneficiaries that still receive the transfer (compared to those that lost access two years ago) have monthly household food expenditure that is US$16.383 higher; however the effect is not significant. The authors highlight the benefits of continuing to receive the programme, yet this finding also suggests that the effects of programme participation may not be sustained.
- Perova and Vakis (2013) consider the impacts of Juntos in Peru after participation for 12–23 months, 24–36 months and more than 36 months. The impacts on overall expenditure are all greater than zero, statistically significant and increasing in magnitude (0.009, 0.11 and 0.15 respectively). The impacts on the poverty headcount are also bigger for beneficiaries with longer treatment spells and significant (findings for the poverty gap are not significant). The authors argue that while impacts on expenditure and poverty reduction are bigger for those that participated longer in the programme, the differences between coefficients are not statistically significant, so there is no evidence that 'impacts on poverty accumulate' or become stronger over time.
- Maluccio and Flores (2005) report the impact of Red de Protección Social on nominal annual total per capita expenditure and nominal annual food per capita expenditure after one and two years. The impact of the programme has a positive coefficient and is statistically significant after both one and two years, but the magnitude of the impact is smaller after two years. However, the authors do not test if the difference between years is statistically significant. Maluccio (2010) reports very similar findings for the same programme and exposure.
- Miller et al. (2011) consider the impact of the Social Cash Transfer Programme in Malawi on weekly per capita total expenditures and on weekly per capita food expenditures after six months and after one year. They find a statistically significant increase for both time periods, though larger after one year. However, the authors do not test if the difference between exposures is statistically significant.

Targeting mechanism

- Merttens et al. (2015) compare two different targeting designs for the SAGE programme for Uganda. One treatment arm uses age to determine eligibility with over 60s/65s targeted, depending on the region. Another treatment arm targeted on the basis of a composite index based on demographic indicators of vulnerability. They find a significant increase in monthly food expenditure for the latter group (of 8,500 Ugandan shillings) but the impact for the former group (of 1,500 shillings) is not significant. For total household expenditure a significant increase for both groups is found. The authors account for the lack of significance on food expenditure for the age-targeted households with the hypothesis that this transfer is seen as a personal transfer by recipients, which is spent on personal items (e.g. clothing). Effects on poverty measures are all not significant.

Complementary interventions and supply-side services

- Blattman et al. (2015) consider design variations for the WINGS programme in Uganda; they measure the effect of a five-day business training course that some beneficiaries attended and the effect of supervision visits. Only participation in the business training has a statistically significant impact on expenditure. Households where the beneficiary received the training have higher monthly non-durable expenditure than non-beneficiaries (the impact is 33,439 shillings), and the impact is slightly higher than that for non-training participants (31,031 shillings), with

both significant at the 1% level. However, the difference between the training and no-training impacts are not statistically significant. There is no statistically significant effect for having had two or five supervision visits.

- Green et al. (2015) also consider the WINGS programme in Uganda, but test whether women attended the training alone or with their husbands (in Phase 2 of the programme) affected individual non-durable expenditure. For both groups we see a decrease in expenditure, compared to beneficiaries from Phase 1, though only the impact for women attending with husbands is statistically significant, and it is also bigger in magnitude (-0.28 z-score units).
- Karlan et al. (2014) look at the Innovation for Poverty Action randomised trial (Ghana). They report the impact on total household expenditures for beneficiaries receiving both the cash transfer, as well as agricultural insurance. The impact shows an increase, but non-significant and lower in magnitude than cash-only beneficiaries (though that impact is also non-significant).
- Macours et al. (2012)[71] considered the impact of complementary interventions associated with Atención a Crisis in Nicaragua. They compared households that received the basic treatment (a bi-monthly CCT) to those that *in addition* received a scholarship to participate in a vocational training course and to those that *in addition* received a lump-sum payment to start a small non-agricultural activity. Impacts on log total per capita expenditure have a positive coefficient and statistically significant for all three treatment arms, but while the coefficients for the scholarship and lump-sum group are only slightly bigger (0.281 log points for the basic treatment group, 0.285 log points for the scholarship treatment group and 0.331 log points for the lump-sum group). A similar pattern is found after two years, but with mostly non-significant effects. The authors argue that not much of an effect on short-term expenditure should be expected for the lump-sum group as the additional transfer is conditional on being invested in a business. Likewise, participation in vocational training is unlikely to affect expenditure in the short term.

6.6 Policy implications

The evidence on the impact of cash transfers on poverty outcomes shows an overwhelmingly positive picture. Cash transfers are mostly having a statistically significant effect on beneficiary's expenditure and poverty levels and when they do, they increase expenditure and reduce FGT poverty indicators. As such, the evidence shows that cash transfers are effective in terms of achieving one of their core objectives.

While the impact on total and food expenditure is statistically significant in the majority of cases, for FGT poverty indicators this is true for about two thirds of the studies. More specifically, with a few minor exceptions, the impact of cash transfer leads to a reduction in FGT poverty measures, but in about one third of the cases the impact is not statistically significant. What this is telling us is that while in many cases cash transfers are successful in raising beneficiary households' expenditure, these changes are not big enough to have substantial effects on poverty. Some of the findings considering variations in design and implementation features provide an indication as to why this is the case.

The evidence base on the effect of design and implementation features on poverty impacts consists of 19 studies. There is relatively more evidence on core design features, compared to other indicators and no evidence on conditionality, payment systems and grievance mechanisms and programme governance. The majority of studies find at least one statistically significant effect, suggesting that design and implementation features matter in shaping poverty impacts.

Why do cash transfers not always have the expected impact on poverty? The analysis of design and implementation features suggest that two are potentially important:

- While the evidence is relatively limited, a higher transfer level is associated with stronger and

71 The publication by Macours et al. (2012) has very similar findings which are not reported here.

bigger impacts on expenditure and poverty levels (e.g. Haushofer and Shapiro, 2013). This means that, in some cases, while a transfer is sufficient to increase expenditure, it is not enough to lift households above the poverty line (or reduce their poverty gap substantially). The policy implication is that transfer levels need to be meaningful in order to reduce poverty rates.

- Studies also show that longer duration of exposure to the transfer leads, on the whole, to bigger impacts on expenditure (e.g. Angeluccio et al., 2012). The studies that have insignificant findings for poverty levels also suggest that poverty rates are only affected after prolonged exposure (see for example, Merttens et al., 2015). This suggests that impacts may accumulate over time. For example, when households receive a transfer over longer periods, they may be able to make livelihood decisions that then increase their income from other sources. In terms of policy this means that receiving a transfer for short periods may not always have the desired impact, nor be an impact that is sustained beyond participation in the programme. The policy implication is that for the transfer to have a bigger and more sustainable impact, beneficiaries should be receiving the transfer for longer periods of time.

The evidence base on complementary interventions relies on six studies. These show that complementary interventions and supply-side services in many cases do not seem to have a statistically significant effect on poverty measures, nor an effect that is fundamentally different than that found for beneficiaries receiving just a cash transfer. Two of these studies suggest that complementary interventions (such as training programmes) only affect cash transfers in the medium to long term (Macours et al., 2012; Macours et al., 2012a). This makes sense, given that behavioural changes will not happen overnight. It means that we cannot expect complementary interventions and supply-side services to have an immediate impact, and that for such programmes to be most effective, the timeframe of cash transfer receipt should be extended.

Six studies consider the effects of cash transfer on poverty outcomes for women or female-headed households. Most of these do not find a statistically significant effect. Two studies find a significant positive increase in expenditure for female recipients, but no difference compared to male recipients (Blattman et al., 2015; Green et al., 2015). As such, this review finds no evidence that female-headed households, or households with female beneficiaries, experience different impacts for total and food expenditure, than male-headed households or households with male beneficiaries. The available evidence suggests that future research disaggregating poverty outcomes by gender is needed.

Table 6.3: Summary of results for overall cash transfer effect on total household expenditure

#	Study	Programme	Indicator	Effect	Measure of change	Significance	Additional details
1	AIR (2014)	ZCGP (Zambia)	Per capital monthly total expenditure	**10.44**	Change in Zambian kwacha	5%	
2	Angelucci et al. (2012)	Oportunidades (Mexico)	Total monthly household expenditure	**5.49**	Change in Mexican pesos	5%	After 2 years
3	Attanasio et al. (2005)	Familias en Acción (Colombia)	Total monthly consumption expenditure	**52576**	Change in Colombian pesos	1%	Urban households
		Familias en Acción (Colombia)	Total monthly consumption expenditure	**53831.1**	Change in Colombian pesos	1%	Rural household
4	Attanasio et al. (2012)	Familias en Acción (Colombia)	Log monthly total consumption	**0.133**	Percentage point change	1%	
5	Bazzi (2013)	Temporary UCT (Indonesia)	Growth in log total household expenditures per capita 2005–2007	-0.056	Growth in log points	NS	After 2 years
6	Blattmann et al. (2013)	YOP (Uganda)	Individual short-term total expenditure	**7.277**	Change in shillings	1%	
7	Blattman et al. (2015)	WINGS (Uganda)	Household monthly non-durable expenditure	**32.227**	Change in 1000s of shillings	1%	
8	Braido et al. (2012)	Bolsa Alimentação (Brazil)	Log monthly total expenditure	**0.053**	Percentage point change	10%	
9	Cheema et al. (2014)	BISP (Pakistan)	Monthly per adult equivalent expenditure	**318**	Change in Pakistani rupees	10%	
10	Dabalen et al. (2008)	Ndihma Ekonomike (NE) (Albania)	Monthly real per capita expenditure	**-1036.61**	Change in Albanian lekë	1%	
11	Davis et al. (2002)	PROGRESA (Mexico)	Total monthly consumption expenditure	**14.294**	Change in pesos	1%	
		PROCAMPO (Mexico)	Total monthly consumption expenditure	**12.031**	Change in pesos	5%	
12	Edmonds and Schady (2012)	BDH (Ecuador)	Total annual household expenditure	-168.5	Change in US$	NS	
13	Ferré and Sharif (2014)	Shombhob (Bangladesh)	Total monthly household expenditure	**378.8**	Change in Bangladeshi takas	10%	
14	Galiani et al. (2014)	PAAMZR (Mexico)	Total consumption per adult equivalent	**63.342**	Change in pesos	1%	
15	Gertler et al. (2012)	Oportunidades (Mexico)	Household per capita consumption	**10.836**	Change in pesos	5%	Compared to households that joined 4 years later
16	Gilligan et al. (2013)	KWFP-cash transfer (Uganda)	Log per capita total consumption	**0.187**	Percentage point change	1%	
17	Green et al. (2015)	WINGS (Uganda)	Individual monthly non-durable consumption	**0.46**	Z-score	1%	
18	Handa et al. (2009)	PROGRESA (Mexico)	Log total monthly household expenditure	**0.034**	Change in log points	1%	Effect of per capita transfer
19	Handa et al. (2014)	LEAP (Ghana)	Per equivalent adult consumption	-4.37	Change in Ghanaian cedi	NS	
20	Haushofer and Shapiro (2013)	Give Directly experiment (Kenya)	Total monthly non-durable expenditure	**36.18**	Change in US$	1%	
21	Karlan et al. (2014)	IPA RCT (Ghana)	Total expenditure in 12 months	7.14	Change in US$	NS	
22	Macours et al. (2012)	Atención a Crisis (Nicaragua)	Log total per capita expenditure	**0.0281**	Change in log points	1%	In 2006
23	Macours et al. (2012a)	Atención a Crisis (Nicaragua)	Log total household per capita	0.0221	Percentage change	NS	For the basic transfer
24	Maluccio and Flores (2005)	RPS (Nicaragua)	Nominal annual total per capita expenditure	**686**	Change in Nicaraguan córdobas	1%	After 2 years
25	Maluccio (2005)	RPS (Nicaragua)	Log per capita total annual expenditure	**0.1749**	Percentage point change	1%	After 2 years
26	Maluccio (2010)	RPS(Nicaragua)	Per capital annual total expenditure	**676**	Change in córdobas	5%	After 2 years
27	Merttens et al. (2013)	HSNP (Kenya)	Mean monthly consumption expenditure	**224.8**	Change in Kenyan shillings	5%	

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Table 6.3: Summary of results for overall cash transfer effect on total household expenditure continued

#	Study	Programme	Indicator	Effect	Measure of change	Significance	Additional details
28	Merttens et al. (2015)	SAGE (Uganda)	Monthly total expenditure per equivalent adult	**10,000**	Change in shillings	10%	Senior Citizen Grant (SCG)
		SAGE (Uganda)	Monthly total expenditure per equivalent adult	**11,000**	Change in shillings	10%	Vulnerable Family Support Grant (VFSG)
29	Miller et al. (2011)	SCTP (Malawi)	Weekly per capita total expenditures	**274**	Change in kwacha	1%	After 1 year
30	O'Brien et al. (2013)	BOTA (Kazakhstan)	Per adult equivalent monthly consumption	Not reported	Change in tenge	NS	
31	Pellerano et al. (2014)	LCGP (Lesotho)	Real monthly total consumption expenditure per capita	6.594	Change in maloti	NS	
32	Perova and Vakis (2012)	Juntos (Peru)	Overall consumption (in log?)	**0.33**	Percentage point change	1%	
33	Ribas et al. (2010)	Tekoporã (Paraguay)	Log per capita total consumption	-0.08659	Percentage point change	NS	
34	Skoufias et al. (2008)	PAL (Mexico)	Log nominal value of per capita monthly total consumption	**0.17**	Percentage point change	1%	
35	World Bank (2011)	PKH (Indonesia)	Total monthly expenditure per capita	-4835	Change in rupiahs	NS	

Notes: results represent all overall results reported and do not include those disaggregated by gender or showing the effect of variations in design features. Figures in bold indicate statistically significant. NS = not significant at 10% significance level or below

Table 6.4: Summary of results for overall cash transfer effect on food expenditure

#	Study	Programme	Indicator	Effect	Measure of change	Significance	Additional details
1	AIR (2014)	ZCGP (Zambia)	Monthly food expenditure per capita	**7.56**	Change in kwacha	5%	
2	Angelucci et al. (2012)	Oportunidades (Mexico)	Monthly food expenditure	**282.85**	Change in pesos	1%	After 2 years
3	Attanasio and Mesnard (2005)	Familias en Acción (Colombia)	Monthly food expenditure	**37018.1**	Change in Colombian pesos	1%	Urban
		Familias en Acción (Colombia)	Monthly food expenditure	**41956.6**	Change in pesos	1%	Rural
4	Attanasio et al. (2012)	Familias en Acción (Colombia)	Log monthly food consumption	**0.159**	Percentage point change	1%	
5	Blattmann et al. (2013)	YOP (Uganda)	Log of individual short-term food expenditure	0.043	Percentage point change	NS	Effect of per capita transfer
6	Braido et al. (2012)	Bolsa Alimentação (Brasil)	Log of monthly food expenditure	**0.099**	Percentage point change	1%	
7	Buser et al. (2014)	BDH (Ecuador)	Monthly food expenditure	**20.808**	Change in US$	1%	
8	Cheema et al. (2014)	BISP (Pakistan)	Monthly per adult equivalent food expenditure	115	Change in Pakistani rupees	NS	
9	Dabalen et al. (2008)	NE (Albania)	Monthly real food expenditure per capita	**-1579.3**	Change in lekë	1%	
10	Davis et al. (2002)	PROGRESA (Mexico)	Monthly food expenditure per capita	**13.218**	Change in pesos	1%	
		PROCAMPO (Mexico)	Monthly food expenditure per capita	**8.033**	Change in pesos	5%	
11	Ferré and Sharif (2014)	Shombhob (Bangladesh)	Monthly food expenditure	**337**	Change in taka	1%	
12	Gitter and Caldes (2010)	RPS (Nicaragua)	Annual food expenditure per capita	**652**	Change in córdobas	1%	
13	Handa et al. (2009)	PROGRESA (Mexico)	Log monthly food expenditure	**0.035**	Change in log points	1%	Effect of per capita transfer
14	Handa et al. (2014)	LEAP (Ghana)	Monthly food consumption per capita	-1.84	Change in cedi	NS	
15	Hidrobo et al. (2012)	WFP cash transfer (Ecuador)	Log of monthly food expenditure per capita	**0.12**	Percentage point change	1%	

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Table 6.4: Summary of results for overall cash transfer effect on food expenditure continued

#	Study	Programme	Indicator	Effect	Measure of change	Significance	Additional details
16	Macours et al. (2012)	Atención a Crisis (Nicaragua)	Log of total food consumption per capita	**0.0449**	Percentage point change	1%	Basic transfer
17	Maluccio and Flores (2005)	RPS (Nicaragua)	Nominal annual food expenditure per capita	**640**	Change in córdobas	1%	After 2 years
18	Maluccio (2005)	RPS (Nicaragua)	Log annual food expenditure per capita	**0.2618**	Percentage point change	1%	After 2 years
19	Maluccio (2010)	RPS (Nicaragua)	Annual food expenditure per capita	**621**	Change in córdobas	1%	After 2 years
20	Martinez (2004)	Bonosol (Bolivia)	Monthly food expenditure	**67.992**	Change in bolivianos	5%	
21	Merttens et al. (2015)	SAGE (Uganda)	Monthly food expenditure per equivalent adult	1500	Change in shillings	NS	SCG
		SAGE (Uganda)	Monthly food expenditure per equivalent adult	**8500**	Change in shillings	5%	VFSG
22	Miller et al. (2011)	SGTP (Malawi)	Weekly food expenditure per capita	**203**	Change in kwacha	1%	After 1 year
23	Palermo et al. (2012)	cash transfer-OVC (Kenya)	Monthly food expenditure	**145.394**	Change in shillings	1% (?)	
24	Pellerano et al. (2014)	LCGP (Lesotho)	Real monthly food expenditure	31.06	Change in	NS	
25	Perova and Vakis (2012)	Juntos (Peru)	Log (?) of food expenditure	**0.15**	Percentage point change	5%	
26	Ribas et al. (2010)	Tekoporã (Paraguay)	Log of food expenditure per capita	**-0.1216**	Percentage point change	5%	
27	Ruiz-Arranz et al. (2002)	PROGRESA (Mexico)	Monthly food expenditure per capita	**0.307**	Change in US$	1%	
		PROCAMPO (Mexico)	Monthly food expenditure per capita	**0.332**	Change in US$	1%	
28	Seidenfeld and Handa (2011)	CTP (Zambia)	Monthly food expenditure per capita	2133.18	Change in kwacha	NS	
29	Skoufias et al. (2008)	PAL (Mexico)	Log nominal of monthly food consumption per capita	**0.179**	Percentage point change	1%	
30	Skoufias et al. (2013)	PAL (Mexico)	Monthly food expenditure per capita	**45.818**	Change in pesos	1%	
31	World Bank (2011)	PKH (Indonesia)	Monthly food expenditure per capita	1556	Change in rupiahs	NS	

Notes: results represent all overall results reported and do not include those disaggregated by gender or showing the effect of variations in design features. Figures in bold indicate statistically significant. NS = not significant at 10% significance level or below.

Table 6.5: Summary of results for overall cash transfer effect on poverty head count

#	Study	Programme	Indicator	Effect	Measure of change	Significance	Additional details
1	AIR (2014)	ZCGP (Zambia)	Poverty head count	**-0.041**	Percentage point change	5%	
2	Cheema et al. (2014)	BISP (Pakistan)	Poverty head count	**-0.2191**	Percentage point change	10%	
3	Dabalen et al. (2008)	NE (Albania)	Poverty head count	**0.076**	Percentage point change	1%	
4	Merttens et al. (2013)	HSNP (Kenya)	Poverty head count	**-0.048**	Percentage point change	5%	
5	Merttens et al. (2015)	SAGE (Uganda)	Poverty head count	-0.022	Percentage point change	NS	SCG
		SAGE (Uganda)	Poverty head count	-0.042	Percentage point change	NS	VFSG
6	Pellerano et al. (2014)	LCGP (Lesotho)	Poverty head count	-0.0181	Percentage point change	NS	
7	Perova and Vakis (2012)	Juntos (Peru)	Poverty head count	**-0.14**	Percentage point change	1%	
8	Skoufias and Di Maro (2008)	PROGRESA (Mexico)	Poverty head count	-0.06	Percentage point change	NS	After one year
9	Skoufias et al. (2013)	PAL (Mexico)	Poverty head count	**-0.089**	Percentage point change	1%	

Notes: results represent all overall results reported and do not include those disaggregated by gender or showing the effect of variations in design features. Figures in bold indicate statistically significant coefficient. NS = not significant at 10% significance level or below.

Table 6.6: Summary of results for overall cash transfer effect on poverty gap

#	Study	Programme	Indicator	Effect	Measure of change	Significance	Additional details
1	AIR (2014)	Child Grant (Zambia)	Poverty gap in relation to extreme poverty line	**-0.084**	Percentage point change	5%	
2	Cheema et al. (2014)	BISP (Pakistan)	Poverty gap as proportion of national poverty line	**-0.06983**	Percentage point change	5%	
3	Dabalen et al. (2008)	NE (Albania)	Poverty gap as proportion of national poverty line	**0.017**	Percentage point change	5%	
4	Merttens et al. (2013)	HSNP (Kenya)	Poverty gap as proportion of national poverty line	**-0.06806**	Percentage point change	5%	
5	Merttens et al. (2015)	SAGE (Uganda)	Poverty gap as proportion of poverty line	-0.73	Percentage point change	NS	SCG
		SAGE (Uganda)	Poverty gap as proportion of poverty line	-1.8	Percentage point change	NS	VFSG
6	Pellerano et al. (2014)	LCGP (Lesotho)	Poverty gap as proportion of poverty line	-0.01406	Percentage point change	NS	
7	Perova and Vakis (2012)	Juntos (Peru)	Poverty gap (level – in Soles)	**-14.52**	Change in Peruvian soles	1%	
8	Skoufias and di Maro (2008)	PROGRESA (Mexico)	Poverty gap as proportion of poverty line (?)	**-0.0445**	Percentage point change?	1%	After one year
9	Skoufias et al. (2013)	PAL (Mexico)	Poverty gap as proportion of poverty line (?)	-5.5	Percentage point change?	1%	

Notes: Poverty gap either measured as continuous variable (level effect) or with the gap expressed as the share of the poverty line (percentage change). In some cases, authors did not specify how the poverty gap was measured. Results represent all overall results reported and do not include those disaggregated by gender or showing the effect of variations in design features. Figures in bold indicate statistically significant coefficient. NS = not significant at 10% significance level or below.

Table 6.7: Summary of results for overall cash transfer effect on squared poverty gap

#	Study	Programme	Indicator	Effect	Measure of change	Significance	Additional details
1	AIR (2014)	ZCGP (Zambia)	Squared poverty gap in relation to extreme poverty line	**-0.076**	Percentage point change	5%	
2	Dabalen et al. (2008)	NE (Albania)	Squared poverty gap as proportion of absolute poverty line	**0.005**	Percentage point change	1%	
3	Merttens et al. (2013)	HSNP (Kenya)	Squared poverty gap as proportion of absolute poverty line	**-6.521**	Percentage point change	5%	
4	Merttens et al. (2015)	SAGE (Uganda)	Poverty gap as proportion of poverty line	-7	Percentage point change	NS	SCG
		SAGE (Uganda)	Poverty gap as proportion of poverty line	-6.7	Percentage point change	NS	VFSG
5	Pellerano et al. (2014)	LCGP (Lesotho)	Squared poverty gap (not clear how measured)	-0.765	?	NS	
6	Skoufias and Di Maro (2008)	PROGRESA (Mexico)	Squared poverty gap (not clear how measured)	**-0.0616**	?	1%	After one year
7	Skoufias et al. (2013)	PAL (Mexico)	Squared poverty gap as proportion of poverty line (?)	**-0.038**	Percentage point change?	5%	

Notes: Squared poverty gap either measured as continuous variable (level effect) or with the squared poverty gap expressed as the share of the poverty line (percentage change). In many cases, authors did not specify how the squared poverty gap was measured. Results represent all overall results reported and do not include those disaggregated by gender or showing the effect of variations in design features. Figures in bold indicate statistically significant. NS = coefficient not significant at 10% significance level or below.

Chapter 7

The impact of cash transfers on education

Box 7.1: Summary of evidence for education outcomes

In total, 42 studies were reviewed reporting on any one of the education indicators covered, either with an overall effect, gender-disaggregated effect or on the role of a design and implementation feature.

Overall effects of cash transfers on selected education indicators:

- Overall, the evidence extracted shows that cash transfers lead to an increase school attendance in the short term. 20 studies reported on the overall effect of cash transfers on school attendance, of which 13 reported some significant impact. Of the studies reporting on a measure of school absenteeism (n=9), all that found significant effects (n=4) involved reductions. Among studies reporting on attendance (n=16), all but one (n=9) of the 10 significant impacts were positive.
- However, a less clear-cut pattern of impact was found for learning outcomes (as measured by test scores) and cognitive development outcomes (information processing ability, intelligence, reasoning, language development and memory), partly as these result from a dynamic interaction between biological, social and environmental factors, including the quality of services provided. Five studies examined the overall effect of cash transfers on ***test scores***. Four reported on ***maths*** though none of the results were significant, three reported on ***language*** test scores (with two significant but mixed results), and one study reported on a ***composite test score*** but found no significant result. Five studies provided an overall effect estimate on ***cognitive development***. Of these, three studies found a statistically significant positive effect on cognitive development tests.

Variation in outcomes by gender:

The evidence on gender is extensive, compared to other outcome areas: of the 42 studies included, 20 studies reported on some variation in outcomes by gender (either girls versus boys or the head of household). Those with statistically significant effects show increases in school attendance for girls and some improvements in test scores and cognitive development, with no clear pattern for head of the household.

- 15 studies looked at disaggregated impacts on school attendance for girls versus boys or girls only. Of these, 12 studies reported a statistically significant impact for at least one school attendance measure for girls either at the primary or secondary school level. For all but one study the impact was positive (negative in the case of measures of school absenteeism). Two studies reported on differences by household head, with one finding no differences (Dammert, 2009) and the other only finding significant effects (improvements) among male-headed households (World Bank, 2011).
- Five studies looked at disaggregated impacts on test scores by gender. Of these, only the two studies evaluating Malawi's Zomba Cash Transfer Programme found a significant impact on test scores (maths and English), both of them positive (Baird et al., 2011; Baird et al., 2013).
- Four studies assessed disaggregated impacts on cognitive development by gender. Of these, three were positive and statistically significant (Baird et al., 2011; Baird et al., 2013; Paxson and Schady, 2010).

Role of design and implementation features:

15 studies shed light on the role of design and implementation features on the education indicators:

- One study on Morocco's Tayssir programme explicitly tested the impact of transferring money to women versus men as ***main recipients*** but found no significant difference between the two in terms of children's school attendance or performance in a standardised maths test (or enrolment) (Benhassine et al., 2013).
- Four studies explicitly test the impact of varying ***transfer amounts***, finding mixed evidence, with one of two studies on PROGRESA/Oportunidades (Mexico) finding higher transfer levels to be associated with improvements in cognitive and verbal tests (Manley et al., 2015), little evidence of any effect of higher transfers in Cambodia's CESSP on attendance (Filmer and Schady, 2011), and significant effects in the unconditional, but not the conditional, arm of Malawi's ZCTP on enrolment, and an apparent decline in test scores (Baird et al., 2011).
- Two studies offer insights into the role of ***timing of transfers***, with some evidence that tying the transfer schedule to critical moments of the school year decision cycle can have an impact on enrolment especially.
- Three experiments in sub-Saharan Africa compare ***conditional vs unconditional cash transfers***, two of which find higher impacts on educational outcomes for CCTs compared to UCTs and one of which finds no differential impact (justified partly by the 'labelled' nature of the UCT being compared in Morocco's Tayssir programme). A fourth study in Colombia tests the differential impact of different types of conditionality, finding that incentives for graduation and matriculation were more effective than conditionality on attendance in increasing enrolment and attendance.
- Nine studies offer insights into the role of increasing ***length of exposure*** for beneficiary households, though few explicitly test the differential impact of longer exposure to the programme. Overall, evidence is mixed for impacts on attendance and weak or unsubstantial for impacts on cognitive development, though one study finds that longer exposure leads to more years of education (Villa, 2014).
- Two studies assess the role of ***complementary interventions and supply-side services***, both in the context of Nicaragua's Atención a Crisis programme. In general, largely similar impacts were observed among households that received a basic transfer or one combined with vocational training or a lump-sum payment to start a non-agricultural business.

7.1 Summary of findings

The following section reports on the impacts of cash transfers on education. The specific indicators selected for the purpose of this review were attendance, test scores in different subjects (maths, language and composite assessment scores), and cognitive and problem-solving skills. A summary of the overall effects, how they vary by gender and design and implementation feature, is provided in Box 7.1.

Overall, the evidence reviewed confirms that cash transfers can affect access to education in the short term by removing the direct and indirect financial barriers to education. However, a less clear-cut pattern of impact was found for learning outcomes (as measured by test scores) and cognitive development outcomes (information processing ability, intelligence, reasoning, language development and memory), partly as these result from a dynamic interaction between biological, social and environmental factors, including the quality of services provided.

20 studies reported on the overall effect on school **attendance**, of which 13 report some significant effect. The direction of effect is mostly in accordance with what we expect in theory (increase in school attendance and a decrease in school absenteeism). Of the studies reporting on a measure of school absenteeism all significant effects were negative; for all but one study reporting on a measure of attendance, all the significant impacts were positive.

From a **design and implementation** perspective, conditionality appears to have had an important role in mediating impact for educational 'access' (increasing marginal effects for enrolment and attendance), but only to the extent that it is perceived as such by recipients. For example, cash transfers where conditionality was applied on paper but not monitored, enforced or understood by recipients ultimately had lower marginal effects than equivalent UCTs that were strongly labelled as being aimed at human development outcomes (through the name of the programme, associated messaging and potential transfer modality). Moreover, marginal effects were often highest where overall rates at baseline were lowest (more room for improvement), with implications for targeting design. No conclusive evidence, however, was found on the role of increasing transfer size, transferring the cash to women versus men as main recipients, and increasing length of exposure to the programme.

Only five studies examined overall effects on **learning**, as measured through test scores in maths, language or a composite test score (n= 5).[72] Four studies reported overall impacts on maths, three studies reported on language test scores, and one on a composite score. Two studies found a statistically significant effect, both of these referred to language test scores, one being an improvement and one a decrease relative to appropriate control groups. Five studies provided an overall effect estimate of **cognitive development** scores. Of these, three studies found a statistically significant positive effect.

The fact that the evidence base is not sufficient to make any generalisations on the impacts of cash transfers on these ultimate outcomes (or on the role of design and implementation features, for that matter) is a finding in itself. This is partly due to the nature of the selected indicators, which have been measured in a wide variety of different ways, making it impossible to compare effect sizes conclusively. It is also partly due to the causal mechanisms underpinning these outcome areas, which are affected by such a wide variety of mediating factors (e.g. children's nutrition, rearing practices, parents' human capital, quality of service delivery, etc.) that being able to identify a linear impact of additional cash is extremely difficult. Further research is certainly welcome in this area, especially on the role of complementary initiatives to cash transfers (e.g. nutritional support, educational sessions focused on child-rearing/nutrition, and supply-side grants for schools).

Importantly, given that education indicators mostly refer to individuals and not households, of the 42 studies included, 20 reported variation in outcomes by **gender** (either by girls versus boys

72 Several studies assessed the impact of cash transfer programmes separately for girls or boys instead of reporting an overall effect. These are discussed in the section on impacts by gender.

or sex of the head of household). Those with statistically significant effects show increases in school attendance for girls and some improvements in test scores and cognitive development. Of 15 studies disaggregating effects on attendance for girls versus boys, 12 reported a statistically significant increase for at least one school attendance measure for girls either at primary or secondary school level (while one reported a decrease). Of five studies disaggregating impacts on learning, two found significant increases in test score results for girls. Similarly, of five studies reporting on cognitive development, three reported significant increases for girls.

7.2 Summary of evidence base

In total, we included 42 studies that evaluated the effect of cash transfer programmes on the specific education indicators included in this study. These refer to 27 unique programmes, covering 20 countries in East Asia and the Pacific, Latin America and the Caribbean, Middle East and North Africa, sub-Saharan Africa and South Asia. In many cases we included several studies of the same programme, with authors reporting on different education indicators, participants and time periods.

The programmes included differ, quite widely in some cases, in terms of their design features. One dimension of this variation is around the intensity of conditionality, ranging from unconditional, labelled transfers, to conditional transfers with different degrees of monitoring and enforcement mechanisms. Some programmes also had both a conditional and an unconditional treatment arm. A second crucial dimension is that some studies were more focused than others on specifically improving educational outcomes. For example, while the Japan Fund for Poverty Reduction scholarship programme was explicitly aimed at increasing the transition of girls from primary to lower secondary school, the BPC from Brazil is a social pension, and the senior citizen grant in Uganda's SAGE programme was also targeted at the elderly.

In terms of geographic distribution, CCTs were most prevalent in East Asia and the Pacific and included the majority of the Latin American programmes. In contrast, the African cash transfer programmes were almost all unconditional or included both a conditional and unconditional element.

Table 7.1 provides an overview of the countries and programmes on which the studies reported. By far the largest number of studies (21 out of 42) cover cash transfer programmes in Latin America and the Caribbean, with a disproportionate number of those focusing on Mexico's PROGRESA/Oportunidades programme (7). Meanwhile, 15 studies cover sub-Saharan Africa, one study covers the Middle East and North Africa, four for East Asia Pacific, two for South Asia.[73]

Most studies were of programmes that had been operating at a large scale over a number of years. However, a number of studies from Africa and Asia report on findings from small experimental studies or pilots that were limited in scale. As such, the findings from these studies may be more limited in their external validity and applicability to other settings.

A range of different study designs and estimation methods were used in order to estimate the effect of cash transfers or their design and implementation features on the selected education indicators. As can be seen in Table 7.2, a significant majority were based on experimental studies, with the remainder using observational data and employing some form of DID, RDD, IV or OLS regression.

73 Note: The totals in the final column of Table 7.1 do not add up to the total number of studies as two studies report results for more than one programme.

Table 7.1: Summary of countries and programmes reported on for the education indicators

Country	Programme	Type of cash transfer	# studies	Details if pilot or experimental study*
Latin America and the Caribbean = 21 studies				
Brazil	Benefício de Prestação Continuada (BPC)	Social Pension	1	
Colombia	Familias en Acción	CCT	2	
Colombia	Subsidios Condicionados a la Asistencia Escolar (SCAE)	CCT	2	
Ecuador	Bono de Desarrollo Humano (BDH)	UCT	2	
Mexico	PROGRESA/Oportunidades	CCT	7	
Nicaragua	Red de Protección Social (RPS)	CCT	3	Pilot in 21 communities
Nicaragua	Atención a Crisis	CCT	3	One year pilot in six municipalities
Peru	Juntos	CCT	1	
Middle East and North Africa = 1 study				
Morocco	Tayssir	UCT, CCT	1	Pilot in the five poorest regions
Sub-Saharan Africa = 14 studies				
Burkina Faso	Nahouri Cash Transfers Pilot Project (NCTPP)	CCT, UCT	1	Two-year pilot limited to one province
Ghana	Livelihood Empowerment Against Poverty (LEAP)	UCT/CCT	2	
Kenya	Kenya Hunger Safety Net Programme (HSNP)	UCT	1	
Lesotho	Child Grant Programme (LCGP)	UCT	1	
Malawi	Social Cash Transfer Programme (SCTP)	UCT	2	Mchinji Pilot
Malawi	The Zomba Cash Transfer Programme (ZCTP)	CCT/UCT	2	
Uganda	Social Assistance Grants for Empowerment (SAGE)	UCT	1	
Uganda	WFP Karamoja Cash Transfer Pilot (KWFP-cash transfer)	CCT	1	Three districts
Tanzania	Tanzania Social Action Fund (TSAF)	CCT	1	Pilot in three districts
Zambia	Monze Cash Transfer Pilot (CTP)	UCT	1	Pilot in one district
Zambia	Child Grant Cash Transfer (ZCGP)	UCT	1	
East Asia and Pacific = 4 studies				
Cambodia	CESSP Scholarship Programme (CSP)	CCT	1	
Cambodia	Japan Fund for Poverty Reduction (JFPR) scholarship program	CCT	1	
China	Junior High School Randomised Controlled Trial (JHS-RCT)	CCT	1	Trial in one county in northwest China
Indonesia	Program Keluarga Harapan (PKH)	CCT	1	
South Asia = 2 studies				
Bangladesh	Shombhob	CCT	1	Two counties (rural Upazilas) and one urban slum
Pakistan	The Benazir Income Support Programme (BISP)	UCT	1	

Table 7.2: Summary of study methods used of included studies reporting on education indicators

Study	Study design and methods used for reported results	Reports total effect	Reports effect of design and implementation features?	Reports sex-disaggregated outcomes
AIR (2014)	RCT (DID)	Yes		
Akresh et al. (2013)	RCT (DID)	Yes	Yes	Yes
Baez and Camacho (2011)	Single difference (OLS with matching and fuzzy RDD)	Yes		Yes
Baird et al. (2011)	QE (OLS linear and logistic regression with baseline levels characteristics as controls)		Yes	Yes – Female only
Baird et al. (2013)	RCT (OLS)			Yes – Female only
Barrera-Osorio, et al. (2008)	QE (IV)	Yes	Yes	
Barrera-Osorio, et al. (2011)	SD estimator using a regression model with a binary outcome		Yes	Yes
Behrman et al. (2009)	RCT (DID)		Yes	Yes
Benhassine et al. (2013)	QE (OLS linear and logistic regression)	Yes	Yes	Yes
Cheema et al. (2014)	QE Fuzzy RDD using cross-sectional and panel data	Yes		
Covarrubias et al. (2012)	RCT (DID; DID w PSM)	Yes		
Dammert (2008)	QE (Quantiles of treatment effect)		Yes	Yes
de Groot et al. (2015)	DID w/PSM	Yes		Yes
Esteva (2012)	RCT (DID, RDD)		Yes	
Evans et al. (2014)	RCT (DID)	Yes	Yes	Yes
Fernald et al. (2008)	QE (multivariate regression)		Yes	
Fernald et al. (2009)	QE (multivariate linear regression)		Yes	
Fernald and Hidrobo (2011)	RCT (OLS, Probit)	Yes		
Ferré and Sharif (2014)	QE (DID)	Yes		
Filmer and Schady (2008)	QE (PSM)			Yes – Female only
Filmer and Schady (2011)	QE (RDD)	Yes	Yes	
Gertler and Fernald (2004)	RCT (PSM)		Yes	Yes
Gilligan et al. (2013)	RCT (ANCOVA)	Yes		
Handa et al. (2014)	QE (PSM, multivariate regression)	Yes		
Kassouf and de Oliveira (2012)	RDD, PSM	Yes		
Lincove and Parker (2015)	DID			Yes
Macours et al. (2009)	RCT (multiple regression)	Yes	Yes	
Macours et al. (2012)	OLS linear and logistic regression	Yes	Yes	Yes
Maluccio and Flores (2005)	RCT (DID)		Yes	Yes
Manley et al. (2015)	QE (IV)		Yes	
Merttens et al. (2013)	RCT (DID)	Yes		Yes
Merttens et al. (2015)	QE (RDD; DID with PSM)	Yes		Yes
Miller and Tsoka (2012)	RCT (DID)	Yes		Yes
Mo et al. (2013)	RCT (DID)	Yes		
Paxson and Schady (2010)	RCT (SUR)	Yes		Yes
Pellerano et al. (2014)	RCT (DID)	Yes		
Perova and Vakis (2012)	QE (IV)	Yes	Yes	
Seidenfeld and Handa (2011)	QE (DID with PSM)	Yes		
Skoufias and Parker (2001)	QE (DID, cross-sectional difference estimator)		Yes	Yes
Tommasi (2015)	RCT	Yes	Yes	
Villa (2014)	QE (multivariate dose-response regression using panel data)		Yes	
World Bank (2011)	QE (IV)	Yes		

QE=Quasi-experimental approach, RDD = Regression Discontinuity Design, RCT = randomised controlled trial, DID = difference-in-difference, PSM = propensity score matching, IV = instrumental variables, ANCOVA = analysis of covariance; SD= standard deviation estimator.

7.3 The impact of cash transfers on education

Tables 7.3 to 7.7 below summarise the overall effects of cash transfers on the indicators under consideration. Where any effects associated with design or implementation features were found, these are not reported in the tables, but are discussed in section 7.5. Similarly, all sex-disaggregated results are discussed in section 7.4.

School attendance

Enrolment does not guarantee that a child will attend school regularly throughout the school year nor does it mean that he or she completes a grade, progresses to the next grade or transitions from primary to secondary school. CCT conditions therefore often include mandatory attendance requirements in addition to school enrolment. For example, the RPS programme in Nicaragua required that enrolled students have fewer than six unjustified absences in a two-month period (Maluccio and Flores, 2005). It is therefore valuable to consider school attendance as one of the key school participation indicators.

Measures of attendance are based either on self-reported data from household surveys asking parents or children retrospectively about the level of attendance in a given time period, or more objective data from school surveys or surprise school visits that measure whether a child is present on that day. In some cases, it is not specified what approach the authors have applied. In addition, measures of attendance varied across studies ranging from whether a child ever attended school, attended school over a given time period (i.e. past week, past month or by the end of the school year) to the number of hours or days a child is attending school in a given time period. Several studies (n=9) also report a measure of absenteeism rather than attendance, including whether a child missed any days of school or the number of days absent in a given time period. For these measures of absenteeism, a negative coefficient is the desired effect. Given the variety of attendance measures reported in the studies, the coefficients are not comparable and one should be cautious when interpreting the results.

Of the 20 studies that reported on the overall effect on school attendance, 13 reported at least significant impact (see Table 7.3). The direction of effect is mostly in accordance with what we expect in theory (increase in school attendance and a decrease in school absenteeism). Of the studies reporting on a measure of school absenteeism, all significant effects were negative (n=4); among all studies reporting on a measure of attendance (n=16), all but one of the significant impacts were positive (n=9).

One study found a negative statistically significant impact (10% significance, 3.4 percentage points) on the proportion of children currently attending formal education after one year of programme operations:[74] the Social Assistance Grants for Empowerment (SAGE) programme in Uganda (and specifically its Vulnerable Family Support Grant). Impacts on the other reported overall attendance or attainment indicators for both the Senior Citizen Grant (SCG) and the Vulnerable Family Support Grant were not significant (mean number of days missed in previous 30 days scheduled school days; class progression rate) (Merttens et al., 2015). The authors point out that the lack of impact on school attendance might not be surprising given the fact that, at baseline, the main reason that children were not attending school was the belief that they were too young. In addition, particularly among SCG households, the need for the child to help at home was a significant reason, much more than the ability to pay for schooling. The authors also found that SAGE is not shown to be increasing education expenditure.

Seven studies found non-significant impacts on any school attendance measure reported. There is limited explanation provided for these non-significant impacts, but suggestions given by authors generally refer to design and implementation features or contextual factors. Reported barriers that may have mediated the overall effect include:

74 The second follow-up evaluation was not complete at time of write-up.

- Lack of compliance monitoring cited for the CCT Shombhob programme in Bangladesh due to a lack of project personnel to monitor school attendance (conditionality to receive the transfer) in project schools. Authors also report that, due to flooding, the transfers were made regardless of the attendance rate (Ferré and Sharif, 2014).
- Contextual factors, including baseline enrolment, cited for the Benefício de Prestação Continuada social pension programme in Brazil (Kassouf and de Oliveira, 2012). Programmes in countries with lower baseline enrolment/attendance may deliver larger impacts compared to countries in which baseline enrolment is high. For example, Kassouf and de Oliveira (2012) report that, since 97% of children are already in school in Brazil, there is not much room for improvement.
- Transfer size cited for the Lesotho Child Grant Programme (Pellerano et al., 2014). Based on qualitative evidence, the authors note that for secondary education the transfer was too small to have any likely impact unless households were already able to meet most of their food requirements.

Test scores

Learning (measured through tests) is an important indicator to examine as it is essential to the long-term prospects of children, including human capital formation and empowerment. In theory, we might expect to see positive impacts of cash transfers on learning, especially since some cash transfers may be conditional and have the specific objective of increasing school attendance. If students attend school more regularly and attain higher levels of schooling, they may score higher in academic test scores than non-recipient children who are out of school or attend less regularly. This assumes that additional years of schooling increase test scores. Transfers may also trigger increases in household expenditure resulting in better food security and nutritional status of children, which in turn may also positively affect a child's cognitive ability and a child's efficiency of learning while in school in the long term. However, the ultimate impact of a cash transfer programme on learning outcomes will depend on a number of moderating factors relating to design and implementation (discussed below in more detail) and contextual factors, including baseline enrolment rate or additional supply-side interventions that improve the quality of schooling provided.

Reported learning indicators include tests that were specifically designed for the purpose of the evaluation, and administered at home by the study team or school-based tests, such as end of year exams. They also measured different individual subjects or an index measure combining different sets of subjects or tests. We therefore divided the test score indicators by test types: maths, language and composite test scores that are administered to school-age children.

A large number of the included studies assessed the impacts of cash transfer programmes on school participation, but only a few examined overall effects on learning outcomes (n=5).[75] Four studies reported overall impacts on maths, three studies reported on language test scores, and one on a composite score (see Table 7.4 to 7.6 at end of chapter for full summary results).

Two studies found a statistically significant effect on test scores, both of which referred to language test scores, one representing an improvement and one a decrease relative to non-beneficiaries. Akresh et al. (2013), evaluating the impacts of two different types of cash transfers on the Nahouri Cash Transfers Pilot Project in Burkina Faso, find no significant impact on achievement tests, except for a positive impact of CCTs on the reading section of the French test. The authors also report that in the sub-group analyses by gender, age and ability level, most coefficients are not significant.

One study found a negative statistically significant impact on test scores: Baez and Camacho (2011) find the overall impact of Colombia's Familias en Acción CCT programme on maths test scores to be statistically insignificant, while that of Spanish was negative and significant at the 10% level

75 Several studies assessed the impact of cash transfer programmes separately for girls or boys instead of reporting an overall effect. These are discussed in the section on impacts by gender.

(-0.05 standard deviation). The authors also found there to be no significant effect of differential performance between participant and non-participant children based on the composite test score. The authors, however, provide no explanation as to why they observe the lack of effect.

The three remaining studies only found non-significant impacts on test scores.

- In the study by Mo et al. (2013), evaluating the impact of the JHS-RCT (China) on maths test scores of students in grade seven in rural China, they find the point estimate to be very small and statistically insignificant.
- Benhassine et al. (2013) study the Tayssir pilot programme in Morocco and find a positive impact of the labelled cash transfer provided to fathers on standardised test scores (0.08), but this effect is not statistically significant in the overall sample (it is larger and significant for students already enrolled at baseline and for those from satellite school units).
- In the case of the Tanzanian Social Action Fund Programme, Evans et al. (2014) find that receiving transfers made children four percentage points more likely to be literate after 18–21 months. However, by the second follow-up survey (31–34 months) the impact is smaller (two percentage points) and becomes non-significant.

Cognitive development

Cognitive development outcomes in our review refer to indicators of information processing ability, intelligence, reasoning, language development and memory among pre-school and school-age children. There are a number of pathways through which cash transfers may impact child development. As in the case of the previous indicators, improvements may be explained by an income effect: the additional cash disposable to the household may allow parents to invest in a better home environment or to purchase goods that directly influence child development (i.e. more nutritious food, health care, books). A second mechanism may be that accompanying information campaigns or conditions that often form part of cash transfer programmes may induce behaviour change on the part of parents towards their children that could result in better child-rearing practices. Improved child development might be due to improved preferences of parents on how to raise a child.

Improvements in the cognitive abilities of children of pre-school age as a result of these investments may in turn have large effects on school entry, completion and achievement. At the same time, it is important to bear in mind that child development results from a dynamic interaction between biological, social and environmental factors, which makes it difficult to isolate the mechanisms through which cash transfers ultimately influence these outcomes.

The issue of whether and to what extent cash transfers improve child development has been studied only fairly recently and, therefore, as in the case of test scores, fewer evaluations report on this indicator. Most of the studies included did not report on just one overall effect; many reported on a diverse range of cognitive development outcomes, in several cases broken down subtests or by exposure to cash transfer treatments at different stages of development. For all outcomes, if not stated otherwise, positive and higher values correspond to better outcomes.

Of the eight studies that reported on cognitive development outcomes, five studies provided an overall effect estimate (as opposed to gender disaggregated).[76] Out of these, three studies found a statistically significant effect, all of which were improvements (these are reported in bold in Table 7.7). It is difficult to make comparisons of effect sizes, as such a wide variety of indicators are used, for different age groups of children, however, we do so where possible below.

For example, Macours et al. (2012) report on the effects of the Atención a Crisis conditional cash transfer randomised experiment in Nicaragua on an index of five cognitive and socio-emotional outcomes. As part of the programme, payments were made to mothers who were also subject to repeated information on the importance of health and education. Children in this

76 If an overall index measure was provided, this was extracted over individual tests.

group were aged six and under when they started receiving the transfers. After nine months in the programme, and two years after the programme had finished, the authors find a significant positive effect on the index of outcomes for beneficiary children of 0.12 standard deviations and 0.08 standard deviations respectively, suggesting that the programme effect did not fade over time. The authors argue that the programme appears to have resulted in behaviour change: beneficiary households increased expenditures on critical inputs into child development such as more nutrient-rich foods, provided more early stimulation to their children and made more use of preventative health care.

Tomassi et al. (2015) referred to the same dataset as Macours et al. (2012), but restricted the sample to household with only two 'natural' decision makers. Similarly to Macours et al. (2012), the authors find positive statistically significant results at both follow-ups for an index measure of five cognitive and behavioural outcomes. However, point estimates of the original paper are on average larger, which might be explained by the fact that larger and extended families benefited more from the programme than smaller families. Investigating the mechanisms which are more likely to explain the observed improvements in child development, the authors find that the results are largely explained by an income effect and changes in knowledge and child-rearing practices. Although not presented here, the authors find strong evidence that AAC had heterogeneous programme impacts with respect to the bargaining power of the mother at baseline (using a proxy, which is education difference). Stronger mothers at baseline were better able to use the new resources available and to invest them in their children. The authors therefore argue that CCTs may be effective as long as some initial conditions are satisfied, like a balancing power at the baseline favouring mothers.

Within Gilligan et al.'s (2013) evaluation of the WFP Karamoja cash transfer pilot in Uganda that provided food and cash transfers to households with children aged from 3–5 participating in Early Childhood Development (ECD) centres, the authors find differential impacts for different age groups and depending on the type of cognitive test administered. For children between 60–83 months of age, authors found almost no significant impacts of either the food or cash transfers on measures of cognitive outcomes, including the KABC-II, the sticker test of delayed gratification and the HTKS test of self-regulation. The authors conclude that either the transfers generally have no effects in this age range or that the instruments used for this age range were not sufficiently sensitive to detect changes. Conversely, for children aged 54–71 months, cash transfers caused significant increases in Mullen item and overall scores: in visual reception, in receptive language, in expressive language and in the total Mullen raw score (see Table 7.7). These findings are consistent with the authors' findings of significant positive impacts on children's food consumption, prevalence of anaemia and ECD participation, as well as on households' experience with ECD. As regards explanations for the fact that improvements were concentrated in age range of BICs 54–71 months at endline and not in older BICs, the authors note that it may be that the improvements in diet, anaemia status or stimulation from ECD centres have larger impacts on younger targeted children.

There were two studies in which no significant effect sizes were found for any measure of cognitive development, both of which evaluated the impact of the Bono de Desarrollo Humano unconditional cash transfer programme in Ecuador (Fernald and Hidrobo, 2011; Paxson and Schady, 2010).

Although not presented here, Fernald and Hidrobo (2011) find that while there were no significant effects of the programme on combining words and the IDHC-B language development test of the full sample, there was a statistically significant effect for infants and toddlers in rural areas on language development and ability to combine words. The authors suggest that this may be because of higher take-up in rural areas, or greater potential for impact of the educational elements of the programme due to lower initial schooling levels of mothers. Parents of children in rural areas were also more likely to have ensured that their children received vitamin A or iron supplementation and were more likely to have bought their child a toy, all potential mechanisms that could explain the positive effect. Finally, households in rural areas began receiving the transfers five months before urban areas and perhaps had more time to adjust or adapt to the programme. The authors also comment on the design and implementation features of the BDH compared to other cash transfer programmes in Latin America when trying to explain their

findings. For example, the BDH had the lowest cash transfer amount when compared with Mexico's Oportunidades or Nicaragua's Red de Protecion Social, and the BDH was considered to be conditional on health care and education requirements by only one quarter of the participants, and unconditional by the remainder of the participants.

Overall, the results on a positive impact of cash transfers on cognitive development outcomes are far from conclusive, which is perhaps to be expected. As described in the theory of change section, it is harder theoretically to link cash transfers to cognitive outcomes.

7.4 The impact of cash transfers on education indicators for women and girls

For the education indicators considered for this review, 20 studies reported sex-disaggregated outcomes. This relatively high proportion of studies is probably due to the fact that these indicators are generally measured at the individual level and that some of the programmes targeted cash transfers specifically at girls only (i.e. the Zomba Cash Transfer Programme in Malawi). The majority of these studies look at the impact on education indicators for girls versus boys. Two studies also reported on the impact by the sex of the household head. We summarise the findings below by the included education indicator. A full summary of results can be found in Table A.5.2.1 in Annex 5.

Sex of the beneficiary

School attendance

15 studies looked at disaggregated impacts on school attendance for girls versus boys or either girls or boys only. Of these, *12 studies reported a statistically significant impact for at least one school attendance measure for girls* either at primary or secondary school level (see Table A.5.2.1 in Annex 5 for a list of studies and results). For all but one study the impact was positive (negative in the case of a measure of school absenteeism).

The outlier is the study by Merttens et al. (2015) of the SAGE programme in Uganda. Consistent with the overall effect reported above, the study found a negative statistically significant impact on the proportion of girls aged 6–17 currently attending formal education for the Vulnerable Family Support Grant: the point estimate decreases by six percentage points for girls whereas the impact for boys is not significant. The authors do not elaborate on why they observe these differential effects for boys and girls, but refer to contextual factors that may have acted as general barriers to children attending school, including the belief of household members that children were too young to attend school or the need for the child to help with housework (Merttens et al., 2015).

Test scores (maths, language, composite)

Five studies looked at disaggregated impacts on test scores by gender and four reported impacts for girls. Two of these evaluated the Zomba Cash Transfer Programme in Malawi that provided cash transfers to households with school-age girls. Offers included separate transfers to the girls and their parents (Baird et al., 2011; 2013). One study each looked at Colombia's Familias en Acción CCT programme (Baez et al., 2011) and the Tayssir programme in Morocco (Benhassine et al., 2013). Only the two studies evaluating the Zomba Cash Transfer Programme found significant impact on test scores, both of them are positive. Findings are summarised below:

- Estimating the impact of the ZCTP in Malawi for girls aged 13–22, Baird et al. (2011) find that after two years of exposure girls increased English test scores by 0.14 standard deviation and maths test scores by 0.12 standard deviation (both statistically significant) in the CCT arm. Girls in the UCT arm, however, did not show a statistically significant improvement in test scores. The follow-up study by Baird et al. (2013), reporting on girls not in school when the programme started, found that two years of exposure to the programme increased English test scores by 0.13 standard deviation and maths test scores by 0.16 standard deviation, both of which are also statistically significant. Baird et al. (2011) also examine heterogeneity of

programme impact using an indicator of whether a girl was 16 years of age or older (the legal age of marriage stood at 16 in Malawi by late 2009). Interestingly, they find that the advantage in English test scores in the CCT arm disappears among girls aged 16 or above at baseline (coefficient is not significant anymore), whereas the advantage the UCT arm has in preventing marriages and pregnancies is substantially larger among older teenagers.

- A study by Baez and Camacho (2011) reports impacts on test scores in maths, language and a composite test disaggregated for boys and girls. As for the overall effect, the impact on learning outcomes shows mostly no statistical impacts in test scores for either girls or boys across different model specifications.
- Benhassine et al. (2013) compared different design variants as part of the Tayssir programme in Morocco that provided payments to parents of primary school-age children (aged 6–15). As for the overall effect, the impact of the labelled transfer provided to fathers showed no significant effect for boys or girls on maths test scores (summary index).

Cognitive development

Four studies assessed disaggregated impacts on cognitive scores by gender and four reported impacts for girls. Measures of cognitive skills varied between studies and included versions of Raven's Coloured Progressive Matrices (Baird et al., 2011; 2013), Woodcock-Johnson-Muñoz III tests, the MacArthur Communicative Development Inventories and different versions of the Peabody Picture Vocabulary Test (Gertler et al., 2004). Three of the four studies found positive and statistically significant effects among girls (Baird et al., 2011; 2013; Paxson et al., 2010; Gertler et al., 2004):

- For attendance, maths and English test scores, Baird et al. (2011) find that after two years of exposure, girls increased cognitive scores of a version of the Raven's Coloured Progressive Matrices (0.17 standard deviation; $p<0.01$) in the CCT arm of the Zomba Cash Transfer Programme in Malawi. Girls in the UCT arm, however, did not show a statistically significant improvement. The follow-up study by Baird et al. (2013), looking at girls not in school when the programme started (baseline dropouts), found that two years of exposure to the programme affected cognitive scores by 0.14 standard deviation ($p<0.05$). Overall, the authors conclude that the CCT arm that required attendance to receive the monthly cash transfer had a significant advantage in terms of schooling outcomes over the UCT arm.
- Gertler and Fernald (2004) estimate how investments in health and nutrition as part of Oportunidades that began during the prenatal period impacted child development indicators of children aged from 3–6 (pre-school age). The authors measure cognitive development using the Woodcock-Johnson-Muñoz III tests, the MacArthur Communicative Development Inventories, and the Spanish version of the Peabody Picture Vocabulary Test, the Test de Vocabulario en Imágenes Peabody. Although the authors find large impacts of the programme motor development in both boys and girls, and an impact on socio-emotional development in girls, they find little evidence of impact on cognitive development of boys or girls. Only one of the 12 coefficients is significant (see Table A.5.1.1 in Annex 5). Explanations put forward by the authors include that, while the brain may be more prepared for cognitive development due to the better nutrition, there may be a lack of necessary stimulation to develop cognitive skills provided by parents. Oportunidades might therefore consider including teaching skills to parents or introduce more intensive activities to promote child stimulation.
- Paxson and Schady (2010) found a statistically significant positive effect of the Bono de Desarrollo Humano programme's cash transfers on the physical, cognitive and socio-emotional development of girls (0.24 standard deviaton $p<0.05$), but not on boys.

Sex of the household head

School attendance

Two papers looked at the impact of a conditional cash transfer on school attendance according to the sex of the household head (Dammert, 2008; World Bank, 2011):

- Dammert (2008) considers the impact of the Red de Protección Social (RPS) programme in Nicaragua and finds that children living in a male-headed household experience a smaller impact of the programme on school attendance. Estimates suggest that the RPS programme increased school attendance by 17 percentage points (for children living in female-headed households) compared to 14 percentage points for children living in male-headed households in 2002; both coefficients are significant.
- In contrast, evaluating the Pilot Program Keluarga Harapan (PKH) in Indonesia, the authors find that it was only for male-headed households that the transfer resulted in a significant positive impact on the number of hours spent in school by all children (both age ranges reported). The effect is not statistically significant for female-headed households (World Bank, 2011). In addition, the transfers showed no statistically significant impacts on regular primary and secondary school attendance, either for male- or female-headed households. Possible explanations for this observed impact on the number of days spent in school proposed by the authors relate to the different opportunity costs of schooling and labour faced by different types of families: female-headed households often lack a second wage earner, and therefore the cost of sending a child to school instead of working may be higher than for male-headed households.

7.5 The role of cash transfer design and implementation features

A total of 15 studies shed light on the role of design and implementation features on the education outcomes reviewed. Overall, the one study looking at transferring cash to males versus females finds no impact on the schooling outcomes, and little or no evidence is found to show a strong effect of increasing transfer amounts on outcomes. However, a few studies do find the length of exposure and cumulative cash transfers received to have important effects on cognitive development and years of education. Similarly, conditioning transfers on educational outcomes does appear to have a differential impact, though evidence was also found that UCTs which are strongly labelled as being for educational purposes can also be more effective than unconditional transfers without such messaging. The full table of results can be found in Table 5.2.2 in Annex 5.

Main recipient

Only one study explicitly tests the differential impact of transferring money to women versus men. Comparing across educational transfers being delivered to mothers or fathers of children aged 6–12, Benhassine et al. (2013) find no significant difference between the two in terms of school attendance, enrolment or performance in a standardised maths test.

Transfer amount, timing and frequency

Four papers explicitly test the impact of varying transfer amounts, finding limited conclusive evidence that increases in transfer size lead to greater impacts on educational outcomes. The main exceptions were for the UCT branch of Malawi's ZCTP and findings by Manley et al. (2015) that higher transfer amounts led to improvements in cognitive development outcomes in PROGRESA/Oportunidades.

- Esteva (2012) isolates the effects of increases in transfer size, taking advantage of discrete changes for the educational cash transfers specified in PROGRESA's rules. cash transfer increases estimated for two comparable groups were equal to 158 and 344 Mexican pesos during pregnancy and first year of life, but little conclusive evidence of differential impacts on medium-term physical, cognitive and motor skill developments were found.
- It is helpful to set these findings against another study of PROGRESA/Oportunidades, which did find higher transfer amounts to be associated with improvements on the cognitive and verbal Wechsler Abbreviated Scale of Intelligence (WASI) scores (Manley et al., 2015). Interestingly, this second study also investigates the effects of 18 additional months as a recipient, and finds that higher transfer sizes result in stronger effects than additional exposure for all outcomes except for a strengths and difficulties questionnaire.

- Filmer and Schady (2011), basing their findings on a regression discontinuity design distributing varying transfer amounts for Cambodia's CESSP programme, find that the impact on attendance of an additional US$15 is modest; between one and three percentage points, and is generally not significant at conventional levels. It should be noted, however, that the base transfer of US$45 was equivalent to just 2% of the consumption of the median recipient household in Cambodia, which is particularly low by international standards.
- Analysing heterogeneity in programme impacts by transfer amounts for Malawi's ZCTP, Baird et al. (2011) show that increasing transfer amounts had no effect on enrolment, attendance or performance for the CCT branch (where the minimum total transfer amount offered to the household, US$5 per month, seems to be responsible for the entire programme impact), while outcomes did vary with increased transfer size in the UCT arm: enrolment rates increased but performance in test scores seemed to suffer. One possible interpretation of this is that transfer sizes may matter more in the absence of conditions, which does fit with the idea that UCTs depend on an income effect, while CCTs exert an additional price effect through the conditions, as mentioned in the conceptual framework chapter.

Two papers offer some insight into the role of the timing of transfers, offering some evidence that tying the transfer schedule to critical moments of the school year decision cycle can have an impact, especially on enrolment.

- Barrera-Osorio et al. (2008) compare a standard CCT with a treatment arm that postpones a bulk of the cash transfer due to good attendance to just before children have to re-enrol, piloted for Bogota's SCAE, and find that changing the timing of payments does not change attendance rates relative to the basic treatment, but significantly increases enrolment rates at secondary and tertiary levels (by 3.6 and 3.3 percentage points respectively).
- Though not explicitly designed to test the hypothesis of the impact of transfer timing on ultimate outcomes, Akresh et al. (2013) shed light on this topic by noting that their results 'show no impact of the conditional or unconditional transfers at round two for school year 2008-2009, the program's first year, because the transfers were delivered too late in that school year. However, the results show significant impacts of transfers at round three for school year 2009-2010, when the transfers were delivered on time'.

Length of exposure

Nine papers offer insights into the effect of increasing the treatment spell for beneficiary households, though few explicitly test the differential impact of longer exposure to the programme. Overall, there is little evidence of increased attendance due to higher exposure, though one study does find longer exposure in Colombia's Familias en Acción to be associated with more years of education (Villa, 2014). There also appears to be little evidence of any impacts of longer exposure on language, maths or cognitive development, except where this is combined with eligibility for higher transfers (i.e. higher cumulative transfers).

Attendance

- Perova and Vakis (2012) find that being a beneficiary in Peru's Juntos programme for two years or longer compared to peers who participated in the programme for under one year leads to significantly higher enrolment rates. Although, in the case of attendance, there is no strong evidence of differences in the impacts depending on treatment spell duration.
- Reporting on the TSAF (Tanzania), Evans et al. (2014) find that after 31–34 months there were no statistically significant impacts on the likelihood that children aged 0–18 were enrolled in school, missed school or self-declared as literate (compared to initial significant impacts after 18–21 months). The authors hypothesise this may be due to changes in perceptions of how rigorously conditions were imposed, or to schools becoming increasingly crowded in treatment communities, creating disincentives for attendance.
- Villa (2014) also provides interesting insights into the effect of higher elapsed proportions of the maximum length of exposure to Colombia's Familias en Acción. Drawing on a design feature that meant that children were eligible for the transfers until they reached the age of

17, he finds higher proportions of exposure to be highly significant in explaining the years of education children receive for those who were enrolled at seven years old, and for there to be a difference of 4.4 years between those that are most and least exposed. The study also finds a form of threshold effect, with the number of years of education increasing at a faster rate after households have benefited from 80% of their maximum length of exposure.

Language and maths

- In the case of the TSAF (Tanzania), Evans et al. (2014) find that treatment was associated with children being four percentage points more likely to be literate after 18–21 months. However, by the second follow-up survey (31–34 months) the impact was smaller, at just two percentage points, and became non-significant, though potential explanations are not discussed.
- Behrman et al. (2009) find no significant effects on reading, written language or maths tests arising as a result of an extra 18 months as a PROGRESA/Oportunidades beneficiary. By contrast, Fernald et al. (2008) look at the effect of cumulative cash transfers in the same programme, which in effect represents a combination of the length of duration and the size of transfer (with families eligible for greater transfers with more children). They find that a doubling of cumulative cash transfers from 7,500 pesos to 15,000 pesos was associated with a significant increase in the Peabody score test of 0.18. This may suggest that while a longer duration alone may be insufficient, longer duration with a higher transfer eligibility does result in significant effects.

Cognitive development

- In the same study by Fernald et al. (2008), estimating the effect of cumulative cash transfers, they find significant effects of doubling cumulative cash transfers on long- and short-term memory and visual integration for children aged 36–68 months. In a follow-up study, Fernald et al. (2009) test both the effect of cumulative cash transfers (combination of duration and transfer sizes), as well as simple duration of exposure, and find that, whereas cumulative transfers resulted in significant effects in improving cognitive and verbal assessment scores after 10 years, the effect of an additional 18 months had no such significant effect. These findings suggest that simply increasing duration in itself may not have had differential effects, but the combination of a longer exposure and higher transfer eligibility did.
- Esteva (2012) finds 'weak evidence of medium-term effects on pre-school children's cognitive and motor skill development for exposure to PROGRESA during early stages of life', with the programme unable to correct considerable initial disadvantages of children born in poor settings. Specifically, no advantage of being born in an early-treatment locality (longer exposure to health care and higher amounts) or being exposed to the programme during all in utero development is found in most of the dimensions analysed, except for a 14 percentage point increase in the log of long-term memory score and a *reduction* of 20 percentage points in a visual spatial integration score. The use of a novel methodology by Manley et al. (2015) seems to confirm low marginal effects of 18 additional months on the same programme.

Conditionality

Three cash transfer experiments in sub-Saharan Africa compare conditional versus unconditional cash transfers, two of which find higher impacts on educational outcomes for CCTs compared to UCTs and one of which finds no differential impact, but where the UCT comparison is a 'labelled' transfer, raising the important question over the extent to which full blown conditions with monitoring and enforcement (and associated costs) are required.

- The evaluation of Morocco's Tayssir pilot programme (Benhassine et al., 2013), in which transfers were not conditioned on school participation but school enrolment was strongly encouraged (i.e. a 'labelled' Cash Transfer – LCT),[77] found that 'explicitly conditioning transfers on attendance if anything decreased their impact in the context of this program, particularly on re-enrolment of children who had initially dropped out, and generally on children with lower probability to re-enrol or stay in school'. For example, the effects on

77 For example, enrolment for Tayssir was done at schools and by headmasters, with an effort to mobilize all children, even those currently not enrolled.

school participation[78] were '2 percentage points higher (significantly so) under the LCT than under the CCT program', with results being driven primarily by girls. Interestingly, moreover, while both point estimates for impacts on maths scores for LCT and CCT were insignificant, the difference between CCT and LCT was significant at the 5% significance level (with the LCT faring better). This evidence leads the authors to suggest that 'cash transfer programs may work in part by changing how parents perceive education'.

- In Burkina Faso, the NCTPP was designed to compare a UCT to a CCT conditional on enrolment. Akresh et al. (2013) find no significant difference between the UCT and the CCT on enrolment, though the CCT outperformed the UCT on attendance. Importantly, moreover, they find that CCTs led to larger impacts than UCTs among 'marginal children' who are initially less likely to go to school: girls, younger children and lower ability children.
- Similarly, based on an experiment in Malawi comparing a CCT to a UCT, Baird et al. (2011) find that conditioning cash transfers on school attendance increased the effectiveness of the programme at keeping adolescent girls in school.[79] For example, although drop-out rates declined in both treatment arms, the effect in the UCT arm is 43% of that in the CCT arm. Moreover, the CCT outperformed the UCT when measuring impacts on cognitive ability, mathematics and English reading comprehension (with difference in programme impacts between the two treatment arms significant for English reading comprehension).

A further programme from which evidence is found on conditionalities is the CSAE in Colombia. Barrera-Osorio et al. (2008) evaluate variations of the CSAE which provide insights into the role of conditionality and timing of transfer by comparing three treatments: a basic CCT treatment based on school attendance, a 'savings treatment' that postpones a bulk of the cash transfer due to good attendance to just before children have to re-enrol, and a 'tertiary treatment' where some of the transfers are conditional on students' graduation and tertiary enrolment rather than attendance. The authors find that the type of incentive mattered significantly: changing the timing of the payments as part of the savings treatment did not change attendance rates relative to the basic treatment, but significantly increased enrolment rates at both the secondary and tertiary levels; the basic and savings treatments increased attendance in San Cristóbal by 3.3 and 2.8 percentage points respectively, both estimates are significant at the 1% level. Providing incentives around graduation rather than just attendance is shown to be particularly effective, increasing attendance by five percentage points. Students who received the savings and tertiary treatments were also significantly more likely to have re-enrolled in school than those who did not receive a treatment, by 3.6% and 3.3% respectively.

Targeting

Only one of the studies reviewed – the midline evaluation of Uganda's SAGE programme by Merttens et al. (2015) – was found to provide insights on the differential impacts of different targeting mechanisms. For Uganda's SAGE, one treatment arm – the Senior Citizen Grant (SCG) – used age to determine eligibility targeting those aged 60 or 65 and above, depending on the region. Another treatment arm – the Vulnerable Family Support Grant (VFSG) – targeted on the basis of a composite index based on demographic indicators of vulnerability. The study finds a small reduction (three percentage points) in the proportion of school-age children attending formal education among those targeted on the basis of the vulnerability index, which is driven by a greater increase in the proportion of girls attending school within the control group. However, no significant changes were estimated among households targeted on the basis of old age and the differences between the two targeted groups are not explained.

78 Having attended school at least once in the last month of the programme (year two).

79 The UCT however outperformed the CCT at averting teen pregnancy and marriage. It should also be noted that the previous version of this same paper found no significant differences.

Complementary interventions and supply-side services

Two papers aim to measure the differential impact on education of complementary activities, both referring to the Atención a Crisis programme in Nicaragua that distributed cash and childcare information on households with children up to the age of five. The programme randomised three treatment variations: (1) a *basic cash transfer package* where households with children up to the age of five received the transfer every two months conditional on regular preventative health check-ups; (2) a *training package*, whereby households received the same basic cash transfer and were also offered a scholarship to allow one household member to choose among a number of vocational training courses; and (3) a *lump-sum package*, in addition to the basic transfer, to start a small non-agricultural activity. The lump sum was conditional on the household developing a business development plan. All beneficiaries, regardless of the treatment, were also exposed to repeated information and communication on the importance of varied diets, health and education.

- Macours et al. (2012) find no evidence of better child development outcomes (including cognitive and socio-emotional outcomes) among households that received a lump-sum payment, relative to those that only received the basic cash transfer treatment, despite effectively higher transfer levels. The authors note that the lack of effect 'cannot easily be explained by other [potentially expected] changes that could have had a deleterious effect on child development'. For example, there was no evidence that among lump-sum recipients the mothers spent less time with their children, were less likely to read or tell stories or had poorer mental health compared to those that received the basic treatment.
- In an earlier paper that did not explicitly aim to measure the differential impact on education of complementary activities to cash transfers, Macours and Vakis (2009) found largely similar impacts on attendance arising from all three treatment variations in Atención a Crisis.

7.6 Policy implications

Overall, the evidence analysed in this review confirms that cash transfers can impact access to education in the short term by removing the direct and indirect financial barriers to education. However, a less clear-cut pattern of impact was found for learning outcomes (as measured by test scores) and cognitive development outcomes (information processing ability, intelligence, reasoning, language development and memory), partly as these result from a dynamic interaction between biological, social and environmental factors, including the ultimate quality of services provided.

The review also highlighted several findings that could have important policy implications, especially when analysing the mediating role of programme design and implementation features on impacts.

First, conditionality appears to have an important role in mediating impact for access outcomes (increasing marginal effects for enrolment and attendance), but only to the extent it is perceived as such by recipients. For example, cash transfers where conditionality was applied on paper but not monitored, enforced or understood by recipients ultimately had lower marginal effects than equivalent UCTs that were strongly labelled as being aimed at human development outcomes (through the name of the programme, associated messaging and potentially transfer modality). For example, Morocco's Tayssir programme UCT experiment branch was transferred through schools, and this had an important 'labelling' role in affecting parents' perceptions of its intended use (Benhassine et al., 2013). The type of conditionality could also play a role, with one programme evaluation in Colombia suggesting that incentives for graduation and matriculation can be more effective in increasing enrolment and attendance than the widely adopted conditionality on attendance (Barrera-Osorio et al., 2008).

Second – and intuitively – marginal effects were often highest where overall rates at baseline were lowest (more room for improvement). This has implications for targeting design, whereby a programme aiming to have a strong impact on enrolment or attendance, for example, may choose to target specific areas or categories of children least likely to be in school/more likely to drop out: children transitioning to secondary or tertiary schooling, children with disabilities, potentially girls (depending on social norms). This also means that impacts for primary school-age children are generally smaller and less significant, given that baseline values are generally higher for this age group.

Third, there appears to be some emerging evidence that increases in transfer size can lead to greater impacts on educational outcomes, including cognitive development (Manley et al., 2015; Baird et al., 2011), though findings were not found consistently across all programmes, raising questions over how to ensure that transfer increases do lead to improvements. Nevertheless, a number of studies reviewed also highlighted that small transfer sizes may have been a reason for observing limited impacts and two studies found that higher cumulative transfers (a combination of longer exposure and higher transfers) did have significant impacts on language and cognitive development scores (Fernald et al., 2008; Fernald et al., 2009). This is partially in line with findings presented within much of the qualitative research on this topic, and with Saavedra and Garcia (2012), who find larger primary and secondary enrolment effects for programmes with more generous transfers. More attention should also be paid to the role of the timing of transfers, as two papers within this review offered some (mostly anecdotal) evidence that tying the transfer schedule to critical moments of the school-year decision cycle can have an impact, especially on enrolment.

Fourth, and critically, the fact that the evidence base is not sufficient to make any generalisations on the impacts of cash transfers on ultimate outcomes such as learning (as measured by test scores) and cognitive development is a finding in itself. This is partly due to the nature of the selected indicators, which have been measured in a wide variety of different ways, making it impossible to conclusively compare effect sizes. It is also due to the ultimate theory of change for these outcome areas, which are affected by such a wide variety of mediating factors (e.g. children's nutrition, rearing practices, parents' human capital, quality of service delivery, etc.) that pinning down the linear impact of additional cash is close to impossible. For policy-makers, the implication could be the need to address this problem on several complementary fronts, recognising that cash transfers alone are not a silver bullet. Best practice internationally has been to complement cash transfer delivery with a wide variety of other interventions including providing nutritional support, educational sessions focused on child-rearing/nutrition, and supply-side grants for schools, to name some. More research isolating the marginal impacts of these complementary interventions is needed. Within this, it will be important from a policy perspective to keep in mind the cost implications of different transfer designs, to ensure that any additional benefit arising from such changes is not outweighed by associated costs.

Summary tables

Table 7.3: Summary of results for overall cash transfer effects on school attendance

#	Study	Programme	Variable and treatment population (e.g. age of child)	Effect	Measure of change	Significance	Details/explanation
1	Akresh et al. (2013)	NCTPP (Burkina Faso)	Percentage of school days the child attended during the entire academic year (school roster)	**0.134**	Percentage	1%	CCT, children aged 7–15, after 2 years
		NCTPP (Burkina Faso)	Percentage of school days the child attended during the entire academic year (school roster)	0.067	Percentage	NS	UCT, children aged 7–15, after 2 years
2	AIR (2014)	ZCGP (Zambia)	Full attendance prior week (%)	0.01	Percentage	NS	UCT, after 36 months, children aged 4–7
		ZCGP (Zambia)	Number of days in attendance prior week (0–5)	0.25	Number of days	NS	UCT, after 36 months, children aged 4–7
		ZCGP (Zambia)	Days attended prior week if enrolled	0.05	Number of days	NS	UCT, after 36 months, children aged 4–7
		ZCGP (Zambia)	Full attendance prior week (%)	0.032	Percentage	NS	UCT, after 36 months, children aged 7–14
		ZCGP (Zambia)	Number of days in attendance prior week (0–5)	0.249	Number of days	NS	UCT, after 36 months, children aged 7–14
		ZCGP (Zambia)	Days attended prior week if enrolled	0.113	Number of days	NS	UCT, after 36 months, children aged 7–14
		ZCGP (Zambia)	Full attendance prior week (%)	-0.005	Percentage	NS	UCT, after 36 months, children aged 15–17
		ZCGP (Zambia)	Number of days in attendance prior week (0–5)	-0.035	Number of days	NS	UCT, after 36 months, children aged 15–17
		ZCGP (Zambia)	Days attended prior week if enrolled	0.098	Number of days	NS	UCT, after 36 months, children aged 15–17

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Table 7.3: Summary of results for overall cash transfer effects on school attendance continued

#	Study	Programme	Variable and treatment population (e.g. age of child)	Effect	Measure of change	Significance	Details/explanation
3	Barrera-Osorio et al. (2008)	CSAE (Colombia)	Verified attendance at school	**0.033**	Percentage	1%	T1= Basic CCT, San Cristóbal
		CSAE (Colombia)	Verified attendance at school	**0.028**	Percentage	1%	T2= Savings CCT, San Cristóbal
		CSAE (Colombia)	Verified attendance at school	0.009	Percentage	NS	T1= Basic CCT, Suba, grades 6–8
		CSAE (Colombia)	Verified attendance at school	**0.05**	Percentage	1%	T3= Tertiary CCT, Suba, grades 9–11
4	Benhassine et al. (2013)	Tayssir (Morocco)	Attendance rate during surprise school visits among those enrolled (School visits)	0.007	Percentage	NS	Labelled cash transfer, after 2 years, administered to one child per household aged 6–12
		Tayssir (Morocco)	Attending School by end of year 2, among those 6–15 at baseline (Household survey)	**0.74**	Percentage	1%	Labelled cash transfer, after 2 years, administered to one child per household aged 6–12
		Tayssir (Morocco)	Attending school by end of year 2 if had dropped out at any time before baseline (Household survey)	**0.121**	Percentage	1%	Labelled cash transfer, after 2 years, administered to one child per household aged 6–12
5	Cheema et al. (2014)	BISP (Pakistan)	Proportion of children aged 5–12 currently attending school	0.0318	Percentage point	NS	
6	Covarrubias et al. (2012)	SCTP (Malawi)	School attendance	-0.025	Percentage	NS	UCT
		SCTP (Malawi)	Days of school missed per month (absenteeism)	**-0.721**	Days of school missed per month	Not clear at what level	UCT
7	Evans et al. (2014)	TSAF (Tanzania)	Ever attended school	**0.04**	Percentage	5%	CCT, children aged 0–18 years, after 31–34 months
		TSAF (Tanzania)	Missed school last week if enrolled due to personal reasons (absenteeism)	0.02	Percentage	NS	CCT, children aged 0–18 years, after 31–34 months
		TSAF (Tanzania)	Took national exam-Standard IV+	0.02	Percentage	NS	CCT, children aged 0–18 years, after 31–34 months
8	Ferré and Sharif (2014)	Shombhob (Bangladesh)	Number of days in school over past 2 weeks	0.511	Number of days	NS	CCT, children aged 6–15, after 13 months
9	Filmer and Schady (2011)	CSP (Cambodia)	Child's presence at school during unannounced visit	**0.171**	Percentage	5%	CCT, Fourth Follow Up – June 2007, US$45 scholarship, Secondary School students
10	Handa et al. (2014)	LEAP (Ghana)	Whether a child missed any days of school in the reference period (absenteeism)	**-0.08**	Percentage Points	5%	UCT, Children aged 5–17
		LEAP (Ghana)	Whether a child did not attend any school in the last week (Absenteeism)	**-0.05**	Percentage Points	5%	UCT, Children aged 5–17
11	Kassouf and de Oliveira (2012)	BPC (Brazil)	Ever attended school	-0.1151	Not clear	NS	UCT, Children aged 10–15 ears
12	Macours and Vakis (2009)	Atención a Crisis (Nicaragua)	Attending school	**0.05**	Percentage	1%	children aged 7–18, after 9 months
		Atención a Crisis (Nicaragua)	Number of days absent from school (absenteeism)	**-1.352**	Percentage	1%	children aged 7–18, after 9 months

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Table 7.3: Summary of results for overall cash transfer effects on school attendance continued

#	Study	Programme	Variable and treatment population (e.g. age of child)	Effect	Measure of change	Significance	Details/explanation
13	Maluccio and Flores (2005)	RPS (Nicaragua)	Current attendance (if child indicated she/he was still enrolled and had missed three or fewer days in the past month – or more because of illness)	**0.14**	Percentage	10%	After two years, age 7 years
		RPS (Nicaragua)	Current attendance (if child indicated she/he was still enrolled and had missed three or fewer days in the past month – or more because of illness)	**0.28**	Percentage	10%	After two years, age 8 years
		RPS (Nicaragua)	Current attendance (if child indicated she/he was still enrolled and had missed three or fewer days in the past month – or more because of illness)	**0.29**	Percentage	10%	After two years, age 9 years
		RPS (Nicaragua)	Current attendance (if child indicated she/he was still enrolled and had missed three or fewer days in the past month – or more because of illness)	**0.16**	Percentage	10%	After two years, age 1 years
		RPS (Nicaragua)	Current attendance (if child indicated she/he was still enrolled and had missed three or fewer days in the past month – or more because of illness)	**0.17**	Percentage	10%	After two years, age 11 years
		RPS (Nicaragua)	Current attendance (if child indicated she/he was still enrolled and had missed three or fewer days in the past month – or more because of illness)	0.10	Percentage	NS	After two years, age 12years
		RPS (Nicaragua)	Current attendance (if child indicated she/he was still enrolled and had missed three or fewer days in the past month – or more because of illness)	**0.32**	Percentage	10%	After two years, age 13 years
14	Merttens et al. (2013)	HSNP (Kenya)	Proportion of children currently attending school	-0.059	Percentage	NS	UCT, after three years, children aged 6–17
		HSNP (Kenya)	Average number of days absent from school in the last 12 months (Absenteeism)	-1.047	Number of days absent	NS	UCT, after three years, children aged 6–17
15	Merttens et al. (2015)	SAGE (SCG) (Uganda)	Proportion of children currently attending formal education	-0.004	Percentage Points	NS	Children aged 6–17, after one year
		SAGE (VFSG) (Uganda)	Proportion of children currently attending formal education	**-0.034**	Percentage Points	10%	Children aged 6–17, after one year
		SAGE (SCG) (Uganda)	Mean number of days missed in last 30 scheduled school days (absenteeism)	0.14	Mean number of days missed in last 30 scheduled days	NS	Children aged 6–17, after one year
		SAGE (VFSG) (Uganda)	Mean number of days missed in last 30 scheduled school days (absenteeism)	-0.36	Mean number of days missed in last 30 scheduled days	NS	Children aged 6–17, after one year
16	Miller and Tsoka (2012)	SCTP (Malawi)	Mean number of days absent per month (absenteeism)	**-1**	Days per week	1%	UCT, Students aged 6–18
17	Pellerano et al. (2014)	LCGP (Lesotho)	Proportion of pupils 6–19 who missed school in the 30 days prior to the survey – self-reported (absenteeism)	0.351	Percentage	NS	UCT, after two years, children aged 6–19
18	Perova and Vakis (2012)	Juntos (Peru)	Currently attending school, conditional on registration	**0.25**	Percentage	1%	CCT, after 5 years, children aged 6–14
19	Seidenfeld and Handa (2011)	CTP (Zambia)	Missed two or more days in last week (Absenteeism)	-0.025	Percentage	NS	UCT, children aged 6–16
20	World Bank (2011)	PKH (Indonesia)	Regular primary school attendance (>85%)	0.009	Percentage point	NS	CCT, children aged 7–12
		PKH (Indonesia)	Hours in school last week	**0.319**	Hours spent in school last week	10%	CCT, children aged 7–12
		PKH (Indonesia)	Regular junior secondary school attendance school (>85%)	0.014	Percentage point	NS	CCT, children aged 13–15
		PKH (Indonesia)	Hours in school last week	**0.638**	Hours spent in school last week	5%	CCT, children aged 13–15

Notes: Results presented are overall results reported and do not include those disaggregated by gender or showing the effect of variations in design features. Figures in bold indicate statistically significant results. NS means the study did not find a statistically significant result, typically up to the 10% significance level.

Table 7.4 Summary of results for overall cash transfer effect on Maths Test Scores

#	Study	Programme	Variable and treatment population	Effect	Measure of change	Significance	Details/explanation
Maths Test Scores							
1	Akresh et al. (2013)	NCTPP (Burkina Faso)	Standardised maths test score	-0.083	Change in z-score	NS	UCT, after 2 years
		NCTPP (Burkina Faso)	Standardised maths test score	0.051	Change in z-score	NS	CCT, after 2 years
2	Baez and Camacho (2011)	Familias en Acción (Colombia)	Standardised maths test score (Icfes test)[80],[81]	-0.015	Change in Standard deviation	NS	CCT
3	Benhassine et al. (2013)	Tayssir (Morocco)	Basic Arithmetic test – Summary Index (Based on ASER test developed by Pratham),	0.081	Change in Score	NS	Labelled cash transfer, after 2 years, administered to one child per household aged 6–12
4	Mo et al. (2013)	JHS-RCT (China)	Maths Test Score	0.01	Change in Standard deviation	NS	CCT, after one year, grade 7 high school students

Table 7.5 Summary of results for overall cash transfer effect on language test scores

#	Study	Programme	Variable and treatment population	Effect	Measure of change	Significance	Details/ explanation
Language Test Scores							
1	Akresh et al. (2013)	NCTPP (Burkina Faso)	Standardised French Test Score (Overall)	0.069	Change in z-score	NS	CCT, after 2 years
		NCTPP (Burkina Faso)	Standardised French Test Score (reading subsection)	**0.196**	Change in z-score	5%	CCT, after 2 years
		NCTPP (Burkina Faso)	Standardised French Test Score (Overall)	-0.13	Change in z-score	NS	UCT, after 2 years
		NCTPP (Burkina Faso)	Standardised French Test Score (reading subsection)	0.003	Change in z-score	NS	UCT, after 2 years
2	Baez and Camacho (2011)	Familias en Acción (Colombia)	Spanish test score (Icfes test)[82]	**-0.05**	Change in standard deviation	10%	CCT
3	Evans et al. (2014)	TSAF (Tanzania)	Literate (self-reported)	0.02	Change in percentage	NS	CCT, children aged 0–18 years, after 31–34 months

Table 7.6 Summary of results for overall cash transfer effect on Composite Test Scores

#	Study	Programme	Variable and treatment population	Effect	Measure of change	Significance	Details/ explanation
Composite Test Scores							
1	Baez and Camacho (2011)	Familias en Acción (Colombia)	Composite test score in various subjects (Icfes test)[83]	-0.025	Change in Standard Deviation	NS	CCT

Notes: Results presented are overall results reported and do not include those disaggregated by gender or showing the effect of variations in design features. Figures in bold indicate statistically significant results. NS means the study did not find a statistically significant result, typically up to the 10% significance level

80 Unit of observation is children (enrolled or not in school) aged 18 or below when they joined the programme and who, based on their school attainment at the pre-programme time, could have achieved grade 11 between 2003 and 2009, and the number of years needed to complete high school was lower than the number of years of treatment.

81 This exam is a nationally recognised and standardised test that is administered prior to graduation from high school and mandatory for entrance to higher education (Baez et al., 2011: 13)

82 Unit of observation is children (enrolled or not in school) aged 18 or below when they joined the programme and who, based on their school attainment at the pre-programme time, could have achieved grade 11 between 2003 and 2009, and the number of years needed to complete high school was lower than the number of years of treatment.

83 Overall scores of Icfes test. The exam is a standardised test that assesses the academic achievement of students in various subjects such as mathematics, language, biology, chemistry, physics, history, geography (Baez et al., 2011: 14)

Table 7.7 Summary of results for overall cash transfer effect on cognitive development

#	Study	Programme	Variable and treatment population (e.g. age of child)	Effect	Measure of change	Significance	Details/explanation
1	Fernald and Hidrobo (2011)	BDH (Ecuador)	Language development indicator (IDHC-B score)[84] children aged 12–35 months	2.43	Change in score	NS	UCT, effect after 3 years,
		BDH (Ecuador)	Child frequently/sometimes combines two or more words, children aged 12–35 months	0.08	Probability	NS	CCT, effect after 4 years,
2	Macours et al. (2012)	Atención a Crisis (Nicaragua)	Cognitive and socio-emotional outcomes index (comprised of six different indicators)	**0.0827**	Change in standard deviation	1%	CCT, effect 2 years after programme finished. Averaged across three different CCT treatment arms
3	Gilligan et al. (2013)	KWFP-cash transfer (Uganda)	Kaufman Assessment Battery for Children (KABC II) total raw test score, children aged 60–83 months	0.774	Change in score	NS	CCT, effect after approx. 18 months,
		KWFP-cash transfer (Uganda)	Mullen cognitive assessment tests (visual reception, fine motor skills, receptive language and expressive language), children aged 54–71 months	**3.208**	Change in score	10%	CCT, effect after approx. 18 months,
4	Paxson and Schady (2010)	BDH (Ecuador)	Cognitive and behavioural combined index (includes scores on the TVIP test and three tests from the Woodcock-Johnson-Műnoz battery assessment), children aged 3–7	0.067	Change in standard deviation	NS	CCT, effects between 12 and 18 months after the beginning of the programme,
5	Tommasi (2015)	Atención a Crisis (Nicaragua)	Index of five cognitive and behavioural outcomes, children aged 36 months or older	**0.074**	Change in standard deviation	10%	Effect 18 months after the programme had ended

Notes: Results presented are overall results reported and do not include those disaggregated by gender or showing the effect of variations in design features. Figures in bold indicate statistically significant results. NS means the study did not find a statistically significant result, typically up to the 10% significance level.

84 IDHC-B – a child's score on the language development indicator Fundación MacArthur Inventorio del Desarrollo de Habilidades Comunicativas. The IDHC-B assessment measures the early language skills of children aged between 12–35 months using parental report. The Spanish long-form version of this measure was adapted.

Chapter 8

The impact of cash transfers on health and nutrition

Box 8.1: Summary of evidence for health and nutrition outcomes

Overall, 41 studies were found to cover the health and nutrition indicators being reviewed, either reporting on overall effects, gender disaggregated effects or on the role of design and implementation features.

Overall effects of cash transfers on selected health and nutrition indicators:

- Evidence extracted on the ***use of health facilities*** mostly shows improvements. Of the 15 studies reporting overall effects on the use of health facilities, nine report statistically significant increases, ranging from an additional 0.28 of a preventative visit in Jamaica's PATH programme (Levy and Ohls, 2007) to an extra 2.3 general health visits in Tanzania's Social Action Fund (though after 31–34 months, the effect of the latter programme was an average reduction of three visits, potentially due to observed health improvements) (Evans et al., 2014).
- For dietary diversity findings also consistently show increases. Among the 12 studies reporting on impacts on ***dietary diversity***, seven show statistically significant changes across a range of dietary diversity measures, all being improvements.
- The evidence on ***anthropometric outcomes*** is limited to 13 studies, the majority of these do not show a statistically significant effect: just five out of 13 studies for stunting, one of five for wasting and one out of eight for underweight. All significant overall changes were improvements.

Variation in outcomes by gender:

- Evidence on how outcomes vary by gender was extracted from five studies, with one disaggregating by gender of household head and the rest by individual. Most studies focused on the use of health services, with two covering anthropometric measures. The evidence provides mixed results but does highlight the importance of disaggregating by gender and age. One set of results on child anthropometric outcomes by the gender of household head shows a negative impact on child weight-for-height only for male-headed households in an Indonesian conditional transfer (World Bank, 2011). Another study from Pakistan finds a statistically significant reduction in wasting only among girls (Cheema et al., 2014).

Role of design and implementation features:

- Overall, 15 studies were drawn upon, providing information on the role of design and implementation features in mediating outcomes on the specific indicators reviewed.
- Two studies investigated the effect of ***transfer recipient***, finding that transfers reaching women rather than men in the household were associated with greater improvements in preventative health facility use, but the difference is not statistically significant (Akresh et al., 2012), and that transfers received by older women (aged 50 and over) in PROGRESA/Oportunidades, rather than their extended family, led to a smaller increase in health facility use (0.11 compared to 0.26), though both increases were significant (Behrman and Parker, 2013).
- Four studies looked at the effect of higher ***transfer levels***. Just two found small, but statistically significant, effects on child height-for-age z-score (Manley et al., 2015) and on the probability of a child having a check-up (Davis et al., 2002). The other two studies found a very small and non-significant effect on stunting and being underweight in Mexico (Esteva, 2012), and one found no statistically significant effect of cumulatively higher transfers on dietary diversity in Kenya (Merttens et al., 2013).
- Seven studies looked at the effect of ***the duration of receipt***, five finding a significant improvement in child anthropometric measures and increasing use of health care due to a longer duration in a programme (Buser et al., 2014; Fernald et al., 2008; Fernald et al., 2009; Perova and Vakis, 2012; Behrman and Parker, 2013). Results from two studies were non-significant (Manley et al., 2015; Esteva, 2012).
- Three studies tested the effect of ***conditionalities***, two finding that conditions on attending health visits led to a higher number of visits compared to transfers with no conditions (Akresh et al., 2012; Attanasio et al., 2015) and one finding weaker but consistent evidence (Benedetti and Ibarrarán, 2015).
- Two papers (on the same intervention) report findings on the effect of ***payment mechanisms*** (the effect of mobile-payment mechanisms compared to manual cash delivery) on household dietary diversity and child wasting (Aker et al., 2011; 2014). The results suggest that mobile payments in Niger led to a statistically significant improvement in dietary diversity of around 16 percentage points, though no significant effect on wasting was found. The authors suggest that the results could be attributed to two factors: time-saving and increased intra-household bargaining power of women (who were the recipients of the mobile payments).
- One study investigated the effect of receiving cash transfers with a ***complementary interventions and supply-side services***, finding that the receipt of nutritional supplements in addition to a cash transfer in Niger led to a halving of moderate acute malnutrition relative to receiving the cash transfer alone (Langendorf et al., 2014).

8.1 Summary of findings

This section reports on the impacts of cash transfers on the use of health services, dietary diversity and on a range of child anthropometric measures covering stunting, wasting and underweight. A headline summary of the overall effects, how they vary by design and implementation features, and by gender, is provided in Box 8.1, with a more detailed narrative summary given in this section.

First, it is helpful to clarify briefly the anthropometric measures considered, which include: height-for-age z-scores (HAZ) and being stunted, weight-for-height z-scores (WHZ) and being wasted, and weight-for-age z-scores (WAZ) and being underweight. Each of the z-score indicators measure a dimension of child growth as a deviation from the average measurement for a reference group of similar age. Whether a child is then considered stunted, wasted or underweight is determined by whether the measurement for the child is greater than two standard deviations from the median for the reference population. It should be noted, therefore, that while we may see changes in the z-score indicators, we may not necessarily see an impact on the probability of being stunted, wasted or underweight. Both types of measure are summarised under the headings of stunting, wasting and underweight.

To help in interpreting the results, it is also worth highlighting the differences between the three anthropometric categories. Stunting considers height by age and reflects the cumulative effect of poor nutrition and disease. As such, we may not expect changes to take place in such measures without sustained appropriate interventions and unless they reach children in time during the critical stage of early growth, which the literature suggests includes while the child is still in utero and during its first three years of life (Martorell, 1999). Wasting, by contrast, reflects acute malnutrition or a more recent inadequate diet, manifesting itself as thinness for height. Lastly, the two measures of being 'underweight' represent something of an amalgamation of the two previous categories as it may be that a child is underweight for their age because they are short for their age or because they are thin for their height.

In brief, the findings show how impacts across all three indicator areas – health services, dietary diversity and anthropometric measures – were largely consistent in their direction of effect. They also highlight how, while the cash transfers reviewed have played an important role in improving use of health services and dietary diversity, changes in design or implementation features, including complementary actions, may be required to achieve greater and more consistent impacts on child anthropometric measures. This is reflected in the greater proportion of significant results found relating to health service use and dietary diversity and a much lower proportion for anthropometric measures.

Results that disaggregated by gender or by gender of household head were also extracted, with most focusing on the use of health services. The results include significant impacts on routine preventative health clinic visits for girls but not for boys (Akresh et al., 2012), a larger percentage point increase in prenatal visits for female-headed versus male-headed households in Indonesia (World Bank, 2011) and significant reductions in health visits for girls and women that are not seen for boys or men (after an initial increase) (Evans et al., 2014). While the first two studies do not test whether these differences are statistically significant, those in Evans et al. (2014) are found not to be.

One set of results on child anthropometric outcomes disaggregates by the gender of household head and provides some indicative findings of the importance of the gender of household head for such outcomes, with a negative impact on child WHZ arising in male-headed households (World Bank, 2011). The one study providing individual-level sex-disaggregated results for child growth also finds a significant reduction in wasting for girls and not boys in Pakistan's BISP, raising questions over possible gender preferences among the (female) recipients.

A range of important findings also emerge from the studies reporting on the effect of design and implementation features. Firstly, there is quite limited rigorous evidence on the effect of certain design and implementation features compared to others in terms of their impact on the health

indicators being reviewed. For example, while nine studies were found on the role of transfer sizes or duration of transfers, no studies reported on the effect of grievance mechanisms and programme governance (in health or other outcome areas).

Among the four studies providing insights on the role of transfer sizes, there is some very limited evidence of the possible impacts that larger transfers can have on child anthropometric measures and health service use. However, there is fairly clear evidence for the importance of the duration of transfers for both the use of health services as well as on child anthropometric measures. Among the results is the crucially important finding that stopping transfers, even among recipients who have received them for several years, can still have highly detrimental effects on child growth (Buser et al., 2014), underlining the vital role played by transfers in maintaining regular food consumption among poor households, especially during critical early stages of child growth.

Among the three studies reporting on the impact of conditionalities, two find strong evidence that linking cash transfer receipt to the use of health services can have a significant impact in improving service use, with the third finding consistent, but weaker, evidence. The stronger evidence comes from Colombia's Familias en Acción and an experimental study in Burkina Faso. In Colombia, preventative health visits among children who were not required to fulfil a preventative health visit schedule were found to be around 50% lower than those for whom the condition was binding (Attanasio et al., 2015) and, importantly, lower health visits were associated with a worsening of child health status. Similarly, the experiment in Burkina Faso only found a significant increase in the number of preventative health clinic visits for children under 60 months old among those households in which transfers were conditional upon quarterly visits to a local health clinic (Akresh et al., 2012). Conditions appear to have been monitored in both cases, though it is not clear to what degree they were enforced. The third study, of the Bono 10,000 in Honduras, found some improvements in one health service indicator (post-natal check-ups) among households where transfers were labelled as health transfers and conditioned on regular attendance at health centres, compared to those for whom transfers were not conditional nor labelled as health transfers (Benedetti and Ibarrarán., 2015). However, the difference was not statistically significant.

There is limited evidence showing how the person to whom transfers are given affects the health indicators being reviewed. For example, while transfers targeted to women in a CCT in Burkina Faso led to a higher number of health visits than where transfers were given to men, the difference was not statistically significant (Akresh et al., 2012). The age of the recipient may have played some role in determining the size of effect in health service use in PROGRESA/Oportunidades, with transfers being received in households composed only of elderly have lower, but still positive, health care use increases, compared to households where transfers were under the control of the extended family (Behrman and Parker, 2013). However, impacts for both groups were significant and it is not clear that the difference between them is statistically significant.

The impacts of payment mechanisms and complementary interventions on the selected health indicators was each considered by a single study. These showed mobile payment mechanisms to have a significant effect on dietary diversity compared to receiving transfers manually (though not on anthropometric outcomes) (Aker et al., 2011; 2014), and for transfers provided with nutritional supplements to half the level of malnutrition compared to the transfer alone, even though those receiving just the transfers received an additional US$7 per month (Langendorf et al., 2014). The finding on complementary nutritional supplements is likely to partly reflect the additional benefit of the supplements in contexts where local availability of a diverse diet is limited. However, the finding is also consistent with other studies from Mexico (included in this review but not reporting on the chosen indicators here) which identify the important role played by uptake of nutritional supplements in PROGRESA (Ramírez-Silva et al., 2013; Behrman and Hoddinott, 2005).

8.2 Summary of evidence base

Table 8.1 provides an overview of which countries and programmes the studies report on. As can be seen, by far the largest number of studies (27 out of 41) cover cash transfer programmes in Latin America, with a disproportionate number of those (12) focusing on Mexico's PROGRESA/Oportunidades programme. Meanwhile, just 11 studies cover sub-Saharan Africa, and two cover South Asia and the Asia and Pacific region.[85] In total, there were 41 studies from which evidence was extracted for the health and nutrition indicators covered in this section, covering 19 countries and 25 cash transfer programmes. All 12 programmes in Latin America and the Caribbean were CCT programmes (with Bono 10,000 also having unconditional elements for some households) as were 16 out of the 25 programmes overall. The main exceptions to this were cash transfer programmes in sub-Saharan Africa, where six of the ten interventions were UCTs, two were CCTs, and two were studies using both CCTs and UCTs as part of a research study.

It is important to bear in mind that, while a number of programmes share similar objectives and designs, there are also important differences, even within conditional or unconditional programmes. So, for example, while Mexico's PROGRESA/Oportunidades was principally focused on addressing inter-generational poverty among poor households through providing transfers conditional on use of health and education services, the same country's PROCAMPO was a programme targeted to farmers to offset the negative impacts of the North American Free Trade Agreement, with transfers conditional upon continued agricultural production. Meanwhile, among the unconditional programmes in sub-Saharan Africa, while some were clearly targeted towards benefitting children (e.g. the Child Grant Programmes in Zambia and Lesotho and WFP's Karamoja pilot in Uganda), others targeted transfers more generally to poor households. These differences, along with a wide range of other design and implementation features discussed below, could reasonably be expected to result in variations in observed outcomes. While these are discussed at various points in the discussion below, they should be borne in mind more generally when interpreting the results.

While many studies were of programmes that had been operating at a large scale over a number of years, a further distinguishing feature of some studies is that they were of experimental trials or pilots that were limited in scale. The findings from the latter studies should be interpreted with this in mind.

A range of different study designs and estimation methods were used in order to estimate the effect of cash transfers or their design and implementation features on the selected health indicators. Table 8.2 provides a summary of these. As can be seen, the large majority were based on experimental studies, with the remainder using observational data and employing some form of quasi-experimental method including DID, RDD, IV or OLS regression.

85 Note: The totals in the final column of Table 8.1 do not add up to the total number of studies as two studies report results for more than one programme.

Table 8.1: Summary of countries and programmes reported on for the health and nutrition indicators (all studies)

Country	Programme	Type of cash transfer	# studies	Details if pilot or experimental study*
Latin America and Caribbean = 27 studies				
Colombia	Familias en Acción	CCT	2	
Ecuador	Bono de Desarrollo Humano (BDH)	CCT	3	
Ecuador	WFP Colombian refugee RCT (WFP cash transfer)	CCT	2	Two provinces near Colombian border
El Salvador	Comunidades Solidarias Rurales (CSR)	CCT	1	
Honduras	Programa de Asignación Familiar (PRAF)	CCT	1	
Honduras	Bono 10,000	CCT/UCT	1	
Jamaica	Programme of Advancement Through Health and Education (PATH)	CCT	1	
Mexico	PROGRESA/Oportunidades	CCT	12	
Mexico	PROCAMPO	CCT	1	
Nicaragua	Red de Protección Social (RPS)	CCT	4	Pilot in 21 communities
Nicaragua	Atención a Crisis	CCT	1	One year pilot in six municipalities
Peru	Juntos	CCT	1	
Sub-Saharan Africa = 11 studies				
Burkina Faso	Nahouri Cash Transfers Pilot Project (NCTPP)	CCT/UCT	1	Two-year experimental pilot in 75 villages
Kenya	Hunger Safety Net Programme (HSNP)	UCT	1	
Lesotho	Child Grant Programme (LCGP)	UCT	1	
Malawi	Social Cash Transfer Programme (SCTP)	UCT	1	Pilot phase (one district)
Niger	Prospective study with Forum Santé Niger and Médecins Sans Frontières	CCT/UCT	1	Prospective study in 48 villages
Niger	Concern Worldwide drought-response unconditional transfer	UCT	2	Short-term drought-response in 96 villages
Tanzania	Tanzania Social Action Fund (TSAF)	CCT	1	
Uganda	WFP Karamoja Cash Transfer (KWFP-cash transfer)	CCT	1	Pilot in three districts
Zambia	Monze Cash Transfer Pilot (CTP)	UCT	1	Pilot in one district
Zambia	Child Grant Programme (ZCGP)	UCT	1	
South Asia = 2 studies				
Bangladesh	Shombhob	CCT	1	10 unions from two rural Upazilas and one urban slum[86]
Pakistan	BISP	UCT	1	
East Asia Pacific = 1 study				
Indonesia	Program Keluarga Harapan (PKH)	CCT	1	

*Note: As some studies report on more than one programme, the totals here do not correspond to the total number of independent studies reported in the text. *This information, for papers that report results from a pilot/experimental implementation, helps distinguish such papers from those that cover cash transfer policies/ programmes that are operational at a larger scale and/or are long-term/permanent. It is intended as a 'flag' for findings which could potentially have more limited external validity.*

86 Upazilas are the lowest administrative unit in a District and Unions are the lowest administrative unit in an Upazila. There are 64 districts in Bangladesh.

Table 8.2: Summary of studies by methods used and type of outcome reported on

Study	Study design and methods used for reported results	Reports total effect	Reports effect of design and implementation features?	Reports sex-disaggregated outcomes
AIR (2014)	RCT (DID)	Yes		
Aker et al. (2011)	RCT (Multivariate regression)		Yes	
Aker et al. (2014)	RCT (Multivariate regression)		Yes	
Akresh et al. (2012)	RCT (SD)	Yes	Yes	Yes
Attanasio et al. (2005)	QE, DID	Yes		
Attanasio et al. (2015)	QE, pooled OLS		Yes	
Benedetti and Ibarrarán (2015)	QE, multivariate regression using a single follow-up survey to an RCT		Yes	
Barber and Gertler (2008)	QE, IV using a single follow-up survey to an RCT	Yes		
Barber and Gertler (2010)	QE, Random Effects regression using a single follow-up survey to an RCT	Yes		
Behrman and Parker (2013)	QE, SD from follow-up survey to an RCT		Yes	Yes
Buser et al. (2014)	QE, RDD using a single cross-section of a random sample	Yes	Yes	
Cheema et al. (2014)	QE, RDD using cross-section and panel data	Yes		Yes
Davis et al. (2002)	QE, IV Probit using single cross-section follow-up from an RCT	Yes	Yes	
de Brauw and Peterman (2011)	QE DID estimates using a RDD approach	Yes		
Esteva (2012)	RCT (SD)		Yes	
Evans et al. (2014)	RCT (DID)	Yes		
Fernald and Hidrobo (2011)	RCT (OLS)	Yes		
Fernald et al. (2008)	QE, OLS and Logit using single follow-up survey to an RCT		Yes	
Fernald et al. (2009)	QE, multivariate regression using a single cross-section follow-up survey to an RCT		Yes	
Ferré and Sharif (2014)	QE, DID	Yes		
Gertler (2004)	QE, Multivariate logistic regression from a single cross-section follow-up survey to an RCT	Yes		
Gilligan et al. (2013)	RCT (ANCOVA)	Yes		
Gitter and Caldes (2010)	RCT (DID)	Yes		
Hidrobo et al. (2012a) (WFP/IFPRI evaluation)	RCT (ANCOVA)	Yes		
Hidrobo et al. (2012b)	RCT (ANCOVA)	Yes		
Hoddinott and Wiesmann (2008)	RCT (DID)	Yes		
Langendorf et al. (2014)	RCT		Yes	
Leroy et al. (2008)	RCT (DID)	Yes		
Levy and Ohls (2007)	QE, DID with PSM	Yes		Yes
Macours et al. (2012)	RCT (seemingly unrelated regression)	Yes		
Maluccio (2005)	RCT (DID)	Yes		
Maluccio and Flores (2005)	RCT (DID)	Yes		
Manley et al. (2015)	QE, IV using single cross-section follow-up survey from an RCT		Yes	
Merttens et al. (2013)	RCT (DID)	Yes	Yes	
Miller et al. (2011)	RCT (DID)	Yes		
Paxson and Schady (2010)	RCT (seemingly unrelated regression)	Yes		
Pellerano et al. (2014)	RCT (DID)	Yes		
Perova and Vakis (2012)	QE, IV estimation using repeated cross-sectional surveys	Yes	Yes	
Ruiz-Arranz et al. (2002)	QE, OLS and IV using a single follow-up survey to an RCT	Yes		
Seidenfeld and Handa (2011)	QE (DID with PSM)	Yes		
World Bank (2011)	QE, IV using single cross-section follow-up from panel survey	Yes		

RDD = Regression Discontinuity Design, RCT = randomised controlled trial, DID = difference-in-difference, SD = single difference, PSM = propensity score matching, IV = instrumental variables, ANCOVA = analysis of covariance.

8.3 The impact of cash transfers on health and nutrition

Tables 8.3 to 8.7 below summarise the overall effects of cash transfers on the indicators under consideration. Any sex-disaggregated results found are discussed in section 8.4 and, where any effects associated with design or implementation features were found, these are discussed in section 8.5.

Utilisation of health care services

Of the 15 studies that looked at the overall effect on health service use, nine found a statistically significant increase (full results are reported in bold in Table 8.3) and one found a significant reduction (though, as discussed below, this was after an initial increase and is thought to arise from improvements in health). As this point highlights, careful attention must be paid to interpreting impacts on health service use, as cash transfers may lead to an increase in use of preventative services (which would generally be deemed a positive outcome), whereas, if by improving health status the need for general health services is reduced then a decrease could also be considered a positive outcome.

It is difficult to compare the size of the significant positive effects due to the different outcomes measured, though percentage point changes range from a two percentage point increase in 'compliance with a preventative nutritional health programme' (a nationwide programme of preventative health care visits for children) over 48 months after transfers began in Colombia's Familias en Acción,[87] while Perova and Vakis (2012) find that children from beneficiary households in Peru's Juntos were 69 percentage points more likely to have received health checks in the three months prior to interview. In terms of number of visits, both the highest and lowest effects are found within the same programme, with Evans et al. (2014) finding Tanzania's TSAF to lead to an increase of 1.9 visits to health facilities after 18–21 months, but then a statistically significant decline of three visits after 31–34 months. The explanation by Evans et al. (2014) is that, at nine visits, the average number of visits was already very high at baseline – more than the required number as part of the conditionalities – and that the decline could have resulted from improved health (for which evidence was found), or potentially from beneficiaries using the conditions as a guide to lower their number of visits, though this does not fit with the initial increase in service use found during the midline survey.

Significant impacts from other programmes range from an average increase of nearly a third of a preventative visit in Jamaica's PATH programme (an impact of around 38% of the baseline value) (Levy and Ohls, 2007), to over a half of an extra prenatal visit in Indonesia's PKH, even though the average number of antenatal visits in Indonesia at baseline was already over six (World Bank, 2011).

While Akresh et al. (2012) found that cash transfers in a trial in Burkina Faso led to a significant increase in health service use, their results also showed that *unconditional* transfers were not associated with the same positive effect. The difference in effects is discussed further in section 7.5.

The estimated impacts in the remaining studies were not statistically significant. This included Zambia's unconditional CTP (Seidenfeld and Handa, 2011; AIR, 2014), Lesotho's CGP (Pellerano et al., 2014), El Salvador's CSR (de Brauw and Peterman, 2011), Ecuador's BDH (Paxson and Schady, 2010) and one study of Mexico's Oportunidades (Barber and Gertler, 2010).

In explaining these non-significant results on health care attendance, it is worth noting that both the programmes in sub-Saharan Africa were UCTs, unlike many of the other programmes, which were conditional upon certain health behaviours. Both programmes also suffered from implementation problems, such as delays in payment of funds, which the authors believe are likely to have impeded positive impacts. AIR (2014) also highlight that a lack of decent and nearby health clinics is likely to have held back improvements in health and nutrition outcomes more generally in Zambia's CGP.

87 Note that shorter-term effects (up to 48 months) were substantially higher in magnitude.

In explaining the absence of a positive impact in Ecuador's BDH, Paxson and Schady (2010) note that in practice the transfers were not actually conditional on attending health clinics, though 28% of women in their sample *believed* that it was conditional on certain behaviours. Among these, 68% thought it was conditional upon taking children to health clinics. Also, in the case of El Salvador's CSR, de Brauw and Peterman (2011) suggest that the lack of impact on increasing post-natal care could have been due to failings in communicating messages to women about the importance of post-natal care.

In the case of Oportunidades, Barber and Gertler (2010) note that the mean number of visits for prenatal care from their baseline was already very high (94% among non-beneficiaries and 74.2% for obtaining five or more consultations), meaning that there was limited scope for further increases. However, they did find positive effects on improving the quality of care received.

Dietary diversity

12 studies were found to report on the overall cash transfer effect on dietary diversity measures, with seven finding at least one statistically significant improvement in dietary diversity, and none finding a significant negative effect. Hoddinott and Wiesmann (2008) reported on three different programmes, and found only Nicaragua's RPS to have a significant effect. The significant effects in the study by Ruiz-Arranz et al. (2002), which looked at both PROGRESA and PROCAMPO, were all for PROGRESA with one exception (number of foods consumed), though impacts were small in magnitude for both programmes.

A range of indicators were used to measure dietary diversity (see Table 8.4). With some measures more than others (e.g. those that measure the number of different foods eaten), caution may be needed in interpreting the health benefits of a more varied diet if part of the increase involves a higher level of consumption of processed foods or sugary foods. Among the studies reporting changes in the number of food items, it seems that changes were driven by increases in consumption of fruit and vegetables and animal products, but also 'other foods' in the case of Nicaragua's RPS, which includes items such as sugar, sweets, biscuits, fizzy drinks and fats (Gitter and Caldes, 2010; Hoddinott and Wiesmann, 2008). Local context is likely to be important, depending on food availability and consumption practices. For example, two studies from Mexico (a country renowned for high obesity prevalence resulting from high consumption of processed foods) find cash transfers to be associated with higher BMI and obesity. Fernald et al. (2008) (not reported here but included in the annotated bibliography), find higher cumulative cash transfers in Oportunidades to be linked to higher BMI and a higher likelihood of being overweight or obese and likelihood of hypertension, while Leroy et al. (2013) found that PAL increased women's weight, with the greatest impacts among those with already high BMI scores.

Returning to the indicators reviewed, among the significant effects on dietary diversity, impacts ranged from an average increase of just 0.01 new distinct food items in the case of Mexico's PROGRESA (Ruiz-Arranz et al., 2002) to an increase of nearly four additional food items in Nicaragua's RPS (Hoddinott and Wiesmann, 2008; Gitter and Caldes, 2010). Gitter and Caldes (2010) note that the impact in RPS represented a substantial gain from an initial level of 11.5 items.

The studies that found no significant effect included an evaluation of Lesotho's CGP (Pellerano et al., 2014), Zambia's SCT (Seidenfeld and Handa, 2011), Kenya's HSNP (Merttens et al., 2013), Bangladesh's Shombhob pilot (Ferré and Sharif, 2014) and Pakistan's BISP (Cheema et al., 2014). Both the Zambia and Lesotho programmes were already noted above to have suffered from implementation problems, including delays in payments, which may have undermined impacts on dietary diversity, though local contextual features could also have held back increased diversity in food consumption. The authors of the Lesotho evaluation noted that, based on qualitative findings, beneficiary households 'were able to buy larger quantities of more varied food and food of better quality, but the effect was generally concentrated around payment dates' (Pellerano et al., 2014).

Merttens et al. (2013) suggest that while there were no impacts on dietary diversity in Kenya's HSNP after two years, there was an improvement after one (though they do not report these results), and that poorer HSNP households were increasing the diversity of their diets. They

suggest that the lack of significant results in the two-year follow-up may be explained by the comparison households 'reinvigorating their diets after a particularly harsh year' and/or by 'increased availability of diverse food stuffs in local markets', or by 'control households consuming a smaller volume of food by equally diverse diets as HSNP households'. They also highlight that, in spite of various interventions in northern Kenya, food insecurity is still pervasive.

The absence of an effect in Bangladesh's Shombhob pilot should be considered against the fact that the diversity measure was defined in terms of consuming more than four out of the recommended seven food groups, and that food consumption overall did increase significantly among beneficiary households, as did protein consumption (Ferré and Sharif, 2014). In the case of Pakistan's BISP, the baseline Food Consumption Score was already very high, arguably leaving less scope for further improvements (Cheema et al., 2014). The authors also note, however, that payments in the 12 months prior to the survey were irregular, with beneficiaries receiving on average just over half of the expected four transfers and accompanying qualitative evidence from household interviews suggesting that the irregularity may have impeded improvements to food consumption.

Anthropometric measures

Before discussing the evidence on anthropometric measures, it is important to note two issues. First, as noted earlier, it may take some time in order for any changes in anthropometric measures to be observed, particularly for stunting and being underweight. As such, impact evaluations that cover just a short time period may not be long enough to capture impacts. This is noted by Ferré and Sharif (2014) below, for example, as a possible reason why effects on stunting and being underweight were not found in Bangladesh's Shombhob.

Secondly, recent research has highlighted the particular importance of the first 1000 days of life as the period when stunting can most effectively be prevented (UNICEF, 2013). Given this, it is possible that cash transfers have greater potential to improve anthropometric measures in younger children. For this reason, where evidence is reported for children of all ages, it may underestimate the effect of cash transfers on younger children. This appears to be reflected in some studies, e.g. Ferré and Sharif (2014) and Attanasio et al. (2015). As such, where possible, the reported results in Tables 8.5 to 8.7 tend to focus on younger children. In the tables, age groups are given in brackets, allowing for some greater nuance in interpretation of what the results may be telling us.

Stunting

Of all the anthropometric measures considered, stunting is the one for which there is the strongest evidence of any positive and statistically significant effect. As shown in Table 8.5, of the 13 studies reporting overall effects on a stunting indicator, five studies find a statistically significant effect, all showing increases in the HAZ, ranging from 0.07 to 0.41 (Attanasio et al., 2005; Leroy et al., 2008; Macours et al., 2012; Maluccio 2005) or a statistically significant reduction in the probability of being stunted (Maluccio and Flores, 2005).

While Leroy et al. (2008) did not find a statistically significant impact for Mexico's PAL improving the HAZ of urban children up to the age of two, when looking at children up to the age of six months they did find a significant impact of a 0.41 increase in the z-score. The authors note that children in the younger age group had the longest exposure to the programme benefits during their critical period of growth.

In explaining their results, Attanasio et al. (2005) note that compliance with the growth and development programme (which included nutritional monitoring and advice to mothers about child nutrition) in Colombia's Familias en Acción could have been an important factor, and that the transfer had also increased the consumption of protein and vegetables.

Among the remaining results (reported in Table 8.5), all but three find cash transfers associated with improvements in stunting indicators (either a reduction in the probability of being stunted or an increase in the HAZ), though none of these results is statistically significant.

In explaining the lack of a finding on stunting in Ecuador's BDH, Fernald and Hidrobo (2011) note that the transfers were the lowest cash transfer amount across the region (around 6%–10% of baseline incomes). Paxson and Schady (2010) also found no overall effect on HAZ in Ecuador's BDH and, without offering a firm explanation, also note the 'relatively small cash transfers' in the programme.

Interestingly, while the study by Maluccio and Flores (2005) finds a significant reduction in the probability of suffering from wasting (5.5%) in Nicaragua's RPS, the measured effect on HAZ, although there is an improvement of 0.13, is not statistically significant. They suggest that this is likely to be the result of a small sample, but that among the extremely poor, the estimated increase is 0.22 and significant at the 10% significance level.

Wasting

Of the five studies reporting cash transfer effects on overall wasting, one found a statistically significant improvement; a reduction in the probability of wasting by 13 percentage points among children who were 12–24 months old when enrolled in Bangladesh's Shombhob pilot (Ferré and Sharif, 2014) (see Table 8.6). The 13 percentage point drop in wasting in Bangladesh represented a decrease of about 40% of wasted children in that age group. In explaining the results, the authors note that mothers' knowledge of infant feeding also saw a statistically significant increase, and there was some improvement in dietary diversity among infants over six months old (though not statistically significant).

The remaining results include a mixture of two negative effects on the WHZ, one positive, and one marginal reduction in the probability of being wasted, though none are statistically significant (AIR, 2014, Evans et al., 2014, Maluccio and Flores, 2005, and World Bank, 2011).

Maluccio and Flores (2005) note that the finding of no effect in Nicaragua's RPS was not surprising, as wasting was not much of a concern in the programme areas to begin with (just 0.2% of children under the age of five were wasted in the intervention and control areas in 2002), while AIR (2014) simply note more broadly that a lack of decent and nearby health clinics in the programme areas in Zambia was likely to have held back improvements in health more generally.

Underweight

Evidence of any statistically significant improvements in reducing the incidence of children being underweight is more limited than either of the other anthropometric measures. Among the eight studies reporting overall cash transfer effects on this indicator, just one reports a statistically significant effect: a decrease of 6.2 percentage points in the probability of a child under five being underweight resulting from Nicaragua's RPS (Maluccio and Flores, 2005) (see Table 8.7). The remaining results included a combination of deteriorations and improvements in measures of being underweight, though none was statistically significant.

8.4 The impact of cash transfers on health and nutrition indicators for women and girls

Among the indicators being investigated, the studies mainly reported sex-disaggregated outcomes for health care use, with one reporting the effects of the gender of household head on child anthropometric measures and one reporting sex-disaggregated effects on anthropometric outcomes. The lack of sex-disaggregated results for anthropometric measures at the individual level may be due to the small sub-sample sizes that would probably have resulted. No studies were found reporting on dietary diversity disaggregated by gender, presumably as the dietary diversity measures are generally measured at the household rather than individual level.

Among the four studies reporting sex-disaggregated results for overall impacts on health care use, four report disaggregated results at the individual level and one on male versus female-headed

households (see Table 8.8). While no obvious trends emerge, the findings include: significant impacts on routine preventative health clinic visits for girls where they are not seen for boys in a pilot CCT in Burkina Faso (Akresh et al., 2012), a larger percentage point increase in prenatal visits for female-headed versus male-headed households in Indonesia's PKH (World Bank, 2011), and significant reductions in health visits for girls and women that are not seen for boys or men (after an initial increase) in Tanzania's TSAF (Evans et al., 2014). While the first two studies do not test whether these differences are statistically significant, those in Evans et al. (2014) are found not to be. Levy and Ohls (2007) also find no differential effects on girls versus boys in terms of visits to health facilities in Jamaica's PATH.

In terms of the evidence on anthropometric measures, the study on Indonesia's PKH also reported on the effect of the gender of household head, with results being generally insignificant, except for male-headed beneficiary households seeing a statistically significant reduction in the WHZ of children up to 36 months (World Bank, 2011). The other study, on Pakistan's BISP, found that reductions in wasting were significant for girls and not boys, but that impacts on stunting were not significant for either gender (Cheema et al., 2014).

Evans et al. (2014) found statistically significant reductions in the number of health visits made for girls aged up to 24 months and women aged 60 and over in the TSAF (Tanzania) in the second follow-up (after 31–34 months). The reported effects were -3.8 visits for girls and -0.58 visits for elderly women. Reductions among boys and men, however, were not significant, and the difference between the effect on boys and girls and elderly men and women were not statistically significant and no further explanation is given for these (insignificant) gender differences. As noted, these reductions must be understood in the context an initial increase in the midline survey, very high existing average health care usage, and statistically significant improvements in the health status of beneficiary households.

Akresh et al. (2012) report on gender differences in preventative health clinic utilisation from an experimental study in Burkina Faso, which reported on effects of a conditional and unconditional transfer. Only the effects of the cash transfer were significant and, when disaggregated by gender for children under 60 months, only the impacts for girls were significant, with an increase of 0.48 visits, though the (insignificant) increase for boys was 0.39 and it is not clear whether the difference between girls and boys is statistically significant.

Levy and Ohls (2007) report on gender differences in the effect of the PATH cash transfer programme in Jamaica on visits to health facilities in the past six months among children aged six and under. They find that, while there was an overall positive effect of increasing the number of visits by 0.28, when disaggregated by gender, the increase was not significant for boys or girls, though it was larger for girls than boys (0.45 compared to 0.16). The authors do not explain the gender differences, but attribute the lack of significance on the sub-group analysis to the smaller sample sizes.

One study is included that reports differences in health service use by gender of household head. The study, by the World Bank (2011) on Indonesia's PKH, found that CCTs given to female-headed households led to relatively higher increases in the number of prenatal visits and the probability of attending at least two post-natal visits. For example, while female heads saw an increase of 2.3 prenatal visits, male-headed households saw an increase of just half a visit. Effects on anthropometric measures were generally not significant when disaggregated by household head, except that male-headed households saw a 0.26 decline in the WHZ of children up to 36 months (the increase found among female-headed households was insignificant). This does not seem to be discussed by the authors, though the result does raise some questions over the possible role of gender and intra-household dynamics in influencing child outcomes within the context of cash transfers.

The one study reporting sex-disaggregated effects at an individual level (rather than sex of the household head) on wasting and stunting find that Pakistan's BISP had a significant impact in reducing the proportion of girls aged up to 59 months that were wasted, but no significant effect on boys (Cheema et al., 2014). No significant effects were found for either on stunting. The authors suggest that the differential effect in reducing wasting among girls could be partly related

to a preference for girls' nutrition among the female BISP beneficiaries, though it also appears that there were some gender differences in the comparison groups, with wasting increasing more for girls than boys. It is suggested that the absence of an impact on stunting may be related to difficulties in catching up if children were already malnourished at an early age, and they also point to the fact that child nutrition outcomes may not always appear to respond to cash transfers alone, given that they depend upon a wide range of other conditions.

8.5 The role of cash transfer design and implementation features

Table 8.9 below summarises the effect of design and implementation features on the indicators under consideration. A narrative summary of the results is provided below, incorporating overall effects as well as some effects that provide insights into gender differentiated results.

Main recipient

Two studies were found explicitly testing the difference in outcomes based on official recipients, with the results indicating that CCTs given to women in Burkina Faso were marginally more effective in increasing the number of health visits compared to transfers given to men and, among women, transfers given direct to older women in Mexico led to smaller increases in the probability of attending a health clinic.

Akresh et al. (2012) found that while targeting CCTs at mothers was associated with a statistically significant increase, of around 0.45, in the number of visits to health facilities over the preceding year, CCTs targeted at fathers were associated with an insignificant increase of 0.42. However, the difference between mothers and fathers is not statistically significant.

Behrman and Parker (2013) investigate the effect of transfers received by either older women (aged 50 plus) directly, or by a younger woman in the house, on the probability of attending a clinic in the preceding 12 months after 5.5 years in PROGRESA/Oportunidades. They find that transfers being received by the older women lead to an increase just under half of that for those living with extended family (0.11 compared to 0.26). However, impacts for both groups were significant and it is not clear whether the difference between them is statistically significant, or whether it may be other factors associated with the type of household that were driving any effects.

Transfer size

Four studies were identified which tell us something of the effect of transfer size on health and nutrition outcomes. Overall, they provide some limited evidence that higher transfer levels in cash transfer programmes in Mexico appear to be more effective in improving child anthropometric outcomes, but not for PROCAMPO, the design of which was focused more around agricultural production than improvements in child capital. No statistically significant effect was found to result from cumulatively higher transfers on dietary diversity.

Manley et al. (2015) find that higher transfer levels in Mexico's PROGRESA lead to a small, but statistically significant, increase of 0.07 in the HAZ of children. They argue that their approach, which takes account of the potential endogeneity of transfers, suggests that improvements in child development 'are more linked to the transfers themselves than to other portions of the programme, which involve medical check-ups as well as educational sessions for mothers'. However, they do not test these components directly.

Esteva (2012) also found higher transfer levels in Mexico to be associated with improvements in stunting – a small reduction in the probability of being stunted – and a small positive effect of 0.15 on the HAZ, though neither effect was statistically significant. It also found an increase of 0.15 on the WAZ, but again this was not significant.

Davis et al. (2002) investigate the marginal effects of an additional Mexican peso of transfers through PROGRESA and PROCAMPO (including non-recipients) on children up to the age of

five having a health check-up. They find that, while an additional peso has a small, but significant, positive effect on the probability of a check-up in PROGRESA, the effect is not significant for PROCAMPO. They note, however, that the ratio of children having health check-ups was already very high (at around 90%) and that health care visits under PROGRESA (unlike PROCAMPO) were effectively subsidised.

Merttens et al. (2013) find no statistically significant effect of cumulatively higher transfers on dietary diversity in Kenya's HSNP (as well as no statistically significant overall effect on the same outcome), despite the study finding a significant effect of cumulatively higher transfers on mean food consumption expenditure.

Duration of exposure

Seven studies test the impact of duration of exposure on the health indicators covered. Overall, the evidence shows greater exposure to cash transfers (or higher cumulative payments) has tended to lead to marginally greater improvements in child anthropometric indicators within the context of transfers in Mexico and Ecuador, and of the elderly and children attending clinics in Mexico and Peru.

Buser et al. (2014) estimate the effect on anthropometric indicators of continuing to receive transfers in Ecuador's BDH compared to losing the transfers. Their findings provide evidence of the potentially highly detrimental effects of ending transfers to recipients while they continue to have young children or are pregnant. The authors found that two years after families lost the transfer (which they had received for seven years), their young children weighed less, were shorter and more likely to be stunted than young children of families that continued to receive the transfer. The authors investigate potential mechanisms for these effects and find that one of the key explanations is likely to result from the impact that a loss in regular income had on the ability of poor households to maintain their food expenditures (which declined) as well as the fact that, for many children, their family lost the cash transfer while they were still in utero, which as suggested earlier is a time when children are especially vulnerable to malnutrition.

Fernald et al. (2008) estimate the effect on stunting of cumulative transfers over time in Oportunidades. More specifically, it measures the effect of receiving cumulatively larger transfers over the duration of being a beneficiary. They find that the doubling of cash transfers from the median of 7,500 to 15,000 pesos (US$806 to US$1,612), led to an increase in the HAZ of 0.2 and reduced the probability of stunting by ten percentage points. They take their results to indicate that the cash component of Oportunidades was associated with better outcomes and that one of the sources of variation in outcomes could be due to the amount of cash received by beneficiary households. They postulate that the effect could be due to the higher transfers being received during the critical period of child growth (gestation and first 24 months of life). They suggest two mechanisms through which the cash component could have led to the improvements. First, the cash could have been used to purchase more or higher quality food or medicines when necessary. Secondly, higher amounts of cash could have been used to invest in household goods that might reduce a child's exposure to infection.

In a different study, Fernald et al. (2009) find a small but statistically significant effect on HAZ scores among children who benefited for longer from Mexico's PROGRESA (the effect of a cumulative increase of cash transfers of US$926). The authors note that the greatest change was identified in children of women with no formal education, for whom the fortified food distributed by the programme may have filled gaps in dietary intake. They also speculate that the health and nutrition education and growth monitoring may have resulted in improved care and feeding practices in the home and early identification of infectious disease.

Being a beneficiary in Peru's Juntos programme for a longer period of time was found to lead to statistically significant increases in the likelihood of children under five receiving a health check in the previous three months (Perova and Vakis, 2012). Being in the programme for at least one year was found to increase the probability of receiving health checks in the preceding three months by eight percentage points compared to being in the programme for less time. Although being in the

programme for over 36 months was associated with a 13 percentage points increase, the difference in impacts between being in the programme for at least 12 months was not statistically significant. The authors take the findings to suggest that effects on health service use are lagged, though not necessarily cumulative.

Manley et al. (2015) and Esteva (2012) both compared the effect on stunting of being in the early versus late treatment groups in Mexico's PROGRESA (approximately an additional 18 months). For Esteva (2012), this involved estimating the effect of receiving, on average, 484, 530 and 1,959 Mexican pesos more through PROGRESA during pregnancy, first year and cumulatively than 'late entry' households. While Manley et al. (2015) found a small positive impact on HAZ, Esteva (2012) found a small increase in the likelihood of being stunted, though neither of these results were statistically significant.

Behrman and Parker (2013) look at the effect of being in PROGRESA/Oportunidades for different lengths of time on the probability of people over 50 attending a clinic in the past year. The overall findings were that the longer duration as a beneficiary, the larger the effect size, with a few very minor gender differences. The estimated effects start from between 0.03 (not significant) for men or 0.05 (significant) for women for an additional 1.5 years, rising to an increase in the probability of 0.20 for men and 0.23 for women with 5.5 years more exposure. The latter represented a proportional increase from baseline of 63% for women and 75% for men. In general, the authors believed that it was the presence of conditionalities that led to increased health clinic attendance and that the marginally higher effects among women may have been due to the programme being orientated towards them (female heads are required to attend health talks) and elderly women may have accompanied their daughters or grandchildren to these talks.

In the same study, there were also some age differences between men and women, with the effect of an additional 5.5 years leading to increased probabilities being much higher among older women aged 70 plus than men in the same age category (0.26 versus 0.08 and not significant), and also among those aged 50–59 (women with an increase of 0.29 and men with an increase of 0.21). However, the effect on those aged 60–69 appears to have been higher for men than women (0.24 versus 0.09 for women). However, the sample sizes for these age disaggregate effects are not reported and it is not clear how much should be read into these findings.

Conditionalities

Of the three studies investigating impacts of behavioural requirements on the selected health indicators, two find evidence that the presence of a behavioural requirement to attend child health clinics had a sizeable and significant effect on the number of child health visits being made. The third, found mixed results depending on the indicator, though that study overall found conditions and labelling combined to be strongly associated with higher impacts on health service use in general.

Attanasio et al. (2015) investigate the effect on the number of preventative health care visits for children under 36 months old of there being a condition of attending preventative care visits in Colombia's Familias en Acción. They estimate that as a result of being born after the conditionalities no longer applied to new children, the number of care visits dropped among those children by -0.57, a 50% drop in the baseline number of preventative care visits. It is not clear what aspect of the conditionalities led to this effect. For example, it could have resulted from the presence of the condition, or that combined with monitoring and enforcement.

Akresh et al. (2012) reported a similar finding in the NCTPP experiment in Burkina Faso, where children under the age of 60 months in households that received transfers that were conditional on quarterly visits to the local health clinic for child growth had 0.43 more preventative health care visits in the previous year compared to non-recipients (a considerable 49% increase compared to the mean in the control group). By contrast, the effect of receiving UCTs was not statistically significant. The difference in effects between those receiving the CCTs versus UCTs was also highly statistically significant. In this programme, the effects could again have arisen from the presence of conditions or the fact that satisfaction of conditions was monitored using a family

booklet which was stamped to confirm health visits had taken place. Local committees were then also supposed to randomly select 20% of booklets and verify the information with data from school registers and health centre registers.

Benedetti and Ibarrarán (2015) provide further insights into the effects of conditionalities, through the case of the Honduran Bono 10,000 programme. In the programme, conditions of regularly attending health centres were only present for households with one child under the age of six (or a pregnant or nursing mother), in which case the transfer was also labelled as a health transfer. For those with older children, the payment was not labelled nor conditional. Interestingly, although the transfer size was *doubled* for the latter unconditional group (from US$250 to US$500 per year), if anything the study finds greater impacts on some indicators of health service use among the conditional group, including a statistically significant increase of 21 percentage points for post-natal care. However, although the impact on the group without conditions or labelling was not significant, the difference between the two was also insignificant and there was no impact for either group in terms of the number of *prenatal* check-ups. The fact that a significant effect was found among the conditional group and not among the unconditional group (which received double the transfer) does indicate, however, that liquidity or credit constraints may not always be the binding constraint on health service use.

Payment mechanism

The two studies found testing the effect of a mobile payment mechanism (both from the same intervention but using slightly different data) found it to have a significant impact on dietary diversity but no significant effect on child wasting. Aker et al. (2011; 2014) investigated the effect of a mobile payment (m-payment) system in Niger on household dietary diversity and child wasting, from a UCT programme targeted at women, implemented in 96 villages following a major drought. They find that, compared to a control group of households who received transfers manually (but also got a mobile phone), those that were paid through their phone experienced an increase in dietary diversity of an extra 0.5 food groups on average, representing an increase of 16%. This was particularly driven by an increase in the consumption of beans and fats. The increase was 0.43 in the 2011 study, which only used one round of follow-up data as opposed to two.

The authors investigated what may be driving the results and suggested that they may be attributed to two factors: *time-saving* and *increased intra-household bargaining power of women*. While the amount of time saved was just two days over a five-month period, they believe it to be a conservative estimate and believe that the savings may have occurred at a time of year when the opportunity cost of time spent waiting for manual transfers was high and note that m-payment beneficiaries were more likely to cultivate marginal cash crops, primarily grown by women, which could indicate some greater engagement in alternative income-generating activities. In terms of improved bargaining power, the authors note that the female programme recipients reported that the m-payments were less observable to other household members and allowed the recipients to temporarily conceal the arrival of the transfer. Combined with the finding that m-transfer recipients were more likely to obtain the transfer on their own, travel to weekly markets and be involved in selling household grains than the manual transfer group, the authors take this to suggest that the m-payments may have strengthened women's bargaining power within the household.

In terms of child wasting (only reported in the 2014 study), there was a small increase in the WHZ of 0.07 associated with the mobile payment mechanism, though it was not statistically significant and there was no change in the prevalence of wasting. They suggest that the results for wasting could be partially down to limited power of the smaller sub-sample (n=691).

Complementary interventions and supply-side services

Finally, one study reported the effect of complementary interventions, and found that receiving complementary nutritional supplements in addition to cash transfers in Niger led to significantly greater reductions in moderate acute malnutrition (MAM) compared to receiving the cash transfer alone. The study was a prospective intervention study in Niger, in which Langendorf et al. (2014) looked at the effect of receiving different complementary nutritional supplements with cash

transfers on moderate acute malnutrition (MAM) (i.e. < -2 WHZ ≥ -3) among children aged from 6–23 months. The authors found that, regardless of the specific supplements given (providing between 250kcal/day to 820kcal/day), receiving the complementary intervention in addition to a cash transfer led to a halving of MAM, relative to receiving the cash transfer alone, even though the 'cash transfer only' group received an additional US$7 per month, representing the additional cost of the nutritional supplements. Adjusted hazard ratios, showing the comparative risk of MAM among 'cash only' versus 'cash plus supplementary food', ranged from 2.07 to 2.42 depending on the specific supplements. The authors suggest that the impact of the complementary fortified foods may be explained by an absence of locally available nutritious foods (the intervention partly overlapped the 'hunger gap' season), meaning that even though the comparison group had a higher monthly transfer amount, they may have been unable to source sufficient nutritious food.

The finding is also consistent with two studies from Mexico (included in this review but not reporting on the chosen indicators here) which find that uptake of nutritional supplements in PROGRESA appear to have played an important role in child diet intake and growth (Ramírez-Silva et al., 2013; Behrman and Hoddinott, 2005). Ramírez-Silva et al. (2013) find evidence that the effect of Oportunidades on improved dietary intake (iron, zinc and vitamin A) was the result of the food supplement rather than improvements in the home diet. The authors found higher intakes among Oportunidades beneficiaries who received the fortified food supplements, but that intakes were *not higher* among beneficiaries who did not receive the fortified food supplements. A similar finding is made by Behrman and Hoddinott (2005), who show that the actual take-up of nutritional supplements in PROGRESA (rather than allocation to receive them) is found to lead to a significant increase of about a sixth in mean growth per year for children aged 12–36 months.

8.6 Policy implications

The review of the evidence highlights a number of policy implications. First and foremost, the body of evidence indicates that while cash transfers often appear able to increase the utilisation of health care services (particularly when conditions are attached) and bring about improvements in dietary diversity scores, improvements in anthropometric measures appear to occur less frequently. In some cases, improvements in anthropometric measures may be difficult to achieve if there is little problem to begin with, as Maluccio and Flores (2005) note was the case for wasting in their study of Nicaragua's RPS. It is also possible that, in some cases, a lack of effects may also result from insufficient time periods over which to observe anthropometric changes, or even limited power to detect effects. However, where this is not the case, the limited improvements in anthropometric measures are likely to arise from the fact that achieving healthy physical child growth is contingent upon a much wider range of intervening variables than simply increasing attendance at health clinics or increasing the range of foods eaten. First of all, child health measures are themselves likely to be contingent upon utilisation of quality health services and information, as well as having a diverse diet. In addition, healthy child growth is recognised to depend on good care for mothers and children, a healthy environment and freedom from disease (UNICEF, 2013). Furthermore, timing of transfers is likely to be crucial, with the first 1,000 days of a child's life being a particularly crucial window for later development (Bhatia et al., 2013). This is reflected in the findings above on stunting (Leroy et al., 2008) and duration of transfer.

The implications of the above for policy depend on the objectives of a particular intervention. If there is a genuine desire to improve nutritional outcomes as a core objective, then there must be a focus on addressing a range of issues, covering not just the design and implementation of the intervention, but also looking at the local implementation context, to ensure it is supportive of improvements in nutrition. Issues of particular importance, arising from the studies covered here, include:

- regular and reliable transfers of sufficient value to allow for year-round health coverage and the consumption of nutritious foods (e.g. Pellerano et al., 2014; Seidenfeld and Handa, 2011)
- sufficient duration of the transfer (Buser et al., 2014) and targeting children at critical age to attain positive and lasting effects on child growth (Buser et al., 2014; Fernald et al., 2008)
- local availability of affordable quality health services (e.g. AIR, 2014)

- local availability of and access to a range of nutritious foods, or fortified supplements in their absence (e.g. Langendorf et al., 2014)
- communications and messaging around the importance of specific health behaviours (e.g. use of health services and providing information on nutrition and child growth) (e.g. de Brauw and Peterman, 2011; Paxson and Schady, 2010).

From the studies on cash transfer size and duration, the evidence also suggests that receiving larger payments and payments for a longer duration appears to result in some improvements in certain health and nutrition outcomes. Crucially, however, the study by Buser et al. (2014) suggests that stopping payments to households while there are still young children present (or in utero) may potentially lead to relative declines in child growth outcomes. This highlights the crucial importance of programmes having effective monitoring and graduation systems, in order that health benefits are not lost.

The study by Langendorf et al. (2014) also provides some initial support for the idea that complementing cash transfers with nutritional supplements could help play a key role in improving nutritional intake in contexts where local availability of a diverse diet is limited, with two other studies cited above from Mexico suggesting that the contributions of such an approach may not just be limited to these contexts (Ramírez-Silva et al., 2013; Behrman and Hoddinott, 2005).

A second overall policy lesson emerges from the fact that improvements in health care utilisation and dietary diversity were not found in every study. Some of the explanations for a lack of improvement in health care use given above include: an absence of conditionalities and/or adequate messaging around the importance of health care use, inadequate health facilities, already high existing use of services, and implementation problems (e.g. delays in payments). Potential explanations mentioned for the lack of improvement in dietary diversity included implementation problems (e.g. payment delays) and limited cash transfer sizes.

From a policy perspective, improving health care utilisation is likely to depend crucially upon there first of all being adequate, locally accessible health care services, which may require additional supply-side investments in some contexts. Strong communications and messaging around the importance of health care use are also likely to play an important role. Consistent with previous reviews, the few studies on conditionalities suggest that the presence and/or monitoring/enforcement of behaviour requirements may be important in determining the size of effects on cash transfer beneficiaries. It is also worth noting that all of the interventions found to have a statistically significant impact on health care use were CCTs with health conditions attached and, among the interventions in sub-Saharan Africa, it was only those which had conditions attached that led to any significant impact on health service use. It is possible that other design and implementation features may be driving these differences, however. Nevertheless, further research would be useful to tease out which specific aspects of conditionalities may be most important, particularly given recent evidence that simply labelling transfers may strengthen their impacts on particular behaviours, which could help avoid the various costs associated with monitoring and enforcement of conditions (Benhassine et al., 2013).

Addressing improvements in dietary diversity will again depend on many of the same design and implementation issues, and in this case communications around nutrition information and child growth. It will also, however, crucially depend on the local context, including the availability of and access to a diverse range of foodstuffs. In contexts where a diverse food basket is not locally available or affordable, given the value of the transfer, additional measures will probably need to be taken, such as complementary nutritional supplements mentioned above.

Great care should be taken in attempting to draw out any gender-related policy lessons from the relatively limited evidence base. In terms of the gender of household head, while on the one hand cash transfers might appear to be able to potentially help improve and/or redress imbalances in certain areas (e.g. increasing post-natal visits among male-headed households in Indonesia's PKH), on the other, the sex of the household head was also linked to a deterioration in the WHZ of children up to three years old in Indonesia's PKH. Further research is clearly warranted to explore these issues in greater depth. Lessons regarding differential outcomes by gender of the individual

are again limited by the evidence base, though there is some evidence suggesting that appropriately designed cash transfers could be used to help address imbalances in health behaviours and practices among women and girls.

Finally, further research would be welcome to investigate the role of many of the design and implementation features considered, from which limited evidence was found. For example, from the two studies reporting on the role of the official transfer recipient, there is very limited evidence to inform how who receives the transfer affects health and nutrition outcomes. Also, on the issue of payment mechanisms, while the evidence reviewed indicated that electronic transfers may lead to potential health benefits, the evidence base is extremely limited and further studies in other contexts are required to corroborate the findings and to fully uncover the reasons as to why different payment mechanisms may mediate health and nutrition outcomes.

Table 8.3: Summary of results for overall cash transfer effect on health service use

#	Study	Programme and country	Outcome indicator and treatment population	Effect	Measure of change	Significance
1	AIR (2014)	CGP (Zambia)	Child attended clinic for preventative care	-0.008	Percentage point	NS
		CGP (Zambia)	Attendance at skilled antenatal care with a doctor or nurse (children 0–15 months)	0	Percentage point	NS
2	Akresh et al. (2012)	NCTPP (Burkina Faso)	Number of routine preventative health clinic visits for child (CCT)	**0.431**	Number of visits over past 12 months	5%
		NCTPP (Burkina Faso)	Number of routine preventative health clinic visits for child (UCT)	-0.079	Number of visits over past 12 months	NS
3	Attanasio et al. (2005)	Familias en Acción (Colombia)	Compliance with preventative nutritional health programme (<24 months old)	**0.228**	Percentage point	5%
		Familias en Acción (Colombia)	Compliance with preventative nutritional health programme (24–48 months)	**0.332**	Percentage point	5%
		Familias en Acción (Colombia)	Compliance with preventative nutritional health programme (>48 months)	**0.015**	Percentage point	10%
4	Barber and Gertler (2008)	Oportunidades (Mexico)	Woman received any prenatal care	**0.0235**	Percentage point	10%
		Oportunidades (Mexico)	Woman obtained five prenatal visits	0.0235	Percentage point	NS
5	Barber and Gertler (2010)	Oportunidades (Mexico)	Woman sought any prenatal care	0.034	Percentage point	NS
		Oportunidades (Mexico)	Woman obtained five or more consultations	0.015	Percentage point	NS
6	Davis et al. (2002)	PROGRESA (Mexico)	Whether child aged 0–5 had a health check-up	**0.5841**	Probit coefficients (not marginal effects)	1%
		PROCAMPO (Mexico)	Whether child aged 0–5 had a health check-up	0.154	Probit coefficients (not marginal effects)	NS
7	de Brauw and Peterman (2011)	CSR (El Salvador)	Proportion of births which had post-natal care two weeks after birth	-0.059	Percentage points	NS
		CSR (El Salvador)	Adequate prenatal care (five or more visits)	-0.065	Percentage points	NS
8	Evans et al. (2014)	TSAF (Tanzania)	Average number of health facility visits in the past 12 months among children up to two years old (impact after 18–21 months)	**1.87**	Number of visits over past 12 months	10%
		TSAF (Tanzania)	Average number of health facility visits in the past 12 months among children up to two years old (impact after 31 to 34 months)	**-3.0**	Number of visits over past 12 months	5%
9	Levy and Ohls (2007)	PATH (Jamaica)	Number of visits to a health centre for preventative reasons in past six months (children up to six years old)	**0.278**	Number of visits	1%
10	Maluccio and Flores (2005)	RPS (Nicaragua)	Whether child under three taken to a health control visit in past six months (impact 2000–2001)	**0.163**	Percentage points	5%
		RPS (Nicaragua)	Whether child under three taken to a health control visit in past six months (impact 2000–2002)	0.084	Percentage points	NS
11	Paxson and Schady (2010)	BDH (Ecuador)	Child went for growth control visit in past six months (in top three wealth quartiles)	0.06	Percentage points	NS
		BDH (Ecuador)	Child went for growth control visit in past six months (in poorest wealth quartile)	-0.057	Percentage points	NS

continued on next page

Table 8.3: Summary of results for overall cash transfer effect on health service use continued

#	Study	Programme and country	Outcome indicator and treatment population	Effect	Measure of change	Significance
12	Pellerano et al. (2014)	CGP (Lesotho)	Proportion of children 0–17 that consulted a health care provider in the past three months	-0.103	Percentage points	NS
13	Perova and Vakis (2012)	Juntos (Peru)	Received health checks in last three months (for children under 5)	**0.69**	Percentage point	1%
14	Seidenfeld and Handa (2011)	CTP (Zambia)	Attended 'Well Baby Check-up'	0.003	Percentage point	NS
15	World Bank (2011)	PKH (Indonesia)	Number of prenatal visits	**0.576**	Number of visits	5%
		PKH (Indonesia)	Whether attended at least four prenatal visits	**0.09**	Percentage points	1%
		PKH (Indonesia)	Number of post-natal visits	**0.35**	Number of visits	10%
		PKH (Indonesia)	Whether attended at least two post-natal visits	**0.096**	Percentage points	1%
		PKH (Indonesia)	Number of public health facility outpatient visits (entire household)	**0.03**	Number of visits	1%
		PKH (Indonesia)	Number of private health facility outpatient visits (entire household)	**0.018**	Number of visits	5%

Notes: Figures in bold indicate statistically significant. NS means the study did not find a statistically significant result, typically up to the 10% significance level.

Table 8.4: Summary of results for overall cash transfer effect on dietary diversity

#	Study	Programme and country	Outcome indicator and treatment population	Effect	Measure of change	Significance
1	Cheema et al. (2014)	BISP (Pakistan)	Food Consumption Score	-2.06	Index score	NS
2	Ferré and Sharif (2014)	Shombhob (Bangladesh)	Consumption of more than 4 out of 7 food groups (children over 6 months)	0.031	Percentage points	NS
3	Gilligan et al. (2013)	KWFP-cash transfer (Uganda)	Dietary Diversity Index	**0.925**	Number of foods	5%
			Household Dietary Diversity Score	**0.552**	Number of food groups	1%
			Food Consumption Score	**2.993**	Index score	5%
4	Gitter and Caldes (2010)	RPS (Nicaragua)	Number of unique food items	**3.503**	Number of food items	5%
5	Hidrobo et al. (2012a)	WFP cash transfer (Ecuador)	Dietary Diversity Index	**0.138**	Percentage point	1%
			Household Dietary Diversity Score	**0.044**	Percentage point	1%
			Food Consumption Score	**0.108**	Percentage point	1%
6	Hidrobo et al. (2012b)	WFP cash transfer (Ecuador)	Dietary Diversity Index	**2.39**	Number of food items	1%
			Household Dietary Diversity Score	**0.4**	Number of food groups	1%
			Food Consumption Score	**6.48**	Index score	1%
7	Hoddinott and Wiesmann (2008)	PRAF (Honduras)	Number of foods eaten	0.508	Number of foods	NS
		Oportunidades (Mexico)	Number of foods eaten	0.356	Number of foods	NS
		RPS (Nicaragua)	Number of foods eaten	**3.868**	Number of foods	5%
8	Merttens et al. (2013)	HSNP (Kenya)	Mean dietary diversity score	0.412	Index score	NS
9	Miller et al. (2011)	SCTP (Malawi)	Food Diversity Score	**2 (5 to 7)**	Additional food groups	1%
10	Pellerano et al. (2014)	CGP (Lesotho)	Dietary Diversity Index	0.161	Number of food groups	NS
			Food Consumption Score	0.946	Proxy score	NS
11	Ruiz-Arranz et al. (2002)	PROGRESA (Mexico)	Number of foods consumed	**0.011**	Number of foods	1%
			Simpson Index	**0.018**	Index score	5%
			Shannon Index	**0.072**	Index score	1%
			Revealed Optimal Diversity Index	0.007	Index score	NS
		PROCAMPO (Mexico)	Number of foods consumed	**0.01**	Number of foods	5%
			Simpson Index	0.006	Index score	NS
			Shannon Index	0.063	Index score	NS
			Revealed Optimal Diversity Index	0.022	Index score	NS
12	Seidenfeld and Handa (2011)	Monze cash transfer (Zambia)	Diversity score	0.203	Number of food groups	NS

Notes: Figures in bold indicate statistically significant. NS means the study did not find a statistically significant result, typically up to the 10% significance level. **Diversity Score** = *Number of food groups purchased over past seven days;* **Dietary Diversity Index** = *Sum of number of distinct food items consumed by the household in the previous seven days;* **Household Dietary Diversity Score** = *Frequency of 12 food groups consumed in past seven days;* **Food Consumption Score** = *Sum of number of days eight different food groups*

consumed, multiplied by weighted frequencies and summing across categories to get a single proxy indicator; **Simpson Index** = *Weighted sum of calorie shares of different foods consumed;* **Shannon Index** = *Weighted sum of calorie shares of different food groups consumed (shares multiplied by their logged values);* **Revealed Optimal Diversity Index** = *an index reflecting how 'optimally diverse' households consumption baskets are relative to households in the top wealth decile.*

Table 8.5: Summary of results for overall cash transfer effect on stunting

#	Study	Programme and country	Outcome indicator and treatment population	Effect	Measure of change	Significance
Probability of being stunted						
1	Gertler (2004)	PROGRESA (Mexico)	Whether stunted or not (12–36 months)	0.914	Log odds of being stunted	NS
2	Ferré and Sharif (2014)	Shombhob (Bangladesh)	Whether stunted or not (up to 36 months at start)	0.034	Percentage point	NS
3	Gilligan et al. (2013)	KWFP-cash transfer (Uganda)	Whether stunted or not (61–83 months)	-0.018	Percentage point	NS
4	Maluccio and Flores (2005)	RPS (Nicaragua)	Whether stunted or not (under five)	**-5.5**	Percent	10%
Height-for-age						
1	AIR (2014)	CGP (Zambia)	Height-for-age (under 60 months)	-0.116	Z-score	NS
2	Attanasio et al. (2005)	Familias en Acción (Colombia)	Height-for-age (under 24 months)	**0.161**	Z-score	10%
3	Evans et al. (2014)	TSAF (Tanzania)	Height-for-age (up to 48 months)	0.86	Z-score (impact after 18–21m)	NS
4	Fernald and Hidrobo (2011)	BDH (Ecuador)	Height-for-age (12–35 months)	0.01	Z-score	NS
5	Leroy et al. (2008)	PAL (Mexico)	Height-for-age (urban, up to 24 months)	0.11	Z-score	NS
		PAL (Mexico)	Height-for-age (urban, up to 6 months)	**0.41**	Z-score	5%
6	Macours et al. (2012)	Atención a Crisis (Nicaragua)	Height-for-age (under 6 years old at start of programme)	**0.072**	Z-score (impact after receiving transfers for approx. 9m)	5%
		Atención a Crisis (Nicaragua)	Height-for-age (under 6 years old at start of programme)	0.045	Z-score (impact approx. 2 yrs after transfer)	NS
7	Maluccio (2005)	RPS (Nicaragua)	Height-for-age (6m to 48m)	**0.3575**	Z-score	1%
8	Maluccio and Flores (2005)	RPS (Nicaragua)	Height-for-age (under 5 years old)	0.13	Z-score	NS
9	Paxson and Schady (2010)	BDH (Ecuador)	Height-for-age (up to 6 months at baseline)	0.008	Z-score	NS
10	World Bank (2011)	PKH (Indonesia)	Height-for-age (up to 36 months)	0.071	Z-score	NS

Notes: Child ages are reported in brackets. Figures in bold indicate statistically significant. NS means the study did not find a statistically significant result, typically up to the 10% significance level.

Table 8.6: Summary of results for overall cash transfer effect on wasting

#	Study	Programme and country	Outcome indicator and treatment population	Effect	Measure of change	Significance
Probability of being wasted						
1	Ferré and Sharif (2014)	Shombhob (Bangladesh)	Whether wasted or not (12–24 months when enrolled)	**-0.125**	Percentage point	10%
2	Maluccio and Flores (2005)	RPS (Nicaragua)	Whether wasted or not (under 5 years old)	0.003	Percentage point	NS
Weight-for-height						
1	AIR (2014)	CGP (Zambia)	Weight-for-height (under 60 months)	0.042	Z-score	NS
2	Evans et al. (2014)	TSAF (Tanzania)	Weight-for-height (up to 48 months)	-0.03	Z-score (impact after 18–21 months)	NS
3	World Bank (2011)	PKH (Indonesia)	Weight-for-height (up to 36 months)	-0.187	Z-score	NS

Notes: Child ages are reported in brackets. Figures in bold indicate statistically significant. NS means the study did not find a statistically significant result, typically up to the 10% significance level.

Table 8.7: Summary of results for overall cash transfer effect on being underweight

#	Study	Programme and country	Outcome indicator and treatment population	Effect	Measure of change	Significance
Probability of being underweight						
1	Ferré and Sharif (2014)	Shombhob (Bangladesh)	Whether underweight or not	0.046	Percentage point	NS
2	Gilligan et al. (2013)	KWFP-cash transfer (Uganda)	Whether underweight or not (61–83 months)	-0.033	Percentage point	NS
3	Maluccio and Flores (2005)	RPS (Nicaragua)	Being underweight (under 5 years old)	**-0.062**	Percentage point	5%
Weight-for-age						
1	AIR (2014)	CGP (Zambia)	Weight-for-age (under 60 months)	-0.047	Z-score	NS
2	Evans et al. (2014)	TSAF (Tanzania)	Weight-for-age (up to 48 months)	-0.29	Z-score (impact after 18–21 months)	NS
3	Macours et al. (2012)	Atención a Crisis (Nicaragua)	Weight-for-age (under 6 years old when transfer started)	0.036	Z-score (impact after receiving transfers for approx. 9 months)	NS
		Atención a Crisis (Nicaragua)	Weight-for-age (under 6 yrs when transfer started) at time transfer started)	0.029	Z-score (impact approx. two years after transfer)	NS
4	World Bank (2011)	PKH (Indonesia)	Weight-for-age (under 36 months)	-0.065	Z-score	NS
5	Buser et al. (2014)	BDH (Ecuador)	Weight-for-age (under 6 years old)	0.085	Z-score (impact after receiving transfers for two yrs)	NS
		BDH (Ecuador)	Being underweight (under 6 years old)	-0.016	Percentage point (after receiving transfers for two years)	NS

Notes: Child ages are reported in brackets. Figures in bold indicate statistically significant. NS means the study did not find a statistically significant result, typically up to the 10% significance level.

Chapter 9

The impact of cash transfers on savings, investment and production

Box 9.1: Summary of evidence for savings, investment and production outcomes

In total, there were 27 studies from which evidence was extracted for this outcome area, covering 12 countries and 21 cash transfer programmes. Most of these were UCTs, as most evidence on this outcome area has been recently generated through FAO's From Protection to Production (PtoP) project, which focuses on sub-Saharan Africa.

Overall effects of cash transfers on selected savings, investment and production indicators:

- Half of the studies that considered savings found cash transfers to have a statistically signficiant impact and all of these showed increases in savings. Of the 10 studies that looked at the overall effect of cash transfers on ***household savings***, five found statistically significant increases in the share of households reporting savings (ranging from 7–24 percentage points) or the amount of savings accumulated. No significant negative impacts were reported in any of the studies.
- Impacts on the selected ***borrowing*** indicators were mixed, as households either used the cash to increase their access to credit or to pay off existing debt. Of the 15 studies that report any indicator for borrowing, four report significant increases in the share of households in debt or borrowing and/or on total amount of debt, three report significant reductions, one reports mixed findings and the remaining seven studies report no significant impacts.
- The evidence was for ***agricultural productive assets*** is based on three studies with statistically significant findings, but all of these show increases. Of the eight studies reporting on relevant indicators to households' accumulation of agricultural productive assets, three find a positive and significant impact on a wide variety of indicators (with impacts ranging from 3–32 percentage points depending on the asset and programme), and the remaining five find no significant impacts.
- While drawing on a low number of studies, the evidence for ***agricultural inputs*** mostly shows increases. Of the eight studies reporting on these indicators, six report some form of significant increase in expenditure or use (with impacts ranging from 4–18 percentage points depending on the input and programme), primarily for fertiliser and seeds, while one reports a significant decrease.
- Impacts on ***livestock ownership and value*** show consistent increases, with significant impacts found for the majority of studies. 12 out of 17 report some form of increase (with impacts ranging from 1–59 percentage points depending on livestock type and programme), with the remaining five reporting non-significant impacts. Impacts were particularly concentrated on smaller livestock such as goats and chickens.
- Impacts on ***business and enterprise*** were mixed, and more difficult to interpret than others reported in this section because of the range of indicators adopted in different studies. Of the nine studies reporting any indicator for this specific outcome area, four found significant increases in the share of households involved in non-farm enterprise or on the total expenditure on business-related assets and stocks, while one found a significant decrease.

Variation in outcomes by gender:

- Eight studies reported gender disaggregated outcomes, most often by separating analysis female and male-headed households. Interestingly, three of these studies found some of the savings, investment and production results primarily driven by female-headed households, two find different types of impacts for male versus female household heads or beneficiaries (e.g. different type of investment preferred), while another two find no significant differences between the two. Overall, these results appear to be driven by different levels of asset ownership at baseline and different cultural roles and aptitudes.

Role of design and implementation features:

- One study assessed the different impact of having a male or female **recipient**, finding non-significant differences across the two for impacts on savings and livestock ownership (Haushofer and Shapiro, 2013).
- One study explicitly compares the impact on savings and investment behaviour of different **transfer levels and frequency**, finding that lump-sum recipients accumulate significantly more non-land assets and large livestock, while monthly recipients accumulate more small livestock and birds. Overall savings and livestock holdings were also substantially higher for those receiving a larger transfer (Haushofer and Shapiro, 2013).
- The two studies reporting on variations in impact due to **length of exposure**, suggest sustained impacts over time.
- One study looked at the effect of different **targeting** designs. It found impacts in this area to be consistently higher and more frequently highly significant for households receiving a transfer based on demographic indicators of vulnerability rather than a form of social pension, with the exception of borrowing (Merttens et al., 2015).
- One study comparing different **payment modalities** finds that, compared to standard distribution methods, mobile money transfers affected crop choices, but not ultimate production or savings (Aker et al., 2011).
- Four studies present evidence on **complementary interventions and supply-side services** to cash transfers, showing that group organisation for grant recipients can act as a commitment device, and that coupling standard cash transfers with supervision and training, technical assistance, and with additional productive investment grants or with insurance can increase productive impacts.

9.1 Summary of findings

This section reports on the impacts of cash transfers on saving, borrowing, purchase and ownership of productive assets (agricultural tools and inputs, livestock and business assets) and business/enterprise. A summary of the overall effects, how they vary by design and implementation features, and by gender, is provided in Box 9.1.

Our findings mostly confirm the theory of change for this outcome area, by which receiving a guaranteed and predictable source of income can help households lift liquidity, saving and credit constraints, enabling investment. Overall, impacts on savings, ownership/purchase of livestock and purchase/use of agricultural inputs were consistent in their direction of effect, with almost all statistically significant findings highlighting positive effects of cash transfers, though not throughout all programmes or all types of livestock and inputs. On the other hand, impacts on borrowing, agricultural assets and business/enterprise were less clear-cut. These findings are of particular importance in low- and middle-income countries, where extreme poverty is disproportionately concentrated in rural areas (as are many cash transfer programmes), and the majority of men and women depend on agriculture for their livelihoods (FAO, 2015), all the more as climate change is set to worsen the shocks and challenges faced by rural households.

Of the ten studies that looked at the overall effect of cash transfers on household **savings**, five found statistically significant increases in the share of households reporting savings or the amount of savings accumulated (with impacts ranging from 7–24 percentage points), while no significant negative impacts were reported in any of the studies. Evidence confirmed that households could afford to marginally increase their precautionary savings because of increased income and, in some cases, increase access to formal and informal financial institutions.

Impacts on the selected **borrowing** indicators were mixed, as households either used the cash to increase their access to credit or to pay off existing debt (which can be associated with stigma). Overall, of the 15 studies that report any indicator for this outcome area, four report significant increases in the share of households in debt or borrowing and/or on total amount of debt, three report significant reductions, one reports mixed findings and the remaining seven studies report no significant impacts. The authors discussed the important role of beneficiaries' increased creditworthiness, mediated by de facto transfer size and regularity.

The varying magnitude and directions of impact for saving and borrowing were justified in several different ways within the studies, with two studies explicitly testing variations in impact linked to variations in programme design. The evidence points to increased impacts on savings for higher transfer amounts, monthly rather than lump-sum transfers and complementary supervision and training.

Coming to the investment/production impacts that more directly pertain to poor households' livelihoods, widespread and significant impacts were found within the selected studies for:

- **Agricultural inputs** – out of a total of eight studies, six report significant increases in the outcome indicators (with impacts ranging from 4–18 percentage points depending on the input and programme), primarily on fertiliser and seeds, and one reports a decrease.
- **Livestock assets** – 12 out of 17 studies report some form of increase in livestock ownership and value, with the remaining five reporting non-significant impacts. Larger and significant impacts were mostly registered for smaller livestock, with marginal effects on chicken ownership ranging from 7–59 percentage points and on goats from 7–52 percentage points. There were also some cases of households investing in cattle.

However, less clear-cut impacts were found on:

- **Agricultural assets** – with two programmes only (Malawi's Mchinji pilot and Zambia's CGP) out of a total of seven (eight studies) registering significant increases and impacts ranging from 3–32 percentage points for different assets. Lack of impact in four programmes was justified in several ways, including behaviour influenced by strong programme labelling (money was to be spent for children) and low value/unpredictability of the transfer.

- **Business and enterprise** – of the nine studies reporting any indicator, four found increases in the share of households involved in non-farm enterprise or on the total expenditure on business-related assets and stocks, while one found significant decreases.

Most savings, investment and production indicators were measured at the household rather than individual level. However, eight studies reported **sex-disaggregated outcomes**, most often by separating analysis for female and male-headed households. Interestingly, three of these studies find some of the savings, investment and production results primarily driven by female-headed households, two find different types of impacts for male versus female household heads or beneficiaries (different type of investment preferred, with women, for example, investing more in smaller rather than large livestock, etc.), while another two find no significant differences between the two.[88] Overall, these results appear to be driven by different levels of asset ownership at baseline and differing cultural roles and aptitudes.

Several insights were offered by the literature on the role of **design and implementation** features in mediating these productive impacts. Specifically, evidence (including studies explicitly testing different designs, qualitative research and authors' interpretations) shows that:

- higher *transfer size* is associated with higher productive impacts, while lump-sum payments trigger investment on bulkier items (e.g. larger livestock)
- the role of the *predictability and reliability* of payments in enhancing beneficiaries' risk-management capacity and planning was confirmed, with some suggestions that tying timing of payments to the agricultural cycle could increase effects
- there is heterogeneity of productive impacts based on a households' existing asset base, with households having access to land and labour (so potentially better-off) more capable of investing productively – this has important implications for *targeting* (and potential trade-offs with human capital objectives)
- there is a strong role played by the *messaging* associated with the transfer: perceived (implicit) or actual *conditionality* linked to human capital objectives can reduce impacts on productive outcomes
- increasing the *duration of exposure* to the transfer leads to sustained (though not necessarily increasing) impacts over time
- *complementary interventions and supply-side services* (coupling cash transfers with productive investment grants, additional supervision and training, insurance) increases effects on ultimate productive outcomes.

9.2 Summary of evidence base

In total, there were 27 studies from which evidence was extracted for this outcome area, covering 12 countries and 21 cash transfer programmes. Most of the programmes were UCTs, as a majority of evidence on this outcome area has been recently generated through FAO's From Protection to Production (PtoP) project, which focuses on sub-Saharan Africa. Given that productive impacts are not among the primary intended impacts of cash transfers, and that collecting data on productive investments can be costly, few studies prior to PtoP explicitly focused on this. Table 9.1 provides an overview of which countries and programmes the studies reported on, highlighting the prevalence of studies from Africa and the almost inexistent evidence from Asia, while also showing most programmes were operating primarily in rural areas.[89] Findings from several pilot studies may be more limited in their external validity and applicability to other settings.

A range of different study designs and estimation methods were used in order to estimate the effect of cash transfers, or their design and implementation features, on the selected health

88 Note that the eighth study does not compare across genders in any way, as most recipients were female.

89 Note: The totals in the final column of Table 9.1 do not add to the total number of studies as two studies report results for more than one programme.

indicators. Table 9.2 provides a summary of these. As can be seen, a large majority were based on experimental studies, with the remainder using observational data and employing some form of DID, RDD, IV or OLS regression.

Table 9.1: Summary of countries and programmes reported on for the investment, saving and production indicators (all studies)

Country	Programme	Type of cash transfer	# studies	Rural/urban	Details if pilot or experimental study*
Latin America and the Caribbean = 8 studies[90]					
Bolivia	Bolivida	Social pension	1	Both	
Mexico	PROGRESA/Oportunidades	CCT	5	Rural, then both	
Mexico	PROCAMPO	CCT	1	Rural	
Nicaragua	Red de Protección Social (RPS)	CCT	1	Rural	
Nicaragua	Atención a Crisis	UCT	1	Rural	Short term
Africa = 17 studies					
Ghana	LEAP	UCT/CCT	1	Rural	
Ghana	Innovation for Poverty Action randomised trial (IPA RCT)	UCT	1	Rural	Field trial
Kenya	OVC-cash transfer	UCT in practice	1	Both	
Kenya	Hunger Safety Net Programme (HSNP)	UCT	1	Rural	Phase 1 of programme roll-out
Kenya	Give Directly cash transfer	UCT	1	Rural	Experiment
Malawi	Social Cash Transfer Programme (SCTP)	UCT	1	Rural	Pilot phase (one district)
Lesotho	Child Grant Programme (LCGP)	UCT	2	Rural	
Niger	Concern Worldwide drought-response unconditional transfer	UCT	1	Rural	Short term, experimental
Tanzania	Tanzania Social Action Fund (TSAF)	CCT	1	Rural	Pilot experiment
Uganda	Youth Opportunities Program (YOP)	Enterprise grant	2	Both	Part of Northern Uganda Social Action Fund
Uganda	Women's Income Generating Support (WINGS)	Enterprise grant	2	Rural	Not for profit short-term programme, two districts
Uganda	Social Assistance Grants for Empowerment (SAGE)	UCT	1	Both	Two pilots
Zambia	Monze Cash Transfer Pilot (CTP)	UCT	1	Rural	Pilot in one district
Zambia	Child Grant Programme (ZCGP)	UCT	2	Rural	Implemented in three districts
Europe and Central Asia = 2 studies					
Kazakhstan	BOTA cash transfer	CCT	1	Rural	
Pakistan	BISP cash transfer	UCT	1	Rural	

** This information for papers that report results from a pilot/experimental implementation helps distinguish such papers from those that cover cash transfer policies/programmes that are operational at a larger scale and/or are long-term/permanent. It provides a 'flag' for findings which may have more limited applicability or where it has not been shown that the evidence would necessarily hold at a larger scale.*

90 Total is not the sum of studies below as one study focused on both Procampo and PROGRESA.

Table 9.2: Summary of study methods used and risk of bias for savings, investment and production

Study	Study design and methods used for reported results	Reports total effect	Reports effect of design and implementation features?	Reports sex-disaggregated outcomes
Air (2014)	RCT (DID)	Yes		
Aker et al. (2011)	RCT (DID)		Yes	
Angelucci et al. (2012)	QE (PSM)	Yes		
Asfaw et al. (2014)	RCT (DID, and Single Difference combined with inverse probability weighting (SD-IPW))	Yes		Yes
Blattman et al. (2012)	RCT (ANCOVA)	Yes		Yes
Blattman et al. (2015)	RCT (DID)	Yes		Yes
Cheema et al. (2014)	QE RDD	Yes		
Covarrubias et al. (2012)	RCT (DID and DID with PSM)	Yes		Yes
Daidone et al. (2014a)	RCT (DID and Single Difference or PSM, or SD with Inverse Probability Weighting)	Yes		
Daidone et al. (2014b)	RCT (DID or SD with IPW)	Yes		
Davis et al. (2002)	QE (OLS linear and logistic regression with baseline levels characteristics as controls)	Yes	Yes	
Evans et al. (2014)	RCT (DID)	Yes	Yes	Yes
Gertler et al. (2012)	RCT (OLS)	Yes	Yes	
Green et al. (2015)	RCT (ITT with OLS)		Yes	
Handa et al. (2014)	QE (PSM, multivariate analysis)	Yes		Yes
Haushofer and Shapiro (2013)	RCT (DID and OLS)	Yes	Yes	Yes
Karlan et al. (2014)	RCT (IV)	Yes	Yes	
Macours and Vakis (2009)	RCT (OLS and two staged OLS)	Yes	Yes	
Svarch (2009)	RCT (Fixed effects, IV and Tobit)	Yes		
Maluccio (2010)	RCT (DID)	Yes	Yes	
Martinez (2004)	RCT (OLS)			Yes
Merttens et al. (2013)	RCT (DID)	Yes		
Merttens et al. (2015)	QE (RDD; DID with PSM)	Yes	Yes	
O'Brien et al. (2013)	RCT (IV estimation)	Yes		
Pellerano et al. (2014)	RCT (DID)	Yes		
Seidenfeld and Handa (2011)	QE (DID with PSM)	Yes		
Todd et al. (2010)	RCT (Single Difference OLS, OLS weighted with inverse weighting by propensity score, and non-linear estimators (Probit, Poisson, Tobit))	Yes		

RDD = Regression Discontinuity Design, RCT = randomised controlled trial, DID = difference-in-difference, SD = single difference, PSM = propensity score matching, IV = instrumental variables, ANCOVA = analysis of covariance.

9.3 The impact of cash transfers on savings, investment and production

Tables 9.3 to 9.8 below summarise the overall effects of cash transfers on the indicators under consideration. Where any effects associated with design or implementation features were found, these are not reported in the tables, but are discussed in section 9.5. Similarly, all sex-disaggregated results are discussed in section 9.4.

Saving and borrowing

Within the studies reviewed, impacts on savings were positive, though not common to all programmes, while impacts on borrowing were mixed, partly justified in the conceptual framework detailed in Chapter 2 by which households could either use the cash to increase their access to credit or to pay off existing debt.

Saving

Of the ten studies that looked at the overall effect of cash transfers on household savings (share of households that hold any savings and the total value of these savings),[91] five found statistically significant increases in the share of households reporting savings or the amount of savings accumulated (see Table 9.3 at the end of the chapter). While the size of effects is not fully consistent across countries, no significant negative impacts were reported in any of the studies.

In Mexico, Angelucci et al. (2012) found a significant increase in the likelihood of having savings (and access to a bank account) for Oportunidades beneficiaries, but no effects on the amounts of savings. Similar – if not stronger – results were found across several of sub-Saharan Africa's flagship cash transfer programmes:

- In Zambia, Daidone et al. (2014b) estimate an impact of the CGP on the share of households declaring to accumulate savings in the form of cash (+24 percentage points), and on the amounts saved, with larger results for smaller-sized households.
- In Kenya, the share of HSNP beneficiaries that currently have cash savings is significantly higher (7.3 percentage points, 10% significance), with results driven by larger and better-off households (Merttens et al., 2013).
- In Uganda just over one year of SAGE transfers led to a statistically significant increase in the proportion of SAGE beneficiary households that have savings (9.5 percentage points for VFSG households, non-significant but positive for SCG households) (Merttens et al., 2015).

Minor experimental programmes in Africa also registered positive impacts on saving levels, with Haushofer and Shapiro's (2013) evaluation of Kenya's Give Directly programme finding doubled cash savings balances and a ten percentage points increase in the share of households saving with M-Pesa as a result of receiving a cash transfer (from low initial levels), and Blattman et al.'s (2015) study of the Women's Income Generating Support (WINGS) in Uganda finding that savings levels roughly tripled among both men and women.[92]

Throughout these studies, the conceptual framework justifying these impacts reflects that outlined in Chapter 2, whereby households can afford to marginally increase their precautionary savings because of increased income and, in some cases, increased access to formal and informal financial institutions. For example, where these evaluations were triangulated with qualitative research, some evidence was found of increased engagement with savings groups, with respondents mentioning that such savings allowed them to meet future household demands, and respond to shocks such as illness (Merttens et al., 2015).

91 These used a variety of different indicators, totalling 16 impacts extracted.

92 See section 9.4 below on gender disaggregated effects for details. Note that WINGS was not a standard cash transfer, but an enterprise grant, so these impacts should be interpreted accordingly.

No significant impacts were found on households' propensity to save or on the size of savings for Lesotho's CGP (Daidone et al., 2014; Pellerano et al., 2014) – interpreted to be because of the size and unpredictability of the transfer and the messaging associated with it[93] – and for Kazakhstan's BOTA, where a bank account was opened for every beneficiary household, but people were instructed not to use the bank account for any savings other than the CCT while in the programme (O'Brien et al., 2013).[94] In Ghana, LEAP households were 11 percentage points more likely (Handa et al., 2014) and in Pakistan BISP households were five percentage points more likely (Cheema et al., 2014) to save money relative to non-beneficiary households, though findings were not significant. Similarly, in Tanzania's community-based CCT, treatment did not significantly impact savings decisions at endline except for non-bank savings within the poorest households. Qualitative fieldwork revealed this was mostly due to the low amount of the transfer (Evans et al., 2014).

Borrowing

Impacts on the selected borrowing indicators (share of households that hold any loans and the total value of these loans) were overall less clear-cut than on savings, as is partly explained in Chapter 2 (households could either use the cash to increase their access to credit or to pay off existing debt). The picture is further complicated by the use of quite different indicators in different studies, totalling 29 results extracted. Overall, of the 15 studies that report any indicator for this outcome area, four report significant increases in the share of households in debt or borrowing and/or on total amount of debt, three report significant reductions, one reports mixed findings and the remaining seven studies report no significant impacts (see Table 9.4).

For example, in Mexico, Gertler et al. (2012) find a significant effect of Oportunidades (0.4 percentage points or 66.7%) on the probability of taking loans for productive purposes, while previously Svarch (2009) had estimated the programme increases the probability of having loans by 16 percentage points while negatively impacting the amount of the loan application. In Kenya, the HSNP transfer also had a significant impact on increasing households' uptake of credit, measured over the previous 12 months (9.7 percentage points, significant at 10%) (Merttens et al., 2013), as did the SAGE programme in Uganda, where the effect was strong and significant for households receiving the Senior Citizen Grant (7.3 percentage points, significant at 10%), though no significant impact was found on the size of outstanding debt (Merttens et al., 2015). Similar findings were reported by O'Brien et al. (2013) for Kazakhstan's BOTA programme (10 percentage point increase in the share of households with debt from any source, significant at 10%).

In Uganda (SAGE), Kenya (HSNP) and Kazakhstan (BOTA), qualitative research triangulated with these findings highlighted an increased willingness of other community members to lend to beneficiaries, as these now had a reliable and stable income stream. The debt was reportedly mostly used for consumption smoothing and often took the form of buying goods on credit (Merttens et al., 2013; O'Brien et al., 2013; Merttens et al., 2015).[95] Interestingly, the SAGE evaluation also analysed one of the key mechanisms by which people report being able to cope with the shocks they experience. Both SCG and VFSG households were significantly more likely to report being able to borrow a large amount of money (60,000 or more Ugandan shillings) in an emergency, in case of need (Merttens et al., 2015).[96]

Several other evaluations found 'negative' effects of cash transfer receipt on loan-taking behaviour, highlighting a focus on paying back loans rather than taking on new debt. Potentially in contrast to findings for Mexico's Oportunidades described above, Angelucci et al. (2012) find a significant reduction in the share of households in debt and in debt amounts. In Zambia, AIR's evaluation of the Child Grant Programme (2014) found a 7.3 percentage point reduction in the likelihood of having an outstanding loan contracted over six months before, but no significant

93 The only significant impact was on the share of households contributing to burial societies and burial plans.

94 This is so that staff can check the balance to ensure that households have been paid the right amount.

95 Note that indicators around buying on credit were not an explicit focus of this review, but are an important aspect of debt-taking behaviour to untangle.

96 Note this is an impact on perceptions – yet an important indication of changes in people's self-perceived standing within the community.

impact on the amount outstanding overall (except for large households) or on the amount borrowed in the last six months, while – based on the same data – Daidone et al. (2014b) find a significant impact on the share of households declaring to have made some loans repayments (1.7 percentage points). In Ghana, Handa et al. (2014) find no impact of LEAP on loans held, but a strong effect on amount repaid (23 percentage points). The authors hypothesise that, since households received a triple and then a double payment in the six months prior to the follow-up survey, 'a large part of these payments were essentially used to pay down loans'.

No significant results on borrowing behaviour were reported for Tanzania's community-based CCT (Evans et al., 2014), Pakistan's BISP (Cheema et al., 2014), Kenya's cash transfer-OVC (Asfaw et al., 2014) and Lesotho's CGP (Daidone et al., 2014; Pellerano et al., 2014), though results for the latter are reportedly biased by a substantial number of missing values. For the CGP, the authors hypothesise that the lack of impact on financial behaviour is partly explained by the irregularity of payments and the strong messaging associated with the programme, while for Tanzania's CCT the authors believe the lack of change may be due to the heterogeneous, opposing effects of the program on borrowing behaviour. In Pakistan, further results on borrowing show that only 5% of BISP beneficiary households have current debt that was used to start a business or for agricultural production, while most households take on debt for current consumption, and more specifically to buy food (46%).

Purchase and ownership of agricultural productive assets and inputs

As outlined within the conceptual framework, receiving a guaranteed and predictable source of income at regular intervals could help to lift the liquidity and credit constraints that limit poor households from investing optimally. Evidence from the selected studies did largely confirm this hypothesis, showing positive trends towards the accumulation of livestock especially, purchase and use of agricultural inputs and, to a lesser extent, accumulation of agricultural assets. This is an important finding, as none of the cash transfers analysed explicitly focused on enhancing productive impacts (with the exception of PROCAMPO in Mexico).

Agricultural assets (for crop production)

Overall, the evidence points to a positive, though not widespread, impact on households' accumulation of agricultural productive assets. Of the eight studies reporting on relevant indicators (totalling 22 different results, with indicators on the share of households that own/spent any money on each asset, monetary value and total number owned of each asset), three find a positive and significant impact on a wide variety of indicators, one reports mixed findings and the remaining four find no significant impacts (see Table 9.5).

In Malawi and Zambia, there is evidence that the receipt of a cash transfer is able to generate investments that can influence household productive capacity (Covarrubias et al., 2012). In Malawi, ownership of agricultural assets increased 16 percentage points for hoes,[97] 32 for axes and 30 for sickles – with higher impacts for female-headed households (ibid). In Zambia, both AIR (2014) and Daidone et al. (2014b) find significant positive impacts of the CGP on ownership of agricultural tools, with Daidone et al. describing 'two distinct patterns: a positive impact of between three to four percentage points on the share of households accumulating agricultural implements with low initial values at baseline …[98] such as hammers, shovels and ploughs' (particularly for larger households) and a 'larger impact (18–30 percentage points) on the number of assets held, for those implements already widely available at baseline …[99] such as axes and hoes'.

Nevertheless, in the other evaluations analysed, results were mixed or not significant. This was the case for Maluccio (2010) reporting on Nicaragua's RPS, Merttens et al. (2013) reporting on

97 The authors explain the more limited magnitude of impact for hoes is probably due to the high ownership level of this tool at the baseline (close to 90% of households at baseline).

98 Less than 10% of households owned these at baseline.

99 Up to approximately 90% of households at baseline.

Kenya's HSNP, Pellerano et al. (2014)[100] reporting on Lesotho's CGP and Seidenfeld and Handa (2011) reporting on the Monze District cash transfer pilot in Zambia. Reasons cited for the lack of any significant impact included the low availability of arable land in Kenya[101] and the strong message encouraging child-related expenditures for Lesotho's CGP.

Agricultural inputs (for crop production)

Results for agricultural input (seeds, fertiliser and pesticide) expenditure or use reported within the selected evaluations are more decisively showing an impact, though not of great magnitude and not always on the same indicators. Specifically, out of a total of eight studies, six report significant increases in the outcome indicators, primarily on fertiliser and seeds, and one reports a decrease (see Table 9.6).

In Lesotho, where few other productive impacts were found due to the strong labelling of the programme (to be spent on children and their education), Daidone et al. (2014a) find that the CGP significantly increases the share of households purchasing seeds (7.4 percentage points) and inorganic fertiliser (5.8 percentage points), as well as the share of households using pesticides[102] (7.9 percentage points),[103] the magnitude being greater for labour-unconstrained households. While the levels of expenditure on these or other inputs did not increase, according to the authors as the grant was possibly not high enough, significant increases in production were found (notably maize, the main staple commodity) (Daidone et al., 2014a; Pellerano et al., 2014). Similarly, in Zambia, the GGP led to an increase (18 percentage points) in the share of households with any input expenditure (especially seeds and fertiliser), from a baseline share of 23%, as well as an increase of 42 Zambian kwacha on crop inputs than the corresponding control households (Daidone et al., 2014b). The Monze district pilot evaluation points in a similar direction, with significant effects on purchase of fertiliser (8 percentage points) and ultimately crop production (Seidenfeld and Handa, 2011).[104] Significant impacts on the value of seeds used were also found for Ghana's flagship LEAP programme, with results driven by female-headed households (Handa et al., 2014). Also in Ghana, the IPA field trial comparing capital grants and rainfall insurance showed a highly significant impact on the value of chemicals used for capital grant recipients (Karlan et al., 2014). In Latin America, Todd et al. (2010) found some impact of Oportunidades (4.8 percentage points) on the probability of spending on variable crop inputs.[105]

Missing or 'negative' impacts were principally reported for Kenya's cash transfer-OVC by Asfaw et al. (2014) with some small but significant negative impacts being found on the use of pesticides and on seed expenditure,[106] partly justified by the authors because of the low and eroded-over-time value of the transfer.

Livestock assets

Livestock assets not only provide food directly, they also guarantee an income flow, can act as store of value enhancing risk-bearing capacity, can aid production by providing draught animal power, transport and/or manure for cropping and fuel, and often have an inherent value linked to the status they confer to their owners. It is unsurprising, therefore, to see widespread impact on the share of households owning a wide range of livestock and on the total value of livestock

100 Note that Daidone et al. (2014a) – who use the same data – also report no impact on asset ownership (but no not present results within a table).

101 The HSNP operates in the Arid and Semi-Arid Lands – ASALs.

102 While the purchase of pesticides is not very common, a pest and armyworm outbreak severely affected many districts in Lesotho in January and February 2013. It should be noted, however, that a significant impact on purchase of pesticide was not found, except for non-labour constrained households.

103 Pellerano et al. (2014) only find this impact using complementary models.

104 Seidenfeld and Handa also note a shift away from maize for direct consumption and towards more cash cropping (groundnut, sweet potato) for sale.

105 Note that this impact is not sustained in the May 1999 data (data above is from October 1998).

106 The authors specify that these results are based on an SD-IPW estimation procedure which is not robust against time-invariant unobservables, so should be interpreted with these caveats in mind.

owned. Different studies measure impact in different ways, making it difficult to uniformly compare across programmes, but overall 12 of 17 studies assessed for this impact area report some form of positive impact on livestock ownership and value, with the remaining five reporting non-significant impacts (see Table 9.7).

Larger and significant impacts were mostly registered for smaller livestock (goats and chickens, for example), though there were some cases of households investing in cattle:

- In Malawi's SCT programme, goat, chicken and cattle ownership increased by 52, 59 and 1.5 percentage points, respectively, due to the transfer (Covarrubias et al., 2012).
- In Zambia, the CGP led to significant increases in the share of households with livestock (21 percentage points, from 48% at baseline) and in the total number of goats and poultry, with even stronger effects for large households (Daidone et al., 2014b). Interestingly, these impacts remained mostly unvaried following additional programme exposure (36 months versus 24 months) (AIR, 2014).
- Zambia's pilot Monze cash transfer evaluation similarly finds that after a three-year period intervention households are significantly more likely to own goats (27 percentage points) and chickens (9 percentage points) (Seidenfeld and Handa, 2011).
- In Uganda, SAGE had a significant impact on the share of households owning livestock overall (9.3 percentage points) and the share of households purchasing livestock in the previous 12 months, in particular for the VFSG (non-elderly) treatment group (26 percentage points) and for goats and cattle. Based on triangulations with qualitative research, the authors hypothesise that the findings are likely influenced by the 'lumpy' nature of the first few payment tranches received by a great many beneficiary households, as the programme tried to catch up after delays to the start of implementation (Merttens et al., 2015). The WINGS cash grant also significantly affected livestock purchases by 0.27 more cattle, two more fowl, and two more goats, sheep, or pigs (Blattman et al., 2015).
- In Kenya, the HSNP had a positive impact on retention of livestock, with HSNP households six percentage points more likely to own any livestock after two years of programme operations than control households (seven percentage points for goats/sheep).[107] Triangulated qualitative research stressed the importance of the cash transfer in retaining ownership of goats and sheep in the face of drought (Merttens et al., 2013).
- Also in Kenya, Haushofer and Shapiro (2013) find that the Give Directly experimental UCT increased livestock holdings by US$85, a 51% increase relative to the control group mean, and 12% of the average transfer. This increase extends to all categories of livestock, with the largest increase in absolute terms occurring in cattle holdings.
- Reporting on Tanzania's community-based CCT programme under TASAF1, Evans et al. (2014) find that treatment households own 0.38 more indigenous goats and 1.1 more chickens, preferred to bulkier animals as they are affordable and easier to sell (and often described as 'store of value' within qualitative interviews).
- In Mexico, Todd et al. (2010) find a positive impact of Oportunidades on both the probability of owning livestock (3 percentage points) as well as the quantity owned, with almost double the impact on per capita ownership in May 1999 compared to October 1998. Similarly, Gertler et al. (2012) find that Oportunidades households were 17.1% (4.2 percentage points) more likely to own draught animals and 5.1% (3.6 percentage points) more likely to own production animals compared to control households, while also increasing the value of draught animals owned by 21.4% and the value of production animals owned by 16.6%. Interestingly, results were highest for households who did not own those assets at baseline.

107 The authors warn that results are not fully conclusive – when controlling for other factors, impact on livestock ownership persisted only for large and fully mobile households.

Non-significant impacts were reported by Asfaw et al. (2014) for Kenya's cash transfer-OVC;[108] Daidone at al (2014a) and Pellerano et al. (2014) for Lesotho's CGP; Cheema et al. (2014) for Pakistan's BISP; Macours and Vakis (2009) for Nicaragua's one-year Atención a Crisis pilot programme and Maluccio (2010) for Nicaragua's Red de Protección Social (RPS).

Overall agricultural investment

This section has separated the analysis of impacts on crop production assets, crop production inputs and livestock assets (with the next section focusing on business and enterprise). However, a small selection of studies report on agricultural productive investment on aggregate. Specifically, in Mexico, Davis et al. (2002) find that the impact of an additional cash transfer peso on agricultural investment spending is high and significant for PROCAMPO, which is explicitly linked to agriculture and primarily received by men, but less so (yet still positive and significant) for PROGRESA. In Ghana, the IPA trial comparing insurance to capital grants found that farmers who received the capital grant hold US$606 more post-harvest assets (livestock and grain) than the control group (Karlan et al., 2014).

Ultimate agricultural impacts: yields, productivity and income

Importantly, while this section does not explicitly report on indicators of ultimate productive outcomes (increases in yields, productivity or income),[109] some evidence from the selected studies does show the potential income multiplier effects of cash transfers. In Mexico, for example, Gertler et al. (2012) estimate that investments in productive assets increase agricultural income by almost 10% after 18 months of benefits. Analysing the issue from another angle, Todd et al. (2010) and Martinez (2004) find an increased likelihood of household food consumption from own production among PROGRESA and Bonosol households respectively.[110] Studies from sub-Saharan Africa suggest similar impacts, including increases in the share of consumption, diet quality and dietary diversity from home crop production (Covarrubias et al., 2012; Asfaw et al., 2012) and in overall crop yields (Seidenfeld and Handa, 2011;[111] Daidone et al., 2014)[112] and livestock revenue and profit (Haushofer and Shapiro, 2013).

Business and enterprise

Impacts on the selected business and enterprise indicators were mixed and more difficult to interpret than others reported in this section because of the range of indicators adopted in different studies. Of the nine studies reporting any indicator for this specific outcome area (on the share of households who operated non-farm enterprises or who owned business assets, monetary value of the assets and total expenditure on business assets over the reference period), four found increases in the share of households involved in non-farm enterprise or on the total expenditure on business-related assets and stocks, while one found significant decreases (see Table 9.8).

In the two Blattman et al. studies (2012 and 2015), analysing two different enterprise-focused cash transfers operating in Uganda (the Youth Opportunities Program (YOP), and the Women's Income Generating Support (WINGS)), substantial investments deriving from the receipt of the cash grant are unsurprising. Within the YOP, treated individuals report an additional 656,016 Ugandan shillings (US$298) in acquisitions and 523,318 shillings (US$238) in asset stock, a 481%

108 Note that Asfaw et al. (2014) do find positive and significant impact only on the ownership of small livestock such as sheep and goats, for both smaller and female-headed household households.

109 This was due to inconsistent reporting across evaluations and lack of a sufficient evidence base to draw any meaningful conclusions.

110 Todd et al. (2010) specify that this included highly nutritious foods such as fruits, vegetables and meat, and link these findings to a significant increase in the use of land for agricultural production.

111 This includes a shift towards cash crops as an impact of Zambia's CGP, with a 50% increase in the quantity of sweet potato produced (significant at 10% level), a 30% increase in the quantity of groundnut and a 16% reduction in the quantity of maize (Seidenfeld and Handa, 2011).

112 In Lesotho, the CGP programme had a significant impact on the production of maize, the main staple commodity (around 39 kg more than the control group), especially for households with more available household labour.

increase in acquisitions and 150% increase in asset stock relative to the control group. The authors hypothesise that the group organisation could have acted as a disciplinary and commitment device (Blattman et al., 2012). Similarly, WINGS had significant impacts on whether both female and male recipients had started an enterprise since baseline 16 months after grants, with programme follow-up of any kind increasing the chances further (Blattman et al., 2015).[113]

In Zambia, beneficiary households of the CGP were significantly more likely to have a non-farm enterprise (12 percentage points) and had higher profits than control households, with no differential impacts between the 24- and 36-month evaluation waves (AIR, 2014). Similar and more detailed results for the CGP are reported by Daidone et al. (2014b), who estimate that 24-month average treatment effects on the likelihood of having a non-farm business ranged from 16 to 18 percentage points for small and large households, respectively. They also show that on average CGP households operated enterprises for longer periods, more profitably and accumulating more assets than control businesses. In Mexico, Gertler et al. (2012) also found a positive impact of Oportunidades on participation in non-agricultural microenterprises of 3.3 percentage points (a 67.3% increase in the number of households operating such businesses).

Less clear-cut (negative, non-significant and positive for specific sub-groups) results were reported in several other studies, for example:

- negative impacts of Mexico's PROCAMPO on non-agricultural spending (due to strong programme focus on agricultural investment) and non-significant impacts of PROGRESA (Davis et al., 2002)
- non-significant impacts overall on household participation in a non-farm enterprise, but a positive impact (seven percentage points) for female-headed and negative (-11 percentage points) for male-headed households (Asfaw et al., 2014)
- negative yet non-significant impacts on the share of households operating a non-farm business in the 30 days prior to the survey for Lesotho's CGP (Daidone et al., 2014a)[114]
- negative yet non-significant impacts on participation in non-agricultural enterprise in Nicaragua's RPS (Maluccio, 2010)
- negative yet non-significant impact of Nicaragua's Atención a Crisis pilot on the value of households' productive assets (note impact is positive for those receiving a substantial cash grant) (Macours and Vakis, 2009).

9.4 The impact of cash transfers on savings, investment and production indicators for women and girls

Most savings, investment and production indicators were generally measured at the household rather than individual level. However, eight studies reported sex-disaggregated outcomes, most often by separating analysis for female and male-headed households. Interestingly, three of these studies found some of the savings, investment and production results primarily driven by female-headed households, two find different types of impact for male versus female household heads or beneficiaries (e.g. different type of investment preferred), while another two find no significant differences between the two.[115] Overall, these results appear to be driven by different levels of asset ownership at baseline and differing cultural roles and aptitudes. Table A.5.4.1 in Annex 5 reports specific findings.

113 Detailed results are presented in Table 5.4.2 in Annex 5.

114 Authors specify this was 'mainly driven by fewer households engaged in home brewing, an income-generating activity that is generally performed infrequently, at small scale, and often as an activity of last resort' (Daidone et al., 2014a).

115 Note that the eighth study does not compare across genders in any way, as most recipients were female.

Female-headed versus male-headed households

- In Kenya, a significant impact on livestock ownership was only found for female-headed cash transfer-OVC beneficiary households and not male. Specifically, the impact was on small livestock such as sheep and goats, perhaps due to cultural norms. Similarly, the cash transfer-OVC transfer was associated with a seven percentage point increase in household participation in non-farm enterprise for female-headed households, mirrored by an 11 percentage point decrease for male-headed households. The transfer was reported as the most important second source of capital for female-headed households (Asfaw et al., 2012).
- In Malawi, female-headed households participating in the SCT scheme accumulated more agricultural tools and livestock than their male counterparts, consistent with the smaller initial agricultural asset base among this group (Covarrubias et al., 2012).
- In Ghana, impacts on crop selling and seeds was primarily driven by female-headed households, while LEAP's's impact on debt repayments and reduced loan holdings was also higher for female-headed households (Handa et al., 2014).
- In Tanzania, male-headed households were more likely to increase their ownership of goats (by 0.5 units), whereas female-headed households were more likely to increase their ownership of chickens (1.62 more chickens) (Evans et al., 2014).

In contrast, no significant differential results in consumption, production and investment decisions were found across male- and female-headed households by Haushofer and Shapiro (2013) in Kenya's Give Directly programme and by Blattman (2012) for the Youth Opportunities Programme.

Male versus female beneficiaries

- In Bolivia, male beneficiaries of the Bonosol pension programme were more likely to acquire goats, and female beneficiaries more likely to acquire pigs, while female beneficiaries were more likely to make expenditures on seed and pesticides than were male beneficiaries (Martinez, 2004).
- In Uganda, Blattman (2015) finds significant positive impacts of microenterprise support among ultra-poor women (who were by and large the main recipients of the WINGS programme – meaning no comparative analysis is possible). An evaluation of Uganda's YOP, however, does find significant gender differences in terms of the value of tools and machines and stock of raw materials, tools and machines acquired (Blattman et al., 2012). Specifically, while the programme and the large enterprise grants involved did substantially increase ownership of these assets, the increase was significantly greater for men than for women. However, the authors believe these differences to be driven in particular by upper tails and outliers rather than representing a fundamental difference across males and females in general.

9.5 The role of cash transfer design and implementation features

Compared to the other outcome areas, a relatively low number of studies (a total of 10) explicitly test the differential impact on savings, investment and production of different design and implementation features, yet the findings within the papers reviewed do shed some light on this topic.

- One study assesses the different impact of having a male or female **recipient**, finding non-significant differences across the two for impacts on savings and livestock ownership.
- One study explicitly compares the impact on savings and investment behaviour of different **transfer levels and frequency**, finding that lump-sum recipients accumulate significantly more non-land assets and large livestock, while monthly recipients accumulate more small livestock and birds. Overall savings and livestock holdings were also substantially higher for those receiving a larger transfer.
- Two reporting on variations in impact due to **length of exposure**, suggest sustained impacts over time.

- One study considered the effect of different **targeting designs**. It found impacts in this area to be consistently higher and more frequently highly significant for households receiving a grant based on demographic indicators of vulnerability rather than categorically targeted at older citizens.
- One study comparing different **payment modalities** found that, compared to standard distribution methods, mobile money transfers affected crop choices, but not ultimate production or savings.
- Four studies assessing the role of **complementary interventions and supply-side services** reported interesting and often mutually reinforcing interaction effects with cash transfers.

These studies are now discussed in more detail, including further insights from studies reporting on a wider range of outcomes on this topic, qualitative research and authors' interpretation of their data. Detailed findings are reported in Table A5.4.2 in Annex 5.

Main recipient

Thanks to the experimental nature of the Give Directly evaluation in Kenya, Haushofer and Shapiro (2013) assess the different impact of having a male or female **recipient**, finding non-significant differences across the two for impacts on savings and livestock ownership.

Transfer levels, frequency and predictability

Only one study for this outcome area explicitly compares the impact of different transfer levels and frequency on programme impacts. Haushofer and Shapiro (2013), reporting on Kenya's experimental Give Directly programme, compare the savings and investment behaviour of households that received nine monthly transfers to that of households that received one lump-sum transfer, and of households that receive a large transfer to those that receive a small one.[116] Confirming the theory of change for this outcome area, they find that monthly recipient households accumulate a significantly lower value of non-land assets than lump-sum recipients.[117] Similarly, impact on the value of large livestock owned (cows) was higher and more strongly significant (US$55 versus US$43) for lump-sum recipients, while impact on the value of small livestock and birds was highly significant only for recipients of monthly transfers (US$9 and US$13 respectively versus US$3 and US$1). The total value of savings was also marginally higher for recipients of monthly versus lump-sum transfers. Unsurprisingly, overall livestock holdings were also substantially higher for those receiving a larger transfer (US$118 versus US$62), with significant differences in impact for cows and small livestock especially. Similarly, the overall value of savings was higher for households receiving the larger transfer (US$19 versus US$8).

Blattman et al. (2012) also try to estimate impacts of transfer size by analysing the per capita value of the transfer ultimately received (given the grant was group based, smaller groups received more per capita). They find that the correlation between transfer size and both investments and ultimate performance is nearly zero and assume this may be because the de facto group size and distribution was greater than their de jure size.

Qualitative evidence and authors' interpretation of the data often point in the same direction, suggesting a strong link between transfer size and productive investments (Asfaw et al., 2014; Daidone et al., 2014a; Seidenfeld and Handa, 2011; Evans et al., 2014; Pellerano et al., 2014; Merttens et al., 2015). For example, the differential impact between Zambia's CGP or Malawi's SCT (over 30% of pre-transfer expenditure) on one side, and Ghana's LEAP, Lesotho's CGP and Kenya's cash transfer-OVC (around 10% of pre-transfer expenditure) on the other could ultimately be due to different transfer sizes (FAO, 2015). In some cases, eroded values over time were also cited as an issue (Asfaw et al., 2014). A quote from a Focus Group Discussant receiving the BISP transfer in Pakistan (quarterly transfer of 3,000 Pakistani rupees) eloquently summarises the issue:

116 Most of the impacts reported in this paragraph are extracted from the study's online annex (across village comparisons).

117 Note, however, that the most notable impact was on the purchase of tin roofs, not agricultural investments.

'*You are asking me as if the BISP is providing us with 10,000 Pakistani rupees every month. This amount is not even enough for monthly groceries and you are asking me if we have been able to invest it in some way…*' (Male beneficiary focus group. District Nawabshah, Sindh).

Overall, a great majority of the studies also cited the importance of the transfers being received at predictable intervals – an essential factor for households to be able to plan investments and overcome credit and liquidity constraints.

Duration of exposure

Four studies of the ones selected for this outcome area present variations in impact over time, with evidence suggesting sustained (though not necessarily increasing) impacts over time. Specifically:

- Gertler et al. (2012) find that Oportunidades households receiving higher accumulated transfers over time (an additional four years) had consumption levels 5.6% higher than for the original control households, suggesting that returns on investments made by treatment households in the initial 18-month experimental period (when controls were not yet receiving cash) did in fact translate into improvements in long-term living standards.
- Maluccio (2010) shows no significant differential impact over time for Nicaragua's RPS between 2002 and 2004.

Conditionality

While none of the papers analysed for this outcome area explicitly tests the role of CCTs versus UCTs or differential impact of different types of conditionality, several studies reviewed discuss the strong role played by the messaging associated with the transfer ('implicit' conditionality). For example, for Lesotho Pellerano et al. (2014) and Daidone et al. (2014a) hypothesise that the strong messaging encouraging human capital and child-related expenditures for the CGP negatively affected households' propensity to invest the additional cash in productive assets or activities. The negative impact of human-capital-focused conditionality on productive investment is also touched upon within Davis et al. (2002) and Maluccio (2010) for Mexico's Oportunidades programme (versus PROCAMPO) and Nicaragua's RPS respectively.

Targeting

Only one study, the endline evaluation by Merttens et al. (2015) of Uganda's SAGE programme, explicitly compares different targeting mechanisms when referring to productive impacts. Across the range of indicators reported, apart from indicators on borrowing, impacts are consistently higher and more frequently highly significant for households receiving the Vulnerable Family Support Grant (VFSG, targeted with a composite index based on demographic indicators of vulnerability) rather than the Senior Citizen Grant (SCG, a form of social pension). Importantly, it should be noted that VFSG households tend to have higher dependency ratios and lower numbers of working-age adults compared to SCG households. However, for some indicators not reported within this study, most notably the amount of land cultivated, SCG beneficiaries fared better than VFSG ones.

Several insights into the role of targeting on mediating productive impacts were also given by other authors while commenting their results. For example, Asfaw et al. (2014); Merttens et al. (2013) and Todd et al. (2010) draw attention to the importance of the vibrancy of local agriculture and markets, with implications for geographic targeting. These same authors, together with Covarrubias et al. (2012) and Davis et al. (2002), discuss differences in productive impacts based on a households' existing asset base, with households having access to land and labour (and so potentially better-off) more capable of investing productively. Similarly, explicitly targeting the poorest and most marginalised households will mediate the overall level of priority given to immediate consumption needs over investment (especially when the transfer amount is low) (Merttens et al., 2013; Maluccio, 2010) and behaviours linked to social stigma (Handa et al., 2014; Pellerano et al., 2014). Importantly, moreover, the lack of clarity surrounding some targeting approaches and their implementation may lead beneficiaries to sacrifice productive investment for fear they may compromise eligibility for the transfer (Covarrubias et al., 2012).

Payment mechanism

In a unique study aimed at untangling the differential effect of three different transfer modalities, Aker et al. (2011) find that Niger's Zap mobile money programme did not have an impact upon the likelihood of cultivating, but did affect crop choices, with households in Zap villages growing 0.36–0.49 more types of crop than those in placebo and manual cash villages (a 12–16% increase as compared with the manual cash intervention). Interestingly, these effects are driven by the cultivation of marginal cash crops such as vouandzou and okra,[118] rather than traditional staple food and cash crops (millet, sorghum, cowpeas and peanuts). However, the changes in crop choice did not affect production levels. Nor were savings levels affected, as 98% of Zap households withdrew the full amount of their cash at one time (there was a cost associated with multiple withdrawals). These impacts, taken together with further significant impacts on the number of asset categories owned by Zap households, sheds important light on the relative benefits of m-transfers – especially given that these were also associated with reduced costs for programme recipients and the implementing agency.

Some further evidence emerges within the reviewed studies. For example, despite being paid through purposely created bank accounts, cash transfers from Kazakhstan's BOTA programme had no impact on household saving behaviour. The authors suggest that this is due to beneficiaries being instructed not to use the bank account for any savings other than the CCT while in the programme[119] (O'Brien et al., 2013).[120]

Complementary interventions and supply-side services

Blattman et al. (2015) provide insights into the role of **supervision and training**, beyond the imposition of conditionality. For example, for WINGS grant-holders, savings were 19% higher among those receiving two follow-up visits (supervision) and an additional 22% higher with five follow-ups (supervision and advice). Similarly, a year after the grants, follow-up of any kind increased business start-up and survival, by ten percentage points for those receiving supervision (two follow-ups) and 11 percentage points for those receiving further follow-ups with advice. Nevertheless, the authors warn that the marginal impacts of supervision and advice were modest given that they represented a very high percentage of programme cost.

A further study using the same data (Green et al., 2015) found that a low-cost variation to programme delivery – basic training in couples' communication and problem solving, and **joint participation** in the program with a partner – had little impact on economic outcomes. Involving household partners led to a nine percentage point decrease in the proportion of women currently engaged in business and a six percentage point increase in the proportion of women belonging to a savings group. On the other hand, in explaining the positive impacts in investment of the relatively unconditional, decentralised YOP targeted at poor entrepreneurs Blattman et al. (2012) hypothesise that **group organisation** could have acted as a disciplinary and commitment device.

The Macours and Vakis (2009) study comparing the effects of a CCT with CCT plus **vocational training** and CCT plus a **productive investment grant** found that, two years after the end of the intervention, households eligible for the complementary interventions were better protected against the negative impact of drought shocks by shifting households' income portfolios towards more diversification, and increasing returns from such activities. This was particularly the case for those receiving the productive grant. For example, CCT+grant households had higher profits from non-agricultural self-employment activities, and higher values from sale or self-consumption of livestock products, with significant and substantial impacts. Similarly, the Karlan et al. (2014)

118 These are cash crops that are primarily grown by women on marginal lands in Niger.

119 This is so that staff can check the balance to ensure that households have been paid the right amount.

120 In a paper that we do not include in this study, as it does not report on relevant outcomes, Masino and Nino-Zarazua (2014) compare Oportunidades' early standard transfer approach (cash handed out at distribution points) with the new electronic payment system which involves the opening of bank accounts for beneficiaries in non-banking institutions. They find that households who received their transfer in a bank account decreased their participation in informal saving arrangements (possibly because of their higher opportunity and financial costs) and were more likely (8 percentage points) to use their savings to cope with idiosyncratic shocks.

study comparing the use of a cash grant with rainfall insurance, shows that the cumulative effect of both is higher, and particularly when measuring the value of harvest.

Reporting on indicators that were not selected for this study, but also providing important insights, Sadoulet, de Janvry and Davis (2001) show that the positive multiplier effects in agriculture generated by the PROCAMPO transfer are also strongly driven by complementary **technical assistance**.

Several important insights into the role of the wider enabling environment for productive impacts were offered by the study's authors when commenting their findings. For example, explaining the lack of impacts on business and enterprise for Nicaragua's RPS, Maluccio (2010) mentions the expected low marginal returns of such activities due to lack of complementary infrastructure and services and/or poor macroeconomic conditions. Similarly, Asfaw et al. (2014), Merttens et al. (2013) and Todd et al. (2010) explain non-significant impacts because of the lack of vibrant local agriculture or of access to land – an issue which is also stressed by Covarrubias et al. (2012), who discuss the fundamental role of a household's initial asset base (not only land and physical assets, but also labour capacity).

9.6 Policy implications

Overall, it is clear from the findings presented in this section that cash transfers do have the potential to alter households' credit and liquidity constraints, as discussed in the conceptual framework, leading to productive impacts (and related impacts on saving and borrowing behaviour).

This is the case even though a vast majority of existing cash transfers prioritise investments on human capital. While results were not widespread across all programmes, it is clear that policy-makers interested in enhancing the productive potential of households both in agriculture and beyond should consider how to maximise these impacts without distorting the poverty-alleviation focus of cash transfer programmes and social protection more widely (as trade-offs between consumption-smoothing and productive objectives could exist).

These findings are of particular importance in low- and middle-income countries, where extreme poverty is disproportionately concentrated in rural areas (as are many cash transfer programmes), and the majority of men and women depend on agriculture for their livelihoods (FAO, 2015), all the more as climate change is set to worsen the shocks and challenges faced by rural households.

The literature on this impact area highlighted some important findings related to programme design and implementation that are of policy relevance. A first set of considerations relates to a cash transfer's core design features: its value, frequency and related payment system. First, ensuring the **transfer size** responds to the productive impact that is intended to be achieved.[121] The evidence shows that higher transfers are associated with higher productive impacts and saving rates, with the highest impacts achieved by coupling cash transfers with a lump-sum larger grant aimed explicitly at productive investment. Second, ensuring payments are **predictable and reliable**, enhancing beneficiaries' creditworthiness, risk-management capacity and planning. In a couple of cases reviewed within this paper, where productive impacts were modest or null (CGP in Lesotho and LEAP in Ghana), 'lumpiness' of payments was the result of implementation failures (several disbursements received in one go) rather than deliberate design. As for other impact areas, the **timing** of the transfer could also be designed to maximise impact, by tying payments to specific moments within the local agricultural cycle.

A second set of considerations relates to the potential use of **explicit or implicit conditionalities** linked to the cash transfer programme. In the CCTs reviewed, including where conditionality was only implicit and framed in terms of strong labelling (e.g. the CGP in Lesotho), recipients understandably favoured human capital investments over productive investments. Potentially,

121 While this is relatively easy for emergency cash transfers, where the size of the transfer can be benchmarked to the value of assets lost, it is more complex for developmental programmes, where a deeper understanding of local markets and costs is necessary (Beazley and Farhat, 2016).

some labelling linked to productive investments could therefore be an option (i.e. stressing that this is not against programme requirements). A couple of studies also highlighted the potential role of **complementary/synergic initiatives** in enhancing cash transfer impacts. For example, in Uganda's WINGS and YOP grants aimed at enhancing youth entrepreneurship, supervision visits (monitoring), additional training and group control mechanisms all had a role in enhancing the effectiveness of the grants – though at a high programme cost. These approaches are at the core of what is usually referred to as the 'graduation agenda'. The evidence also discussed the potential of further linking agricultural policies (inputs subsidies, credit to agriculture, weather and crop insurance and institutional procurement) with cash transfers (FAO, 2015).

Findings related to **targeting** and choice of **main recipient** were more difficult to interpret, but overall there was some evidence that higher impacts were concentrated within households that were less labour and land constrained, and in areas with a more vibrant local economy (e.g. higher population density, liquid markets, adequate public infrastructure). Choosing to explicitly target only these types of households and areas would present trade-offs with most of the core objectives of existing cash transfer programmes, but policy-makers could consider a multi-pronged approach for different types of households. As for the choice of main recipient, findings for several countries indicated that female-headed households often invested more – and on different assets and activities – than their male counterparts, challenging the idea that female recipients solely focus their transfers on their children.

Table 9.3: Summary of results for overall cash transfer effect on saving behaviour

#	Study	Programme and country	Variable and treatment population (e.g. children under five)	Effect	Measure of change	Significance	Details/ explanation
1	Angelucci et al. (2012)	Oportunidades (Mexico)	Proportion of households saving (2004)	**0.06**	Percentage point change	5%	
		Oportunidades (Mexico)	Savings amount (pesos) (2004)	-20.5	Change in pesos	NS	
2	Cheema et al. (2014)	BISP (Pakistan)	Proportion of households with savings	0.048	Percentage point change	NS	
		BISP (Pakistan)	Mean value of total savings (Pakistani rupees)	-594.5	Change in rupees	NS	
3	Daidone et al. (2014a)	CGP (Lesotho)	Share of households saving	-0.024	Percentage point change	NS	
		CGP (Lesotho)	Total amount saved (Lesotho loti)	-26.7	Change in loti	NS	
4	Daidone et al. (2014b)	CGP (Zambia)	Share of households saving cash	**0.24**	Percentage point change	5%	
		CGP (Zambia)	Amount saved Zambian kwacha	**54.4**	Change in kwacha	5%	
5	Evans et al. (2014)	Community-based CCT (Tanzania)	Whether someone in the household has non-bank savings	0.03	Percentage point change	NS	
6	Handa et al. (2014)	LEAP (Ghana)	Any Savings	0.108	% change	NS	
7	Haushofer and Shapiro (2013)	Give Directly (Kenya)	Value of savings (US$)	**10.22**	Level change	1%	
		Give Directly (Kenya)	Share of households who saved money using M-Pesa	**0.10**	Percentage point change	1%	
8	Merttens et al. (2013)	HSNP (Kenya)	Share of households that currently have cash savings	**0.073**	Percentage point change	10%	
9	Merttens et al. (2015)	SAGE – SCG (Uganda)	Share of households reporting current cash savings (SCG)	0.049	Percentage point change	NS	SCG
		SAGE – VFSG (Uganda)	Share of households reporting current cash savings (VFSG)	**0.095**	Percentage point change	5%	VFSG
		SAGE – SCG (Uganda)	Mean total value of current savings, for those with any savings (2012 prices, Ugandan shillings) – (SCG)	-156,000	Level change	NS	SCG
		SAGE – VFSG (Uganda)	Mean total value of current savings, for those with any savings (2012 prices, Ugandan shillings) (VSFG)	90,500	Level change	NS	VFSG
10	Pellerano et al. (2014)	CGP (Lesotho)	Share of households who in the 12 months prior to the survey saved with or added money to any informal or formal savings account	No impact	N/A	NS	Depends on specific saving institution

Notes: results represent all overall results reported and do not include those disaggregated by gender or showing the effect of variations in design features. Figures in bold indicate statistically significant. NS = not significant at 10% significance level or below.

Table 9.4: Summary of results for overall cash transfer effect on borrowing behaviour

#	Study	Country and programme	Variable and treatment population (e.g. children under five)	Effect	Measure of change	Significance	Details / explanation
1	Air (2014)	CGP (Zambia)	Borrowed money in last 6 months	-0.018	Percentage point change	NS	
		CGP (Zambia)	Amount owed (ZMK)	-27.067	Change in ZMK	NS	
		CGP (Zambia)	Amount borrowed last 6 months (ZMK)	1.387	Change in ZMK	NS	
		CGP (Zambia)	Still owes money from over 6 months before	**-0.073**	Percentage point change	5%	
2	Angelucci et al. (2012)	Oportunidades (Mexico)	Proportion of households in debt	**-0.217**	Percentage point change	1%	
		Oportunidades (Mexico)	Debt amount (pesos)	**-991.65**	Change in pesos	1%	
3	Asfaw et al. (2014)	Cash transfer/OVC (Kenya)	Received loan	0.007	Percentage point change	NS	
		Cash transfer/OVC (Kenya)	Sought credit	0.01	Percentage point change	NS	
4	Cheema et al. (2014)	BISP (Pakistan)	Proportion of households with current loans	-0.133	Percentage point change	NS	
		BISP (Pakistan)	Mean value of total outstanding loans (PKR)	-12,836	Change in PKR	NS	
5	Daidone et al. (2014a)	CGP (Lesotho)	Share of households borrowing	0.003	Percentage point change	NS	
		CGP (Lesotho)	Total amount borrowed (LSL)	-114.7	Change in LSL	NS	
6	Daidone et al. (2014b)	CGP (Zambia)	Share of households repaying loan	**0.017**	Percentage point change	5%	
		CGP (Zambia)	Share of households receiving loan	**-0.077**	Percentage point change	5%	
7	Evans et al. (2014)	Community-based CCT (Tanzania)	Whether someone in the household has taken out a loan in the last year	-0.0	Percentage point change	NS	
8	Gertler et al. (2012)	Mexico, Oportunidades	Productive loans	**0.004**	Percentage point change	5%	Sample: 1998–1999
9	Handa et al. (2014)	LEAP (Ghana)	Hold loan	-0.032	Percentage point change	NS	
		LEAP (Ghana)	Amount outstanding	-0.191	Change in GHS	NS	
10	Karlan et al. (2014)	IPA trial (Ghana)	Borrowed in past 12 months from any source	-0.06	Percentage point change	NS	As effect of capital grant only
11	Svarch (2009)	Oportunidades (Mexico)	Probability of having loans	**0.16**	Percentage point change	1%	
		Oportunidades (Mexico)	Amount of the loan application	**-1470.72**	Change in pesos	10%	
12	Merttens et al. (2013)	HSNP (Kenya)	Share of households that have borrowed money in the last 12 months	**0.097**	Percentage point change	10%	
13	Merttens et al. (2015)	SAGE – SCG (Uganda)	Share of households reporting borrowing money in last 12 months (SCG)	**0.073**	Percentage point change	10%	SCG
		SAGE – VFSG (Uganda)	Share of households reporting borrowing money in last 12 months (VFSG)	-0.013	Percentage point change	NS	VFSG
		SAGE – SCG (Uganda)	Mean total value of current outstanding debt, for those with outstanding debt (2012 prices, UGX) (SCG)	7,500	Change in UGX	NS	SCG
		SAGE – VFSG (Uganda)	Mean total value of current outstanding debt, for those with outstanding debt (2012 prices, UGX) (VFSG)	31000	Change in UGX	NS	VFSG
		SAGE – SCG (Uganda)	Share of households reporting being able to borrow a large (e.g. UGX 60,000 or more) amount of cash in an emergency (SCG)	**0.11**	Percentage point change	1%	SCG
		SAGE – VFSG (Uganda)	Share of households reporting being able to borrow a large (e.g. UGX 60,000 or more) amount of cash in an emergency (VFSG)	**0.1**	Percentage point change	5%	VFSG
14	O'Brien et al. (2013)	BOTA (Kazakhstan)	% of all households with household debt from any source	**0.1**	Percentage point change	10%	
15	Pellerano et al. (2014)	CGP (Lesotho)	Share of households who borrowed in the 12 month prior to the survey	0.031	Percentage point change	NS	
		CGP (Lesotho)	Average amount currently owed (among those who owe anything, maloti, 2013 prices)	-86.59	Change in LSL	NS	

Notes: results represent all overall results reported and do not include those disaggregated by gender or showing the effect of variations in design features. Figures in bold indicate statistically significant. NS means the study did not find a statistically significant result, typically up to the 10% significance level.

Table 9.5: Summary of results for overall cash transfer effect on agricultural assets

#	Study	Country and programme	Variable and treatment population (e.g. children under five)	Effect	Measure of change	Significance	Details / explanation
1	Air (2014)	CGP (Zambia)	Agricultural implements index – share (36 month impact)	**0.208**	Percentage point change	5%	
2	Covarrubias et al. (2012)	Mchinji SCT (Malawi)	Household ownership of hoes	**0.159**	Percentage point change	1%	
		Mchinji SCT (Malawi)	Household ownership of axes	**0.322**	Percentage point change	1%	
		Mchinji SCT (Malawi)	Household ownership of sickles	**0.298**	Percentage point change	1%	
3	Daidone et al. (2014b)	CGP (Zambia)	Share of households with axes	0.008	Percentage point change	NS	
		CGP (Zambia)	Share of households with hoes	0.01	Percentage point change	NS	
		CGP (Zambia)	Share of households with hammers	**0.044**	Percentage point change	5%	
		CGP (Zambia)	Share of households with ploughs	**0.036**	Percentage point change	5%	
		CGP (Zambia)	Number of axes owned	**0.184**	Level change (number)	5%	
		CGP (Zambia)	Number of hoes owned	**0.296**	Level change (number)	5%	
		CGP (Zambia)	Number of hammers owned	0.042	Level change (number)	NS	
		CGP (Zambia)	Number of ploughs owned	0.033	Level change (number)	NS	
4	Haushofer and Shapiro (2013)	Give Directly cash transfer (Kenya)	Value of agricultural tools (US$)	1.61	Change in US$	NS	
5	Maluccio (2010)	RPS (Nicaragua)	Number of productive agricultural goods (2004) – ploughs, water pumps, sprayers, tools, and carts	-0.023	Level change (number)	NS	Note that value was significant and positive in 2002
		RPS (Nicaragua)	Value of productive agricultural goods (2004) – ploughs, water pumps, sprayers, tools, and carts	-18.2	Change in pesos	NS	
6	Merttens et al. (2013)	Kenya, HSNP	Proportion of households owning plough	0	Percentage point change	NS	
		Kenya, HSNP	Proportion of households owning axe	0.10	Percentage point change	NS	
		Kenya, HSNP	Mean value of non-livestock productive assets (Kenyan shillings)	-220	Change in shillings	NS	
7	Pellerano et al. (2014)	Lesotho, CGP	Proportion of households who in the 12 months prior to the survey Spent any money to purchase crop production assets	-0.0028	Percentage point change	NS	
8	Seidenfeld and Handa (2011)	Monze district cash transfer (Zambia)	Ownership small tools – axe	0.042	Percentage point change	NS	
		Monze district cash transfer (Zambia)	Ownership small tools – hoe	0.017	Percentage point change	NS	

Notes: results represent all overall results reported and do not include those disaggregated by gender or showing the effect of variations in design features. Figures in bold indicate statistically significant. NS means the study did not find a statistically significant result, typically up to the 10% significance level.

Table 9.6: Summary of results for overall cash transfer effect on agricultural inputs

#	Study	Programme and country	Variable and treatment population (e.g. children under five)	Effect	Measure of change	Significance	Details/ explanation
1	Asfaw et al. (2014)	Cash transfer-OVC (Kenya)	Expenditure (Kenyan shillings) per acre on seeds	**-104.8**	Change in shillings	5%	
		Cash transfer-OVC (Kenya)	Expenditure (shillings) per acre on pesticide	-7.428	Change in shillings	NS	
		Cash transfer-OVC (Kenya)	Expenditure on inorganic fertiliser	-72.45	Change in shillings	NS	
		Cash transfer-OVC (Kenya)	Use of seeds	-0.015	Percentage point change	NS	
		Cash transfer-OVC (Kenya)[122]	Use of pesticide	-0.031	Percentage point change	NS	
		Cash transfer-OVC (Kenya)	Use of inorganic fertiliser	-0.028	Percentage point change	NS	
2	Daidone et al. (2014a)	LCGP (Lesotho)	Share of households purchasing any crop input	0.051	Percentage point change	NS	
		LCGP (Lesotho)	Total expenditure on any input (Lesotho loti)	15.085	Change in loti	NS	
		LCGP (Lesotho)	Share of households purchasing seeds	**0.074**	Percentage point change	10%	
		LCGP (Lesotho)	Share of households purchasing inorganic fertiliser	**0.058**	Percentage point change	10%	
		LCGP (Lesotho)	Share of households purchasing organic fertiliser	0.010	Percentage point change	NS	
		LCGP (Lesotho)[123]	Share of households purchasing pesticide	0.051	Percentage point change	NS	
		LCGP (Lesotho)	Share of households using pesticide	**0.079**	Percentage point change	5%	
3	Daidone et al. (2014b)	ZCGP (Zambia)	Share of households with any input expenditure	**0.177**	Percentage point change	5%	
		ZCGP (Zambia)	Crop expenditure (amount Zambian kwacha)	**31.2**	Change in kwacha	5%	
		ZCGP (Zambia)	Share of households reporting expenditure on seeds	**0.100**	Percentage point change	5%	
		ZCGP (Zambia)	Share of households reporting expenditure on fertiliser	**0.032**	Percentage point change	5%	
		ZCGP (Zambia)	Share of households reporting expenditure on pesticides	0.002	Percentage point change	NS	
4	Handa et al. (2014)	LEAP (Ghana)	Used Fertiliser	-0.024	Percentage point change	NS	
		LEAP (Ghana)	Seeds Expenses (value)	**24.676**	Change in GHS	10%	
5	Karlan et al. (2014)	IPA trial (Ghana)	Value of chemicals used (inputs) – (as result of capital grant treatment alone)	**55.63**	Change in value[124]	1%	
6	Pellerano et al. (2014)	LCGP (Lesotho)	Proportion of households who in the 12 months prior to the survey Spent any money to purchase inputs for crop production	-0.057	Percentage point change	NS	
7	Seidenfeld and Handa (2011)	Monze district cash transfer (Zambia)	Likelihood of having any expenditure on fertiliser	**0.079**	Percentage point change	5%	
8	Todd et al. (2010)	Oportunidades (Mexico)	Household reports agricultural spending (Oct 1998)	**0.049**	Percentage point change	5%	
		Oportunidades (Mexico)	Household reports agricultural spending (May 1999)	0.019	Percentage point change	NS	

Notes: results represent all overall results reported and do not include those disaggregated by gender or showing the effect of variations in design features. Figures in bold indicate statistically significant. NS means the study did not find a statistically significant result, typically up to the 10% significance level.

122 Significant negative impacts for large and female-headed households.

123 Note there is a highly significant impact for non-labour-constrained households.

124 Currency unclear from paper (US dollars or Ghanaian cedis)

Table 9.7: Summary of results for overall cash transfer effect on livestock assets

#	Study	Country and programme	Variable and treatment population (e.g. children under five)	Effect	Measure of change	Significance	Details/ explanation
1	Air (2014)	ZCGP (Zambia)	Livestock index – share	**0.403**	Percentage point change	5%	36 month impact
		ZCGP (Zambia)	Livestock index – number owned	**0.403**	Percentage point change	5%	36 month impact
		ZCGP (Zambia)	Share of households owning cows	0.006	Percentage point change	NS[125]	36 month impact
		ZCGP (Zambia)	Share of households owning cattle	**0.104**	Percentage point change	5%	36 month impact
		ZCGP (Zambia)	Share of households owning goats	0.016	Percentage point change	NS	36 month impact
		ZCGP (Zambia)	Share of households owning chickens	**0.175**	Percentage point change	5%	36 month impact
2	Asfaw et al. (2014)	cash transfer-OVC (Kenya)	Share of households owning large livestock (cattle, donkey, etc.)	0.038	Percentage point change	NS	
		cash transfer-OVC (Kenya)	Share of households owning small livestock (sheep, goat, etc.)	0.154	Percentage point change	NS	
3	Blattman (2015)	WINGS (Uganda)	Number of cattle and oxen	**0.275**	Level change (Number)	1%	No group Training, 16 months after grants
		WINGS (Uganda)	Number of donkeys, goats, sheep and pigs	**1.792**	Level change (Number)	1%	As above
		WINGS (Uganda)	Number of poultry	**1.988**	Level change (Number)	1%	As above[3]
4	Cheema et al. (2014)	BISP (Pakistan)	Proportion of households who own any livestock	0.021	Percentage point change	NS	
		BISP (Pakistan)	Mean value of livestock (Tropical Livestock Unit)	0.0386	Level change	NS	
5	Covarrubias et al. (2012)	SCTP (Malawi)	Household ownership of goats	**0.522**	Percentage point change	1%	
		SCTP (Malawi)	Household ownership of cattle	**0.015**	Percentage point change	5%	
		SCTP (Malawi)	Household ownership of chickens	**0.593**	Percentage point change	1%	
6	Daidone et al. (2014a)	LCGP (Lesotho)	Share of households who own livestock	0.028	Percentage point change	NS	
		LCGP (Lesotho)	Total number of livestock owned	-0	Level change (Number)	NS	
		LCGP (Lesotho)	Share of households who own goats	0.007	Percentage point change	NS	
		LCGP (Lesotho)	Share of households who own cattle	-0.027	Percentage point change	NS	
		LCGP (Lesotho)	Share of households who own pigs	**0.078**	Percentage point change	5%	
7	Daidone et al. (2014b)	ZCGP (Zambia)	Share of households who own cows	0.033	Percentage point change	NS	
		ZCGP (Zambia)	Share of households who own other cattle	**0.084**	Percentage point change	5%	
		ZCGP (Zambia)	Share of households who own goats	**0.036**	Percentage point change	5%	
		ZCGP (Zambia)	Share of households who own chickens	**0.154**	Percentage point change	5%	
8	Evans et al. (2014)	Community-based CCT (Tanzania)	Number of indigenous cows (including calves)	-0.03	Percentage point change	NS	
		Community-based CCT (Tanzania)	Number of indigenous goats (including kids)	**0.38**	Percentage point change	5%	
		Community-based CCT (Tanzania)	Number of local chickens (excluding chicks)	**1.09**	Percentage point change	1%	
		Community-based CCT (Tanzania)	Number of pigs	-0.02	Percentage point change	NS	

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125 Impact was significant (2.1 percentage points) at 24 months.

Table 9.7: Summary of results for overall cash transfer effect on livestock assets continued

#	Study	Country and programme	Variable and treatment population (e.g. children under five)	Effect	Measure of change	Significance	Details/ explanation
9	Gertler et al. (2012)	Oportunidades (Mexico)	Draught animal ownership	**0.042**	Percentage point change	1%	Sample: 1998 to November 1999[126]
		Oportunidades (Mexico)	Productive animal ownership	**0.036**	Percentage point change	5%	As above
		Oportunidades (Mexico)	Value of draught animals	**65.124**	Change in pesos	5%	As above
		Oportunidades (mexico)	Value of productive animal	**186.83**	Change in pesos	1%	As above
10	Haushofer and Shapiro (2013)	Give Directly (Kenya)	Value of livestock	**84.52**	Change in US$	1%	
11	Macours and Vakis (2009)	Atención a Crisis (Nicaragua)	Value of livestock sold or self-consumed	-2.519	Change in Córdobas	NS	Households receiving cash transfer only
12	Maluccio (2010)	RPS (Nicaragua)	Number of types of animals owned (cattle, work animals and poultry)	-0.008	Level change (number)	NS	2004
		RPS (Nicaragua)	Value of all animals owned (cattle, work animals and poultry)	208.5	Change in Córdobas	NS	2004
13	Merttens et al. (2013)	HSNP (Kenya)	Share of households owning any livestock	**0.061**	Percentage point change	10%	
		HSNP (Kenya)	Share of households owning goats and sheep	**0.071**	Percentage point change	5%	
		HSNP (Kenya)	Share of households owning cattle	-0.018	Percentage point change	NS	
14	Merttens et al. (2015)	SAGE (Uganda)	Share of HHs owning livestock (SCG)	0.041	Percentage point change	NS	SCG)
		SAGE (Uganda)	Share of HHs owning livestock[127] (VFSG)	**0.093**	Percentage point change	1%	VFSG
		SAGE (Uganda)	Share of households purchasing livestock in last 12 months (SCG)	**0.093**	Percentage point change	5%	SCG
		SAGE (Uganda)	Share ofhouseholds purchasing livestock in last 12 months (VFSG)	**0.262**	Percentage point change	1%	VFSG
		SAGE (Uganda)	Share of households owning cattle (SCG)	-0.002	Percentage point change	NS	SCG
		SAGE (Uganda)	Share of households owning cattle (VFSG)	**0.067**	Percentage point change	1%	VFSG
		SAGE (Uganda)	Share of households owning goats (SCG)	0.021	Percentage point change	NS	SCG
		SAGE (Uganda)	Share of households owning goats (VFSG)	**0.073**	Percentage point change	5%	VFSG
		SAGE (Uganda)	Share of households owning pigs (SCG)	0.015	Percentage point change	NS	SCG
		SAGE (Uganda)	Share of households owning pigs (VFSG)	0.025	Percentage point change	NS	VFSG
15	Pellerano et al. (2014)	LCSG (Lesotho)	Share of households owning any livestock in the 12 months prior to the survey	0.496	Percentage point change	NS	
16	Seidenfeld and Handa (2011)	CTP (Zambia)	Ownership chicken	**0.088**	Percentage point change	10%	
		CTP (Zambia)	Ownership pig	0.04	Percentage point change	NS	
		CTP (Zambia)	Ownership goat	**0.271**	Percentage point change	5%	
		CTP (Zambia)	Ownership cattle	-0.022	Percentage point change	NS	

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126 Note we do not report the 2003 sample results as both treatment and control branches are receiving at that time.

127 Note that impacts for poultry, sheep, camels and donkeys are also all positive but non-significant.

Table 9.7: Summary of results for overall cash transfer effect on livestock assets continued

#	Study	Country and programme	Variable and treatment population (e.g. children under five)	Effect	Measure of change	Significance	Details/ explanation
17	Todd et al. (2010)	Oportunidades (Mexico)	Household owns livestock (Oct 1998)	**0.031**	Percentage point change	10%	
		Oportunidades (Mexico)	Per capita livestock owned (Oct 1998)	**0.016**	Level change (number)	10%	
		Oportunidades (Mexico)	Household owns livestock (May 1999)	**0.033**	Percentage point change	5%	
		Oportunidades (Mexico)	Per capita livestock owned (May 1999)	**0.033**	Level change (number)	1%	

Notes: results represent all overall results reported and do not include those disaggregated by gender or showing the effect of variations in design features. Figures in bold indicate statistically significant. NS means the study did not find a statistically significant result, typically up to the 10% significance level.

Table 9.8: Summary of results for overall cash transfer effect on business and enterprise

#	Study	Country and programme	Variable and treatment population (e.g. children under five)	Effect	Measure of change	Significance	Details / explanation
1	Air (2014)	ZCGP (Zambia)	Household operates a non-farm enterprise	**0.121**	Percentage point change	5%	
2	Asfaw et al. (2014)	cash transfer-OVC (Kenya)	Household participation in non-farm enterprise	0.016	Percentage point change	NS	Note increase is significant (7 percentage points) for female-headed HHs[128]
3	Blattman et al. (2012)	YOP (Uganda)	Tools and machines acquired since baseline	**791.904**	Change in 000s Ugandan shillings	1%	cash transfer + training and business start-up costs
		YOP (Uganda)	Stock of raw materials, tools, and machines	**658.554**	Change in 000s shillings	1%	Same as above
4	Daidone et al. (2014a)	LCGP (Lesotho)	Share of households with off-farm business in the last 12 months	-0.038	Percentage point change	NS	
5	Daidone et al. (2014b)	ZCGP (Zambia)	Share of households operating a Non-Farm Enterprise	**0.166**	Percentage point change	5%	
		ZCGP (Zambia)	Share of households owning business assets	**0.045**	Percentage point change	5%	
6	Davis et al. (2002)	PROCAMPO (Mexico)	Impact of additional peso on non-agricultural investment spending – PROCAMPO	**-5.253**	Change in pesos	5%	Agricultural focus
		PROGRESA (Mexico)	Impact of additional peso on non-agricultural investment spending – PROGRESA	0.265	Change in pesos	NS	Human capital focus
7	Gertler et al. (2012)	Oportunidades (Mexico)	Running microenterprise	**0.033**	Percentage point change	5%	Sample: 1998 to 1999[129]
8	Macours and Vakis (2009)	Atención A Crisis (Nicaragua)	Value of business assets (cash transfer only)	-92.68	Level change	NS	
9	Maluccio (2010)	RPS (Nicaragua)	Participation in non-agricultural home production, retail, or services – 2004	0.015	Percentage point change	NS	

Notes: results represent all overall results reported and do not include those disaggregated by gender or showing the effect of variations in design features. Figures in bold indicate statistically significant. NS means the study did not find a statistically significant result, typically up to the 10% significance level.

128 Male-headed households, on the other hand, show a negative impact (-11pp).

129 Note we do not report the 2003 sample results as both treatment and control branches were receiving at that time.

Chapter 10

The impact of cash transfers on employment

Box 10.1: Summary of evidence for employment outcomes

Evidence of the impact of cash transfers on employment outcomes was extracted from a total of 74 studies. By far the largest number report on CCT programmes in Latin America. Regionally, the next most represented area is sub-Saharan Africa, with 19 studies reporting on a programme in the region for at least one of the employment indicators being reviewed. In contrast to most studies on Latin America, most of the studies on sub-Saharan Africa report on some form of regular transfer for poverty reduction, while two studies report on large enterprise grants, and one reports on a social pension. It is important to bear these programme differences in mind when interpreting the results.

Overall effects of cash transfers on selected employment indicators:

- For just over half of studies reporting on adult work, the cash transfer does *not* have a statistically significant impact on adult work. Among those studies reporting a significant effect among adults of working age, the majority find an increase in work participation and intensity. In the cases where a reduction in work participation or work intensity is reported, these reflect a reduction in participation among the elderly, those caring for dependents or are linked to reductions in casual work.
  - 14 studies report on the effect on **overall adult labour force participation**: among the eight that report on **adults of working age**, four found statistically significant impacts, three being increases and one a decrease. Among the two studies on **elderly adults**, one found a significant effect from a social pension in Mexico, of reducing pensioners working for pay (Galiani et al., 2014).
  - 11 studies estimate the impact of cash transfers on **overall adult labour force participation by sector/ type of employment**. Of these, five find at least one significant effect, with three suggesting increased self-employment (Cheema et al., 2014; Blattman et al., 2015; Macours et al., 2012), one an increase in unpaid family work (among the elderly) (Galiani et al., 2014) and two showing reductions in casual work outside the household (Cheema et al., 2014; Daidone et al., 2014).
  - 11 studies report on **overall adult intensity of work**, with six studies associated with statistically significant impacts. Three involved reductions in time worked, though one was among the elderly (Kassouf and Oliveira, 2012) and another was only significant for those who did not receive all disbursements (Bazzi et al., 2012). The two interventions resulting in increases in time spent working resulted from large enterprise grants in Uganda – YOP and WINGS – which were specifically intended to increase employment.
  - 10 studies report the impact of cash transfers on the **intensity of adult labour in different sectors/types of employment**; of these, seven report a statistically significant effect. These include increasing time spent on work, including market activities and skilled work in the two enterprise grants in Uganda, a shift from paid work to unpaid work due to a social pension among elderly adults in Mexico, and a combination of increases and decreases in time spent in agricultural employment.
  - Three studies report on the impact on **migration**, with findings showing that cash transfers can either increase or decrease the probability of migrating internally or internationally.

- For child labour, there is evidence that cash transfer programmes have played a role in reducing the prevalence and intensity of overall child labour, though more significant effects are found for intensity (hours worked) than for prevalence (whether working/ not working).
  - In terms of **child labour participation**, 19 studies estimate cash transfer impacts on **child labour participation**. Of the eight studies that find any significant impact, all show a decrease in child labour. In terms of **child labour participation by sub-sector**, of the eight studies, five report significant results, indicating reductions in various forms of market work, domestic work, own-farm work and one shift from physical labour to non-physical labour.
  - Five studies report on impacts on the **intensity of overall child labour**. All found statistically significant reductions in the hours spent on work, ranging from 0.3 fewer hours a week in Colombia's SCAE (Barrera-Osorio et al., 2008) to 2.5 fewer hours a week in Ecuador's BDH (Schady and Araujo, 2006).
  - Four studies report cash transfer impacts on **number of hours worked by children by sector/type of work**. Three studies report at least one significant result, showing a mixture of increased time on a family enterprise, reductions in time spent on own-farm work and reduced time on domestic work outside the household.

Box 10.1: Summary of evidence for employment outcomes

Variation in outcomes by gender:

The evidence extracted shows some differential effects for men and women for labour force participation and work intensity, but one of the main emerging themes around gendered effects relates to changes in time allocation to different activities, with a number of studies finding an increase in time spent on domestic work by women. Studies focusing on children tend to show a reduction in work for both girls and boys.

- 16 studies report **effects on labour participation among women**. Seven find at least one significant impact, with results suggesting a heterogeneous range of effects. Seven papers then report impacts on **labour participation by sector/type of employment among women**. Two of these report at least one statistically significant result for women, including a shift from non-farm to farm work for elderly women in Lesotho's CGP (Daidone et al., 2014).
- 10 studies report **effects on intensity of work among women**. At least one significant result is found in eight of these, though no clear patterns emerge. Six papers also report the impact of cash transfers on the **number of hours worked by women by sector/type of employment**. Of these, three studies find at least one statistically significant result, including increases in time spent on domestic work in Colombia and Mexico.
- 20 studies report **effects on child labour participation among girls**, of which 12 report a significant effect with impacts generally negative for both boys and girls.
- Eight studies report estimates of the impact of cash transfers on **girls working by sector**. Five report significant effects, most suggesting reductions across the board, except an increase in household chores in Malawi's SCTP (Miller and Tsoka, 2012).
- Seven studies report estimates of the impact of cash transfers on the **number of hours worked by girls in different sectors**. Five report at least one statistically significant finding, including four studies showing declines in time spent on domestic work in Colombia, Mexico and Nicaragua, and an increase in time on family enterprise work in Indonesia (World Bank, 2011).

Role of design and implementation features:

- The evidence base on the role of design and implementation features remains limited. Findings discussed below include:
  - Some limited evidence linking higher ***transfer levels*** in a CCT and social pension with higher reductions in working hours (Dabalen et al., 2008; Bertrand et al., 2003).
  - An example of ***delays in transfer receipt*** being associated with a decline in working hours compared to no significant decline without the delays (Bazzi et al., 2012).
  - Increased ***duration of transfers*** associated with greater likelihood or intensity of work among women in Ecuador and Mexico (Buser et al., 2014; Behrman and Parker, 2013), but more mixed results on children, with a combination of higher exposure in Mexico's PROGRESA/Oportunidades associated with reductions in the likelihood of working among boys and a marginal increase in migration some five years later (Behrman et al., 2009; Behrman et al., 2011; Behrman et al., 2012) but also associated with a higher likelihood of work among beneficiaries in Peru's Juntos (Perova and Vakis, 2012).
  - Three studies on child labour indicating the importance of either the presence or perception of ***conditionalities*** relating to school enrolment or attendance, in terms of reducing the likelihood or intensity of child labour (Barrera-Osorio et al., 2011; Schady and Araujo, 2006; Benedetti and Ibarrarán., 2015).

10.1 Summary of findings

This chapter reports on the impacts of cash transfers on labour outcomes among adults and children. Specifically, the chapter focuses on the impacts of cash transfers on labour supply, including overall labour participation, intensity of overall labour supply, and changes in allocations to different sub-sectors or types of work. Impacts on migration are also reviewed, though the evidence on migration outcomes is limited. The results are discussed both in terms of adult and child labour and, within each, reporting on impacts on women and girls where available, considering how they vary against overall effects or relative to male counterparts.

On overall adult labour participation, under half of the studies reporting on this outcome found any significant effect arising from cash transfers. Among those that focused on working-age adults, more found an increase in participation than a decrease, while among the elderly, one study on South Africa's old-age pension found it reduced participation in paid labour (Ardington et al., 2009). Interestingly, it was not the large enterprise grants driving these increases, which instead result from two CCTs in Latin America and one in Kazakhstan (Canavire-Bacarreza and Vazquez-Ruiz, 2013; Barrientos and Villa, 2013; O'Brien et al., 2013). Overall, the evidence does not support the idea of cash transfers in general leading to a withdrawal from labour activities, except in the case of social pensions provided to the elderly.

In terms of the intensity of adult work, again, a large proportion of studies (half) found the cash transfers reviewed to have no significant effect. Among those that did, three studies found increases and three found decreases. Among those with decreases, one was the result of a social pension in Brazil allowing elderly individuals to reduce time in paid work (Kassouf and Oliviera, 2012) and another was only significant among those who had not yet received a second transfer that was due (Bazzi et al., 2012) (see section on design and implementation features below). The three studies reporting an increase covered two similar programmes – both large enterprise grants in Uganda (YOP and WINGS) which specifically aimed to support employment through enterprise development (Blattman et al., 2012; Blattman et al., 2013; Blattman et al., 2015). Taken as a whole (including the insignificant results), the evidence therefore does not support the idea of cash transfers consistently leading to a reduction in overall labour intensity and, depending on the nature of the programme or policy, cash transfers can actually be used to help bring about desired increases or decreases in time spent in paid work.

Also of interest is evidence of the impacts of cash transfers on changes in labour participation and intensity in different sectors or types of work. Here the evidence suggests that, in many cases (over half of the studies) transfers did not significantly affect overall *participation* in the specific sectors studied. A significant impact was seen in the large increase of 40 percentage points in non-agricultural self-employment in Uganda's WINGS (specifically designed with this objective) (Blattman et al., 2015), and the much smaller increase (four percentage points) among recipients of a conditional transfer in Nicaragua's Atención a Crisis (the percentage point increase was three times as large when combined with a lump-sum grant for a non-agricultural enterprise) (Macours et al., 2012). Other significant impacts on sector participation included: an increase in working for no pay among recipients in Mexico's PAAMZR social pension, due to a shift from paid work to working on a family business (Galiani et al., 2014); a reduction in paid work outside the household in Lesotho's CGP (Daidone et al., 2014); and a shift from casual labour to self-employment in Pakistan's BISP (Cheema et al., 2014).

There is much stronger evidence, however, in cash transfers impacting on *time allocation* towards different activities. All but two studies reporting on this found some significant impact on changes in time spent on different sectors or types of work. This includes reductions in time spent on paid wage labour in Kenya's OVC-cash transfer, Lesotho's CGP and Malawi's SCTP, which may represent positive developments in so far as the wage labour available for beneficiary households in these cases is typically highly casual and low paid (Asfaw et al., 2014; Covarrubias et al., 2012; Daidone et al., 2014). Interestingly, Ghana's LEAP, by contrast, lead to increased time spent on paid employment (the increase in hours spent on non-farm enterprises was not significant) (Mochiah et al., 2014). Again, and as expected, the WINGS and YOP enterprise grant programmes in Uganda significantly increased time dedicated to labour, including market and skilled work, agricultural and non-agricultural work.

Among the sex-disaggregated results for adult employment, there is again a trend in many studies not to report any significant impacts in terms of overall labour participation (10 of 16 studies). Among the few that did, there are different examples of gender differences. For example, Lesotho's CGP led to an increase in women working by eight percentage points but there was no corresponding effect among men (Daidone et al., 2014). Three studies find fairly small effects for Mexico's PROGRESA/Oportunidades, with some evidence of increases being found more among women than men (e.g. Behrman and Parker, 2013). Women also appear not to have shown the reduction in labour participation that was found among men in households benefitting from South Africa's Old-Age Pension (Ardington et al., 2009), but similar effects by gender were found arising from Colombia's Familias en Acción, with significant increases for both single females with children and young adult men (Barrientos and Villa, 2013).

As regards overall labour intensity, all but two studies find significant impacts, with a range of gender differences apparent. In Uganda's YOP, the programme increased women's overall working hours more than men's (though the difference is not statistically significant) (Blattman et al., 2012; 2013). Some interventions in Latin America appeared to either only impact significantly on male overall labour intensity (e.g. reductions or increases) with no significant change for women, or had opposite effects such as increasing hours spent by urban mothers and decreasing hours by urban fathers for Bolsa Família/Bolsa Escola recipients (Ferro and Nicollela, 2007).

Aside from the differential effects on overall working time, one of the main emerging themes around gendered effects relates to changes in time allocation to different activities. For example, in Latin America, a number of studies find an increase in time spent on domestic work by women (alongside a reduction in time spent on domestic chores by younger girls). In the case of Colombia's Familias en Acción, Ospina (2010) found that the increase in hours spent on domestic labour by women was matched by a decrease in time spent on it by men, who increased hours spent on paid work. In brief, while each intervention and local context differs, cash transfers do appear to have significant gendered impacts in the shifting allocation of work by men and women.

The clearest and most consistent finding in this chapter is the evidence of the role that a number of cash transfer programmes have played in reducing the prevalence and particularly the intensity of child labour. This should be understood against the findings in Chapter 7, which found a strong impact arising from many cash transfers on increasing time spent in school. While just under half of the programmes on child labour participation found a significant effect, the effect was in all cases a reduction in child labour, and all five of the studies on overall labour intensity found significant reductions. It is interesting to note here, however, that the significant reductions are driven by programmes in Latin America (with the exception of one programme in Indonesia and one in Morocco), and that none of the studies reporting on child labour participation effects from a cash transfer programme in sub-Saharan Africa found any significant impact. This raises questions over why such differences exist, and whether they relate to programme design features (e.g. transfer sizes or conditionality messaging).

Lastly, just three studies report on the overall effect of cash transfers on migration and two on sex-disaggregated migration findings. Of the two significant studies finding statistically significant overall effects, one finds transfers leading to greater migration and the other to a reduction in migration. On the sex-disaggregated effects, one study finds that transfers lead to an increase in internal migration in South Africa for men and women, with the impact slightly greater for men (Ardington et al., 2009). The other finds an increase in migration for boys and a decrease in internal migration for girls arising from Mexico's Oportunidades (Behrman et al., 2009).

10.2 Summary of evidence base

Table 10.1 provides a summary of which programmes and countries are covered in the 74 studies from which evidence is extracted on the selected employment indicators reviewed in this section. As can be seen, by far the largest number of studies report on CCT programmes within Latin America, with many of those focusing on PROGRESA/Oportunidades. Regionally, the next most represented area is sub-Saharan Africa, with 19 studies reporting on a programme in the region for at least one of the employment indicators being reviewed. Very little evidence on

the selected employment indicators comes from other regions such as the Middle East and North Africa or Asia.

In contrast to the programmes from Latin America, all but one of the programmes from sub-Saharan Africa report on some form of UCT, though there is considerable variation between these. For example, two programmes in Uganda – the Youth Opportunities Programme (YOP) and Women's Income Generating Support (WINGS) programme – provided substantial grants to individuals who were poor but had the means to establish a business, and the grants were technically conditional upon developing a business plan. These are likely to have quite different impacts to UCTs which targeted very poor households and were designed to pay a much smaller regular income, primarily for consumption smoothing. South Africa's Old-Age Pension is quite distinct again, in that it provided large regular grants to elderly individuals.

Table 10.1 Summary of countries and programmes reported on for employment indicators (all studies)

Country	Programme	Type of cash transfer	# studies	Details if pilot or experimental study*
Latin America and Caribbean = 46 studies				
Brazil	Bolsa Família/Bolsa Escola	CCT	1	
Brazil	Bolsa Família	CCT	2	
Brazil	Benefício de Prestação Continuada (BPC)	Social pension	1	
Colombia	Familias en Acción	CCT	4	
Colombia	Subsidios Condicionados a la Asistencia Escolar (SCAE)	CCT	2	
Dominican Republic	Solidarity Program (SP)	CCT	1	
Ecuador	Bono de Desarrollo Humano (BDH)	CCT	3	
Honduras	Programa de Asignación Familiar (PRAF)	CCT	4	
Honduras	Bono 10,000	CCT	1	
Mexico	PROGRESA/Oportunidades	CCT	13	
Mexico	Programa de Apoyo Alimentario (PAL)	CCT	1	
Mexico	Programa de Atención a Adultos Mayores en Zonas Rurales (PAAMZ)	Social pension	1	
Nicaragua	Red de Protección Social (RPS)	CCT	8	
Nicaragua	Atención a Crisis	CCT	5	
Peru	Juntos	CCT	1	
Sub-Saharan Africa = 19 studies				
Ghana	Livelihood Empowerment Against Poverty (LEAP)	UCT/CCT	2	
Ghana	Innovation for Poverty Action randomised trial (IPA RCT)	UCT	1	Trial covering 502 households
Kenya	Hunger Safety Net Programme (HSNP)	UCT	1	
Kenya	Cash Transfer for Orphans and Vulnerable Children Programme (OVC-cash transfer)	UCT	1	
Lesotho	Child Grant (LCGP)	UCT	2	
Malawi	Social Cash Transfer Pilot (SCTP)	UCT	2	Pilot phase (one district)
South Africa	Old-Age Pension (SA-OAP)	Social pension	3	
Uganda	Social Assistance Grants for Empowerment Programme (SAGE)	UCT	1	
Uganda	Youth Opportunities Programme (YOP)	Enterprise grant	2	Funding for 265 groups
Uganda	Women's Income Generating Support (WINGS)	Enterprise grant	2	1800 beneficiaries from 120 villages
Zambia	Child Grant Programme (ZCGP)	UCT	2	
Middle East and North Africa = 1 study				
Morocco	Tayssir	UCT/CCT	1	Experiment covering 600 communities
Europe and Central Asia = 2 studies				
Albania	Ndihma Ekonomike (NE)	UCT	1	
Kazakhstan	BOTA	CCT	1	

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Table 10.1 Summary of countries and programmes reported on for employment indicators (all studies) continued

Country	Programme	Type of cash transfer	# studies	Details if pilot or experimental study*
South Asia = 2 studies				
Pakistan	Benazir Income Support Programme (BISP)	UCT	1	
Pakistan	Female School Stipend Program (PFSSP)	CCT	1	
East Asia and Pacific = 4 studies				
Cambodia	CESSP Scholarship Program (CSP)	Labelled transfer	1	
Indonesia	Bantuan Siswa Miskin cash transfer for poor students (BSM)	CCT	1	
Indonesia	Temporary UCT	UCT	1	
Indonesia	Program Keluarga Harapan (PKH)	CCT	1	

*Note: As some studies report on more than one programme, the totals here do not correspond with the total number of independent studies reported in the text. *This information, for papers that report results from a pilot/experimental implementation, helps distinguish such papers from those that cover cash transfer policies/programmes that are operational at a larger scale and/or are long-term/permanent. It provides a 'flag' for findings which may have more limited external validity or where it has not been shown that the evidence would necessarily hold at a larger scale.*

Table 10.2 summarises the 74 studies reviewed for the selected employment indicators by the overall methods used in investigating those specific indicators, whether the study reports on overall effects of cash transfers, effects of design and implementation features, and/or if it reports on sex-disaggregated outcomes.

As can be seen, a relatively small proportion report on the effect of design and implementation features in mediating programme outcomes, though a much larger proportion report sex-disaggregated impacts.

Over half of the studies draw on some form of experimental design, with the remainder employing a range of quasi-experimental methods, such as RDD, DID or DID with PSM.

Table 10.2 Summary of study methods used and reporting on design and implementation and gender disaggregation

Study	Study design/methods used for reported results	Reports total effect	Reports effect of design and implementation features	Reports sex-disaggregated outcomes
AIR (2014)	RCT DID	Yes	No	No
Alam and Baez (2011)	QE RDD	No	No	Yes
Alzúa et al. (2013)	RCT DID (OLS)	Yes	No	Yes
Angelucci (2004)	QE cross-sectional Probit using cluster randomised treatment	No	Yes	No
Ardington et al. (2009)	QE repeated cross-sectional OLS regression	Yes	No	Yes
Asfaw et al. (2014)	RCT SD with IPW	No	No	Yes
Attanasio et al. (2010)	RCT DID	Yes	No	No
Canavire-Bacarreza and Vazquez-Ruiz (2013)	QE PSM	Yes	No	Yes
Barrera-Osorio et al. (2008)	RCT SD	Yes	Yes	Yes
Barrera-Osorio et al. (2011)	RCT SD	No	Yes	No
Barrientos and Villa (2013)	QE RDD	Yes	No	Yes
Bazzi et al. (2012)	QE DID with IPW	Yes	Yes	No
Behrman and Parker (2013)	QE using DID with PSM	No	Yes	Yes
Behrman et al. (2009)	RCT DID with PSM	No	Yes	Yes
Behrman et al. (2011)	RCT and QE DID with matching	No	Yes	Yes
Behrman et al. (2012)	QE DID with PSM	No	No	Yes

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Table 10.2 Summary of study methods used and reporting on design and implementation and gender disaggregation continued

Study	Study design/methods used for reported results	Reports total effect	Reports effect of design and implementation features	Reports sex-disaggregated outcomes
Benedetti et al. (2015)	RCT SD	Yes	Yes	Yes
Benhassine et al. (2013)	RCT SD (OLS)	Yes	No	No
Bertrand et al. (2003)	QE SD (OLS)	No	No	Yes
Blattman et al. (2012)	RCT multivariate regression	Yes	No	Yes
Blattman et al. (2013)	RCT multivariate regression	Yes	No	Yes
Blattman et al. (2015)	RCT SD (OLS)	Yes	Yes	No
Buser et al. (2014)	QE RDD	No	Yes	Yes
Bustelo (2011)	RCT DID (OLS)	Yes	No	Yes
Cheema et al. (2014)	QE RDD	Yes	Yes	Yes
Covarrubias et al. (2012)	RCT DID with PSM	Yes	No	No
Dabalen et al. (2008)	QE Fixed Effects with PSM	No	Yes	Yes
Daidone et al. (2014a) (Lesotho)	RCT DID	Yes	No	Yes
Daidone et al. (2014b) (Zambia)	RCT DID	Yes	No	Yes
Dammert (2008)	RCT Tobit and OLS	No	No	Yes
de Holanda Barbosa and Corseuil (2014)	QE RDD	Yes	No	No
de Silva and Sumarto (2015)	QE PSM	Yes	No	No
Del Carpio (2008)	QE Tobit using panel data, based on randomised treatment	Yes	Yes	Yes
Del Carpio and Loayza (2012)	QE cross-sectional Tobit based on randomised treatment	No	No	Yes
Del Carpio and Macours (2009)	RCT Random Effects	No	No	Yes
Edmonds and Schady (2008)	RCT IV	Yes	No	Yes
Ferreira et al. (2009)	QE RDD	No	No	Yes
Ferro and Nicollela (2007)	QE cross-sectional Probit and Heckman selection models	No	No	Yes
Fitzsimons and Mesnard (2014)	RCT Fixed Effects OLS	Yes	No	No
Galiani and McEwan (2013)	RCT SD (OLS)	Yes	Yes	Yes
Galiani et al. (2014)	QE DID	Yes	No	No
Gee (2010)	QE cross-sectional Tobit based on randomised treatment	Yes	No	No
Green et al. (2015)	QE cross-sectional based on randomised treatment	No	Yes	Yes
Handa et al. (2014)	QE DID with PSM	Yes	No	Yes
Karlan et al. (2014)	RCT IV	Yes	No	No
Kassouf and de Oliveira (2012)	QE RDD, DID, and PSM	Yes	No	No
Lincove and Parker (2015)	RCT DID	No	No	Yes
Macours et al. (2012)	RCT IV (2SLS)	Yes	Yes	No
Maluccio (2003)	RCT DID	Yes	No	No
Maluccio (2005)	RCT DID	Yes	No	Yes
Maluccio and Flores (2005)	RCT DID	Yes	No	No
Merttens et al. (2013)	RCT DID	Yes	No	No
Merttens et al. (2015)	RCT DID with PSM	Yes	No	Yes
Miller and Tsoka (2012)	RCT DID	No	No	Yes
Mochiah et al. (2014)	QE DID with PSM	Yes	No	Yes
Novella et al. (2012)	QE DID	No	No	Yes
O'Brien et al. (2013)	RCT DID	Yes	No	No
Ospina (2010)	QE DID Tobit	No	No	Yes
Parker and Skoufias (2000)	QE DID (Probit) and Heckman selection models, based on cluster randomised treatment	No	No	Yes
Pellerano et al. (2014)	RCT DID	Yes	No	No
Perova and Vakis (2012)	QE IV estimation	Yes	Yes	No

continued on next page

Table 10.2 Summary of study methods used and reporting on design and implementation and gender disaggregation continued

Study	Study design/methods used for reported results	Reports total effect	Reports effect of design and implementation features	Reports sex-disaggregated outcomes
Rubio-Codina (2009)	RCT Probit and Tobit	No	No	Yes
Sadoulet et al. (2004)	RCT DID	No	No	Yes
Schady and Araujo (2006)	RCT SD (OLS), Tobit, and IV (2SLS)	Yes	Yes	No
Schultz (2004)	RCT IV and Probit	No	No	Yes
Siaplay (2012)	QE RDD	No	Yes	Yes
Skoufias and di Maro (2008)	RCT DID (Probit)	No	No	Yes
Skoufias and Parker (2001)	QE DID and SD based on cluster randomised treatment	No	No	Yes
Skoufias et al. (2013)	RCT DID	No	No	Yes
Skoufias et al. (2013)	RCT DID	No	No	Yes
Stecklov et al. (2005)	RCT DID	Yes	No	No
Teixeira (2010)	QE PSW	No	No	Yes
Winters et al. (2009)	RCT SD (Probit)	Yes	No	Yes
World Bank (2011)	QE IV	Yes	No	Yes

RCT = randomised controlled trial, QE = Quasi-experimental; RDD = Regression Discontinuity Design, DID = difference-in-difference, SD = single difference, PSM = propensity score matching, PSW = propensity score weighting, IV = instrumental variables, OLS = Ordinary Least Squares, 2SLS = Two-stage least squares.

10.3 The impact of cash transfers on employment

Tables 10.3 to 10.9 below summarise the overall effects of cash transfers on the indicators under consideration. We also include a discussion of sex-disaggregated findings. Where any effects associated with design or implementation features were found, these are not reported in the tables, but are discussed in section 10.4.

10.3.1 Adult labour

Overall adult labour force participation

One of the various outcomes we are interested in is whether the receipt of a cash transfer affects the labour force participation of adults in the household. Impacts and our interpretations of them may well differ between adults that we might consider to be of 'working age' and more elderly individuals, so where the results allow us to distinguish between them, they are differentiated in the discussion below.

14 studies were found to report on the overall effect of cash transfers on adult labour force participation (see Table 10.3 at the end of the write-up for this section). Among them, many reported separate results on working-age adults (9), two report effects on elderly adults, three report on all adults (e.g. aged 18–80), and two report on all individuals within a household.

Among the nine studies reporting on **adults of working age**, four found statistically significant impacts, three being increases in participation and one a decrease. For five studies, including on Pakistan's BISP, Honduras's PRAF and Lesotho's LCGP, results suggest that the transfers do not affect labour market participation among adults of working age. Among the studies reporting significant increases, one of these concerns Kazakhstan's BOTA transfer on single-parent main carers of children, where, while they reduced participation in self-employment (by four percentage points) they increased participation in paid employment (by around ten percentage points) (O'Brien et al., 2013). This arguably represents a shift to a somewhat more secure and reliable income source, and an increase in labour force participation of those adults that did

not work previously (possibly because children can now attend pre-school, which is an explicit conditionality of the BOTA transfer).

As for the other two significant increases in labour participation among adults of working age, these were found to result from the Dominican Republic's SP (Canavire-Bacarreza and Vásquez-Ruiz, 2013) and Colombia's Familias en Acción (Barrientos and Villa, 2013). In the case of the former, both those aged 15–24 and 25–64 saw an increase in the likelihood of working by six percentage points and three percentage points respectively. Labour participation in Colombia increased to the magnitude of around nine percentage points.

The reduction in labour force participation was found in response to South Africa's Old-Age Pension, where resident members of a pensioner household saw a small reduction in the likelihood of working of around three percentage points (Ardington et al., 2009). This reduction in labour force participation of working-age adults may be described as an unintended effect of cash transfers, though further analysis would be needed to uncover what is happening here.

Among the two studies reporting on labour participation of **elderly adults**, just one reported a significant effect, which was a reduction in pensioners working for pay in the preceding week by around five percentage points (Galiani et al., 2014).

The two studies focusing on impacts on all adults, and also those reporting on labour participation of all individuals within the household, found no significant effects.

Sex-disaggregated impacts on adult labour participation

We also consider the sex-disaggregated impacts on adult labour participation. Full results are reported in Table A5.5.1 in Annex 5. 17 studies reported sex-disaggregated overall cash transfer effects on adult labour participation from a wide range of programmes. Among them, seven find at least one statistically significant impact among women, with results appearing to suggest quite a heterogeneous range of effects, with no immediately obvious overall pattern.

Nevertheless, there were a number of clear differences in the way cash transfers affected overall labour participation of women compared to men. For example, while Ardington et al. (2009) found South Africa's Old-Age Pension to have led to a decline in the probability of overall work among male adults living with pensioners (a five percentage point reduction), no significant effects were found for women.[130] However, when the analysis includes non-resident prime-age members (labour migrants), they find no statistically significant effect on the probability of employment for either men or women and, in fact, the presence of a pensioner is significantly associated with labour migrant status for both men and women.

In Pakistan's BISP UCT, a significant reduction is recorded in the proportion of working-age men engaged in economically productive activities, while there is no impact on the labour participation of women (Cheema et al., 2014). The evidence presented in the study suggests that the result for men is driven by vulnerable household members – the old/retired and sick – reducing their labour participation.

There were also differential impacts in Lesotho's CGP, which appears to have led to an increase in labour participation among women (around eight percentage points), with no significant effect on men (Daidone et al., 2014).

Parker and Skoufias (2000) find relatively little or no impact overall of Mexico's PROGRESA on male and female labour participation, though they did find in the latest follow-up an increase in the probability of working of around four percentage points for older women (above the age of 55), and smaller marginally significant increases for men aged 35–54. It is noted that the

130 One reason the study by Siaplay (2012) on the same intervention did not make the same finding may be that it restricts the analysis to younger adults (21–26 years old).

magnitude of effects for men reflect the already high pre-programme participation of men in the labour market and that, unlike other programmes where transfers are defined on the basis of income (meaning if individuals earn extra income their benefits are reduced), PROGRESA provided benefits to families for three years irrespective of family income, limiting a disincentive effect on adult labour. They do note, however, that if beneficiaries perceived that they would be included or excluded from further benefits after the three years based on how 'poor' they appeared, this could have implications for future work effort and reported work effort and so they called for studies to continue monitoring longer-term employment effects.

Another three studies on PROGRESA/Oportunidades that disaggregate by gender did not find any significant effects, which might be explained by differences in the analytical and methodological approaches. Interestingly, however, the study by Behrman and Parker (2013), which did look at longer-term effects of PROGRESA/Oportunidades, found that it led to relatively small but significant increases in the proportion of both men and women working in an activity contributing to household income after six and a half years; an increase of 10 percentage points for women and four percentage points for men. It is hypothesised that the increase in labour market participation by women may be partly explained by the finding of an improvement in women's health (being able to carry out vigorous activities) and the fact that women began with very low rates of market participation.

Barrientos and Villa (2013) also found statistically significant increases in adult labour force participation among both women and men arising from Familias en Acción. The level of effects was fairly similar between them, at 8% for young adult men and 11% for single females with young children.

Intensity of overall adult employment

Table 10.4 at the end of this chapter summarises the overall effects on the intensity of work among adult beneficiaries. A total of 11 studies were identified reporting on the intensity of work among adults overall, covering 11 interventions, with six studies associated with statistically significant effects. Three of these three studies represented a reduction in overall time worked and three studies an increase.

Looking into the results more closely, Bazzi et al. (2012) only find a statistically significant reduction in hours worked for those who received their first disbursement, and were awaiting their (delayed) second transfer. No significant effect was found for those who had received two disbursements, with the authors suggesting that this could be due to a household altering its labour supply in anticipation of receiving a further transfer in the future, and that this may have been difficult to change in response to the delayed receipt of their second quarterly transfer.

Daidone et al. (2014a) found Lesotho's CGP to reduce hours worked in any labour by 2.8 hours in the previous week, with much of this seeming to be due to a reduction in casual wage labour.

Kassouf and Oliviera (2012) find that Brazil's BPC social pension led to a reduction in hours worked, but by elders (over 65 years old), suggesting that the pension enabled elderly householders to retire and reduce the time spent in active work.

One of the interventions in which an increase was found on the intensity of overall adult labour supply was for Uganda's YOP, which appears to have led to an increase of approximately 20 hours per month, increasing to 25 hours per month after four years (Blattman et al., 2012; 2013). The authors of the studies find that the increase is entirely in market activities, with no change in subsistence production, and also reflects a shift towards skilled and market work. As noted above, however, this intervention differs substantially from the other cash transfer programmes reported here, in that the programme provided young women and men with large grants specifically to start a new vocation or enterprise and, while the programme targeted poor youth, it incorporated those who had a minimum capacity to benefit from vocational training and so not the very poorest.

The other programme that led to an increase in overall hours worked was another enterprise grant programme in Uganda – WINGS – providing large one-off grants for enterprise development, which led to an average increase of 9.4 working hours per week 16 months after receipt of the grant (Blattman et al., 2015).

Sex-disaggregated effects on intensity of adult work

A full list of the sex-disaggregated effects on the intensity of work among adult beneficiaries can be found in Table A5.5.2 in Annex 5. 10 studies are covered, with all but two finding at least one statistically significant impact. Again, no clear gender-related patterns emerge overall and the effects appear to constitute a mixture of increases and decreases in overall work intensity.

Uganda's YOP is found by Blattman et al. (2012; 2013) to have led to a significant increase in hours worked by both men and women, with larger impacts on hours worked among females (though the differences are not statistically significant). As shown in the tables on impacts of design and implementation features on adult work (see Table A5.2.10 in Annex 5), the effects also increase over time for females after the end of the programme. Again, it should be noted that this programme explicitly aimed to increase employment among young adults, and provided a large transfer and support to facilitate this.

Alzúa et al. (2013) report on three programmes in Latin America, but the only significant effect on the intensity of work is for female beneficiaries of Mexico's PROGRESA, for whom they find being a beneficiary led to a small increase of 0.18 hours per week. The authors note that these results are *among* working women, and are compatible with the idea that female beneficiaries have more time available than previously because of the increase in children's school enrolment documented for PROGRESA.

They explain the negative effects on working time as resulting from the requirement of having to take children to school, taking on chores previously carried out by children, or simply enjoying more leisure time due to the increase in income. However, they also explain the increase in work time of urban mothers as a result of their finding that beneficiary children were less likely to work in the labour force, and therefore had more time to spend on other activities besides school, including chores, which means mothers may be able to spend more time in the labour force. In explaining the differences between urban and rural mothers, the authors note that the effect of the CCT on child labour is negative in both areas, so we might expect an increase due to higher involvement in home chores. The observed differences, they argue, may arise from the fact that schools are closer to home in urban areas, allowing more time for chores. However, they acknowledge they cannot really explain why urban mothers and fathers appear to respond differently to the transfer.

Novella et al. (2012) report on the same three programmes as Alzúa et al. (2013) and, again, find in most cases the impacts on adult labour hours to be small and insignificant. Additionally, they do not find that the changes in labour supply are correlated with the size of the grant. As with Alzúa et al. (2013), they find a significant effect for Mexico's PROGRESA, but, interestingly, find it to be an increase among men (around 2.1 hours per week) rather than for women, as Alzúa et al. (2013) found. They also identify a significant reduction in hours worked among men as a result of RPS (2.9 hours per week), though the effect is not significant for women.

In contrast to Novella et al. (2012), Rubio-Codina (2009) identifies a statistically significant reduction in hours worked among men attributed to Mexico's Oportunidades (around 0.14 hours), which she notes is translated into an increase in leisure time, though there is no such effect for women, who are found to be more likely to substitute for decreases in the house work that children were doing before the intervention. Reasons for the difference with Novella et al. (2012) may be that those authors restricted their analysis to 'couple households'. Rubio-Codina also reports on hours spent in the day prior to interview (rather than weekly hours) and only uses weekday time-use information.

Ferro and Nicolella (2007) find that while Brazil's Bolsa Escola/Bolsa Família did not affect the work decisions of parents, it did change the amount of hours supplied by working parents. Contrasting findings for urban father and mothers benefitting from Bolsa Escola/Bolsa Família, they found that the programme appears to have led to a reduction of 0.6 hours per week for working fathers, but an increase of 1.5 hours a week for working mothers. By contrast, in rural areas, the programme appears to reduce working hours of mothers by around 1.8 hours a week.

Teixeira (2010) also found statistically significant reductions in hours worked resulting from Bolsa Família, though for both men and women (0.6 hours and 1.2 hours a week less respectively). They suggest the gender differences in levels may arise from women placing a higher value on their time's 'shadow price' (hours dedicated to housework activities), due to cultural norms around the domestic division of labour, with women contributing more to domestic 'production' (including childcare, children's education, housework, etc.). This is supported by their finding that female beneficiaries increased housework activities. Meanwhile, the decrease in male working hours appears to be converted into leisure time.

By contrast, Ospina (2010) finds that Colombia's Familias en Acción led to a significant increase in hours spent in the previous day on paid work, but only for men. The estimated impact is an increase of around 0.89 hours. The author explains this through identifying a cross-substitution effect arising from a reduction in labour among boys, whereas hours of domestic work between girls and female adults are estimated to be complementary, explaining why women did not increase paid work as men did. More broadly, they suggest the positive effects on paid work among men are probably due to a low-income elasticity of leisure for extremely poor households (for which they find empirical support in their analysis). They also suggest the positive effect on increasing school attendance may free time previously spent in childcare, therefore reducing the cost of working for adults.

Sub-sector employment among adults

Overall adult participation by type of employment

Changes in overall participation or intensity can only tell us so much. Another important question we are interested in addressing is whether the evidence points to an increase in participation in particular sectors, such as agricultural work or in skilled employment among adults of working age. We found 12 studies reporting overall cash transfer effects on adult labour force participation by sector or type of employment, with five of those finding at least one statistically significant effect. A summary of the results is provided in Table 10.5.

Overall, in just over half of the studies (seven), transfers did not significantly affect overall participation in the specific sectors studied. Among those studies that did, there were increases in non-agricultural self-employment (Pakistan's BISP, Uganda's WINGS and Nicaragua's Atención a Crisis), an increase in working for no pay among elderly pension recipients (Mexico's PAAMZR) and a reduction in paid work outside the household (the LCGP in Lesotho).

With regard to work or **engagement in small business/non-farm/self-employment**, Blattman et al. (2015) find that WINGS (Uganda) led to a significant 40 percentage point increase in involvement in **non-farm self-employment** and to a 49 percentage point increase in **starting an enterprise** 16 months after the grant. As noted previously, this programme was specifically focused on encouraging entrepreneurship, accompanied by substantial grants. Macours et al. (2012) also found a statistically significant increase in non-agricultural self-employment of around four percentage points, arising from Atención a Crisis in Nicaragua.

Cheema et al. (2014) find that Pakistan's BISP is associated with a clear and significant reduction in **casual labour** among working-age adults.

Alzúa et al. (2013) found that neither Honduras's PRAF, Nicaragua's RPS nor Mexico's PROGRESA induced any significant **shift in labour allocation to agricultural** sectors at the aggregate level. Similarly, no significant impact was found for RPS leading to an increase in small business activity (Maluccio, 2005).

Asfaw et al. (2014) test whether the OVC-cash transfer (Kenya) led to some form of substitution between wage labour and labour used on the recipients' own farm. The results are not statistically significant: overall, the programme does not have a significant impact on the decision to participate and supply labour supply on one's own farm.

Daidone et al. (2014a) find no significant effect of the LCGP (Lesotho) on **own non-farm business** but they also find that the transfer significantly reduces household **paid work outside the household** in the last 12 months, by three percentage points. They conclude 'the CGP seems to have reduced the intensity of adult participation in paid occasional and irregular work, particularly piecework labour; generally considered to be a negative coping mechanism in times of hardship'.

One study reports statistically significant shifts in participation by sector/type of work for older individuals: Galiani et al. (2014) find that Mexico's PAAMZR non-contributory old-age pension to adults aged 70 years old and over led to an 6.1 percentage point increase in **participation in work last week for no pay**, e.g. on a family farm or in a family business. This should be understood alongside the finding discussed above that the pensions allowed elderly beneficiaries in the programme to reduce their time spent in paid work.

A further question of interest in terms of sector participation is whether there is any evidence of the impact of cash transfers on the likelihood of working in the informal sector. De Holanda Barbosa et al. (2014) investigate this in the context of the Bolsa Família (Brazil), and find a negative but non-significant impact on the **propensity of household heads occupying informal jobs**.

Sex-disaggregated effects on adult participation in work by sector/type of employment

Seven papers report sex-disaggregated effects on whether adults are working/not working by sector. Just two of these report any statistically significant result for women. A full set of results are provided in Table A5.5.3 of Annex 5.

The first significant female shift in participation by sector/type of employment is a very small, but significant, increase of around two percentage points for women aged 55 and above employed in salaried work as a result of Mexico's PROGRESA (Parker and Skoufias, 2000). Effects for women of other ages are not significant, nor are impacts in probability of participating in any self-employment or family business.

The other significant shift in participation among women by type of work is found by Daidone et al. (2014a), with elderly females from beneficiary households in the LCGP (Lesotho) reducing their participation in own *non-farm* business by around 14 percentage points and increasing by the same degree their participation in own-farm agricultural activities. This could indicate that the programme has allowed older women to make small investments in farming. This fits with some of the findings on investments in farming activities discussed in the previous chapter.

In all of the other studies, no significant changes were identified in women's participation in specific sectors of employment or types of work. For example, Alzúa et al. (2013) found negative, but not significant, coefficients on women working in an agricultural occupation for PRAF, RPS and PROGRESA. Skoufias et al. (2013) also found that PAL (Mexico) had no significant effect on the probability of rural women aged 18–60 at baseline working in agriculture or in non-agricultural activities. By contrast, men were found to have a significant five percentage point reduction in the probability of working in agricultural activities, and a 6.3 percentage point increase in the probability of working in non-agricultural activities.

Results from Galiani and McEwan (2013) for PRAF (Honduras) are broadly consistent with Aluza et al. (2013), generally finding no significant impact on working outside or working online inside the home for women, and just a very small and marginally significant increase (less than one percentage point) in the probability of men 'only working inside the home', which appears to be offset by a small decrease in work outside the home, though the coefficient for that is not significant.

For Pakistan's BISP, Cheema et al. (2014) find that there is a substitution away from casual labour and unpaid family help towards self-employment for men of working age. However, they do not report a similar effect among women of working age due to the low labour participation rates.

Overall adult number of hours worked by type of employment/sector

When it comes to changes in *time allocation* by sector or type of work, there is much stronger evidence of significant change occurring. Of the 10 studies reporting on the overall impact of cash transfers on adult labour intensity by type of employment or sector, all but three find some significant impact. For a full breakdown of results, see Table 10.6.

Reductions in wage labour were found in Kenya's OVC-cash transfer (Asfaw et al., 2014), Lesotho's CGP (Daidone et al., 2014) and Malawi's SCTP (Covarrubias et al., 2012). All of these may in fact represent positive developments in so far as the wage labour available for beneficiary households in these cases is typically casual, low-paid and used as a coping mechanism. For example, Covarrubias et al. (2012) find that the SCTP led to a reduction of nearly five days per month spent on *ganyu* (casual labour) one year after starting to receive transfer, and a reduction of 3.8 hours after six months. Considering household heads worked on average 7.5 days per month at the baseline, this represents a sizeable impact. *Ganyu* labour is a low-wage informal activity utilised by many households as a coping strategy in response to shocks, as well as during the hungry season in Malawi. Improvements in household poverty or vulnerability would therefore be associated with reductions in *ganyu* participation. A reduction in the intensity of *ganyu* work indicates an increased availability of the household for other activities, such as home-based agriculture.

Interestingly, Mochiah et al., (2014) find that Ghana's LEAP led to a 32% increase in hours spent on paid employment, though Handa et al. (2014) find no significant impact on intensity of paid employment when looking at number of weeks worked.

Another set of significant impacts on changing intensity of work across sectors or types of work was found in the two enterprise programmes in Uganda – WINGS and YOP. Both significantly increased time dedicated to labour, including market and skilled work, agricultural and non-agricultural work. Specifically, Blattman et al. (2013) find that the YOP led to a substantial increase in skilled or capital-intensive work. They find time spent on **market activities** in the preceding four weeks increased by 22 hours, with a 34 percentage point increase in **current engagement in skilled work**. The increase is entirely in market activities, with no change in subsistence production and reflects a shift in occupational choice towards skilled and market work.

Meanwhile, Blattman et al. (2015) find that the WINGS programme led to a 3.5-hour increase in average **agricultural hours** per week (16 months after receiving a grant). Time spent on farm activities rises from about 9.5 hours per week in the control group to about 13 among those benefitting from the grant. Most of this increase comes from increased hours caring for livestock, as ownership of cattle, sheep, goats and pigs more than doubles. The programme also led to a 5.9-hour increase in time spent on **non-agricultural activities** per week. The authors find a large **shift in occupation choice towards non-farm enterprise**, mainly wholesale and retail trade, kiosks, and shops, but also including some services. As a result, non-farm hours of work in the treatment group doubled compared to controls, rising from about five to 11 hours per week on average.

For the PAAMZR non-contributory pension in Mexico, Galiani et al. (2014) find that elderly individuals (aged 70 and over) **switch from former activities in paid work to work in family businesses**. They find that beneficiaries reduced their participation in formal gainful employment outside the home (by 2.6 hours a week) in favour of less stressful and demanding informal unpaid work within the household, which increased by 2.2 hours a week. The programme therefore appears to be effective in allowing older poor people to exit the formal labour market. It should be noted, however, that they did not completely retire, but instead continued to work in the delivery of unpaid services on family farms or in family businesses. Thus, the programme appears to be an effective tool for improving the living conditions of older people who are living in poverty.

Lastly, in line with the finding above of no significant effect with regard to informality, de Holanda Barbosa et al. (2014) find that, in terms of intensity, Bolsa Família (Brazil) had a negative, but not statistically significant, impact on the proportion of working hours that beneficiary households dedicated to informal activities. They conclude: 'That is, if anything Bolsa-Familia shifts the supply of working hours to the formal sector. However, we cannot reject the hypothesis that all estimates may be zero at the 95% confidence level … That is, we were unable to identify any effect of Bolsa Família in the proportion of working hours of the household dedicated to informal activities.'

Sex-disaggregated effects on work intensity by sector/type of employment

Six studies reported number of hours worked by sector/type of employment for women. Three report at least one statistically significant result. A full summary of results is available in Table A5.5.4 of Annex 5.

In terms of the **number of hours on own crop and livestock**, Daidone et al. (2014a) find that the LCGP (Lesotho) led to a reduction in own non-farm enterprise among elderly females of around 2.5 hours per week and an increase of around 3.6 hours worked on own crop and livestock. Among younger adult women no significant changes were found in intensity by type of work (e.g. with the main changes emerging instead from men, who reduced hours worked in wage labour by 5.2 hours a week), substituting part of that by increasing time spent on their own non-farm enterprises (30 minutes a week on average).

In Ghana's LEAP, while Handa et al. (2014) find an increase in days on **own-farm activity** among women, it is not statistically significant, unlike the results for men, with days increasing by 7.7 over the previous season, especially among smaller households (13 days). The authors also investigate impacts by sex of the household head and find that female-headed households saw a significant increase in female labour to own-farm activities of around nine days in the previous season, with the effect again being much larger in smaller households (13 days). Asfaw et al. (2014) also report on changes in **own-farm labour and time spent on own crop and livestock** in Kenya's OVC-cash transfer. However, the effects were not significant.

Two studies from Latin America find that transfers led to an increase in time spent on **domestic work** by women. Ospina (2010) finds that Familias en Acción (Colombia) led to a significant increase of around 0.27 hours. The author finds that males increased time spent on paid work at the expense of domestic labour and that females increased domestic labour at the expense of leisure time. Ospina (2010) also observes that hours of domestic work between girls and female adults of the household are complementary and that hours in labour market activities between males and boys are substitutes. These cross-substitution effects help explain the increased labour supply in paid work for male adults and in domestic labour for female adults as a response to the CCT programme. She links this observed opposite behaviour (hours of paid work increase for male adults, and hours of domestic labour increase for female adults) to the fact that adults could be substituting for hours of work of children in all work activities. For instance, there may have been a substitution between male adults and boys in income-generating labour, but a complementary relationship between women and girls in domestic labour. Rubio-Codina (2009) also finds a statistically significant increase in number of hours worked in domestic labour as a result of Mexico's PROGRESA/Oportunidades (around five percentage points among all women).

Lastly, Blattman et al. (2012) find no differential effect on women compared to men in terms of time spent on market activities. The impact on hours spent on market activities is strongly significant, with an increase for men of around 20 hours over the preceding month and around 26 hours for women.

10.3.2 Child labour

Having looked at impacts on adult labour, this section now considers the effects of cash transfers on child labour, again looking at labour participation and intensity overall and within sectors, and by gender.

Overall child labour force participation

19 studies were identified as reporting on the effect of a cash transfer on overall child participation in labour activities. Eight of these find statistically significant impacts, all of them representing a reduction in child labour. A summary of the results can be found in Table 10.7 at the end of this chapter.

For example, Attanasio et al. (2010) found a 15 percentage point decrease in labour participation of urban children aged 14–17 (and a similar effect for urban children aged 10–13) arising from Colombia's Familias en Acción. Other authors looking at Nicaragua's RPS found smaller impacts, for instance Maluccio and Flores (2005) found a five percentage point decrease in children aged 7–13 working. Likewise, Galiani and McEwan (2014) find that PRAF (Honduras) reduced the likelihood of children working outside the home by three percentage points among beneficiary households.

As with adult labour force participation, it is important to note that many of the estimated effects are also not significant, suggesting that cash transfers do not always lead to behavioural responses in terms of child labour activity. Among these, none of the three transfer programmes from sub-Saharan Africa reporting on child labour participation found any significant effect (Zambia's ZCGP, Lesotho's LCGP and Uganda's SAGE).

Sex-disaggregated effects of cash transfers on child labour participation

Of the 21 studies for which sex-disaggregated effects were identified on overall child labour participation (see Table A5.5.5 in Annex 5), over half (13) report any statistically significant effect, and such impacts are generally negative for both boys and girls, with a few exceptions of small positive impacts among girls of between four to six percentage points (Alam et al., 2011; Behrman et al., 2011; Maluccio, 2005).

In the case of Pakistan's PFSSP, the increase in participation in work is only among older girls and may be due to the broad definition of work participation adopted by the study, which includes paid and unpaid work including that inside the home (Alam et al., 2011).

The increase in the likelihood of participating in work in Mexico's PROGRESA/Oportunidades is six percentage points (an increase of 20%), but is also only found among the oldest girls (aged 19–21 by the time of the survey) (Behrman et al., 2011). The authors note that this result is consistent with the theory that cash transfers may help increase employment among older children, but that, as this particular group did not see a significant increase in school attendance, the transfers appear to have led to higher work participation among older girls through other channels, one possibility being that older girls substitute in the labour market for their younger siblings, who did see an increase in schooling, and a reduction in work (for boys).

The positive impact for girls in Nicragua's RPS was only found after two years, which may again be related to children being older (Maluccio, 2005). Also, as Dammert (2008) notes, with higher age, potential earnings increase and transfers may not be high enough to compensate for foregone earnings. However, some programmes such as PROGRESA/Oportunidades provide higher transfers for older children in anticipation of such effects.

There is also evidence from four studies of boys reporting statistically significant reductions in labour participation with no significant effect on labour participation for girls. Behrman et al. (2012) found significant negative reductions of around 10 percentage points among boys (aged 6–20) in urban areas after two years of benefitting from PROGRESA in Mexico, while finding no such effect for girls. Dammert (2008) makes the same finding in Nicaragua's Atención a Crisis, with boys aged 7–13 at baseline reducing labour participation by around 14 percentage points, and Lincove and Parker (2015) finding a 20 percentage point reduction among boys aged 12–13 due to Nicaragua's RPS. In the case of Pakistan's BISP, Cheema et al. (2014) find a significant reduction in the proportion of boys aged 5–14 engaged in child labour, and no significant effect (though the coefficient is negative) on the proportion of girls in the same age group engaged in child labour.

More generally, the evidence suggests girls typically experience lower reductions in child labour as a result of cash transfers than boys. Exceptions include the increases in girls' labour mentioned above and in Ferro and Nicolella (2007) which showed a larger percentage point reduction in labour participation among rural girls (aged 11–15) than urban boys of the same age.

Some explanations given for the higher impacts in reducing child labour among boys include a lower proportion of girls working than boys (Behrman et al., 2012; Lincove and Parker, 2015; Ferro and Nicolella, 2007) and, in some cases, the definition of work being used not including non-remunerated work (e.g. chores in the household) (Dammert, 2008), which girls often tend to be more involved with than boys in many low and middle-income settings. In the case of Pakistan's BISP, Cheema et al. (2014) discuss the absence of an impact on girls due to a combination of prevailing cultural norms and the type of activities in which girls are engaged. The most significant type of child labour in which girls are engaged is household chores, while boys are more likely to engage in economic activities outside the home. The authors explain that, given prevailing cultural norms regarding girls' responsibilities and how the burden of household duties fall on girls, such results are unlikely to change without a corresponding change in cultural norms, which a cash transfer is unlikely to change in the short term.

Lastly, Dammert (2008) looked at the effects of Nicaragua's Atención a Crisis on child labour participation for male-headed and female-headed households. They find that the programme has less of a reduction on child labour among female-headed households (statistically different to male-headed households) and also on hours worked. The differences between male- and female-headed households are, however, not different in the 2002 follow-up a year later (see Table A.5.5.11 in Annex 5).

Intensity of overall child labour

Five studies were found to report overall effects on total hours worked among children (see Table 10.8 below). All found statistically significant reductions in the number of hours spent on work, ranging from -0.33 hours per week in Colombia's SCAE (Barrera-Osorio et al., 2008), to -32 minutes in the previous day in Morocco's Tayssir (Benhassine et al., 2013). Attanasio et al. (2010) refer to hours worked in the previous day, dropping any children interviewed on a Sunday or Monday and providing their overall effects separately for urban and rural areas. They find a range of reductions, from -0.64 among rural and urban 10–13-year-olds to -1.03 for urban 14–17-year-olds. The one population for whom the reduction in overall hours worked was not statistically significant was among rural 14–17-year-olds.

Attanasio et al. (2010) find that reduced time at work may be partly, but not fully, explained by increased time at school, depending on age and location. For example, for children aged 14–17 in urban areas (and 10–13 in rural areas) over a quarter of the increase in time spent at school comes from time that would have otherwise been spent on work activities.

Del Carpio (2008) explains the significant negative impact on overall child labour intensity by virtue of the CCT representing 'a tax on child labour, making it less appealing for parents to send their children to work'.

The studies on cash transfers in sub-Saharan Africa do not have significant impacts for labour force participation.

Sex-disaggregated effects of cash transfers on child labour intensity

Eight studies reported on such outcomes relating to the sex-disaggregated effects on the intensity of overall child labour. All but one found that cash transfers led to at least one statistically significant reduction in the amount of time spent on child labour among boys and/or girls. In general, findings tend to suggest slightly larger impacts on intensity of overall work for boys compared to girls. This is typically explained by differences in the kind of work boys and girls engage in, with boys tending to spend more time on paid labour activities on agricultural work. A full set of results can be found in Table A5.5.6 of Annex 5.

Alam and Baez (2011) identify a reduction of just over six days per month (2.8 hours a day) spent by girls aged 15–16 as a result of Pakistan's PFSSP – a school stipend aimed at girls. No such effect was found when looking at a broader range of ages (12–19). The authors point out that this fits with their hypothesis that younger cohorts of girls should see stronger impacts on education (and in turn child labour) due to this group of girls being exposed for longer, joining the programme when there was greater awareness of its existence, and the fact that only the younger cohorts had the additional incentive of receiving cash transfers to enrol in high school.

In their study on Colombia's SCAE, which was specifically designed to improve school attendance and enrolment and to encourage matriculation in tertiary education, Barrera-Osorio et al. (2008) find a significant reduction in hours worked in the previous week for both boys and girls, with the reduction slightly larger for boys (-0.62 hours versus -0.38 for girls), though these differences are not statistically significant. They suggest that the differences, however, are consistent with the higher levels of engagement in paid work for boys than girls and that girls may have also reduced the number of hours spent helping in the home (which was not measured).

Del Carpio and Loayza (2012) again find a larger reduction for boys than girls arising out of Nicaragua's Atención a Crisis, of -1.7 hours per week compared to -1.2, although the difference between them is again not statistically significant. The difference in levels, however, is explained by the authors as a result of the fact that, in the households analysed, boys reduced their farm work more than girls, while girls increased their skilled labour more than boys. In particular, this seems to be related to the programme design in that children in households that received an additional 'business grant' seem to work one hour more in skill-forming activities than those who only received the basic grant, indicative of the business grant leading households to involve their children in the new (typically commercial and retail) activities stimulated by the grant.

Del Carpio and Macours (2009) also found significant reductions in intensity of child labour arising from Nicaragua's Atención a Crisis, though with this effect driven by boys, whose reduction in time spent on labour overall was statistically greater than girls', by around 15 percentage points.[131] This was seen to arise from an increase in school attendance. The overall effect for girls was, however, not significant, except among younger girls (aged 6–9). It was suggested that one of the reasons for this may be that, whereas for boys school and work may be substitutes (with boys working more in agriculture, which mainly occurs in the mornings at the same time as classes), this is less often the case for girls.

When looking at children from households which received a productive investment package in addition to the cash transfer in Nicaragua, Del Carpio and Macours (2009) find that, while there were no significant effects overall for either boys or girls, younger girls did see a significant reduction in hours spent on 'all work', while older girls (10–15 years old) were significantly more likely to see an *increase* in hours compared to younger girls (driven by an increase in non-agricultural activities and domestic activities), though the overall effect on older girls (calculated by adding the coefficient to that of the younger girls) ends up being around zero and not statistically significant.

Ferro and Nicolella (2007) only find statistically significant effects for Brazil's Bolsa Escola/Bolsa Família for urban boys (aged 11–15); a reduction of around -2.4 hours per week once the decision to work has been affected, while no significant effects on labour intensity are found for girls.

A similar story of larger reductions in work intensity (paid or unpaid) for boys is found by Lincove and Parker (2015) in Nicaragua's RPS. For example, among children aged 6–11, the programme led to a reduction of around -2.7 hours a week for boys, whereas the reduction was just -0.49 hours a week for girls. They suggest that this reflects the higher initial incidence of child labour among boys, and their higher income elasticity in terms of labour supply, making them more sensitive to the income effects of the transfers.

131 Older boys (aged 10–15) experienced a statistically greater reduction than younger boys.

Rubio-Codina (2009) finds a marginally greater reduction in overall work hours per day among boys than girls (-0.10 versus -0.08) through Mexico's Oportunidades, and for girls the reduction appears to have been driven by older girls (aged 12–17), for whom the author notes that child labour tends to be typically higher than among younger age groups (which may partly explain the heterogeneous impacts on girls by age).

Dammert (2008) also looks at the effect on hours worked among children in male- versus female-headed households in the context of Nicaragua's Atención a Crisis, finding that children in female-headed households are significantly more likely to reduce hours worked by a greater amount than those in male-headed households. There are no significant differences between both types of households by 2002.

Sub-sector employment among children

Overall child labour participation by sub-sector

Beyond looking at the effects on overall work, as with adult labour we also look at impacts on participation in different sub-sectors. Eight studies report impacts on child labour participation by sector of work. Five papers report significant results, which can be found within Table 10.9.

Impact on physical and non-physical labour: Del Carpio (2008) finds Atención a Crisis (Nicaragua) significantly reduced child labour among 8–15 year-olds and led to an increase in non-physical labour.

Domestic work and work outside the household: Covarrubias et al. (2012) find that the SCTP (Malawi) led to a significant reduction in domestic work outside the household and in paid domestic work outside the household. Involvement in domestic work outside the household, paid and unpaid, fell by 7%. Although there is evidence of reductions in child labour outside the household, the time freed seems to be replaced with greater involvement in within-household tasks.

Edmonds and Schady (2008) document that the randomised increase in income brought about by the BDH (Ecuador) is associated with increased schooling and decreased work for pay in those most vulnerable to transitioning from school to work. Children aged 10 and above who receive the additional BDH transfer income are less likely to engage in market work, work for pay or unpaid market work. They are more likely to work in domestic work (though coefficient shows positive but no significant impact on children 10 or older doing domestic work). The impact of actually receiving the BDH, correcting for the endogeneity in this decision, suggests that receipt of the BDH reduces market work by 24 percentage points, or just under 50%. The decrease in work for pay and increase in schooling, relative to the control population, are largest for girls.

Galiani and McEwan (2013) show that PRAF (Honduras) decreased the proportion of children who worked outside the home by three percentage points (or 30%), and decreased the proportion who worked inside the home by four percentage points (or 29%). Boys drive the full-sample effects on work outside the home. Girls drive the full-sample effects on work inside the home.

Covarrubias et al. (2012) find no significant impact associated with Malawi's SCTP on the probability of children working in non-household income work or in family farm/non-farm business. Daidone et al. (2014a) find no significant impact of the LCGP (Lesotho) on children's participation in any sector working/not working. They find that for children aged 5–18, the LCGP has not had any impact on children's work, in either paid or unpaid activities. In a different study on the ZCGP (Zambia), Daidone et al. (2014b) find that, overall, the programme did not have any impact on the work of children (aged 5–18), in either paid or unpaid activities.

Labour participation by sub-sector among girls

Eight studies report estimates of the impact of cash transfers on girls' work by sector/type of employment. Five report significant effects. The results of the studies are summarised in Table A5.5.7 in Annex 5.

Probability of working on salaried work: Parker and Skoufias (2000) distinguish between participation in salaried and other work activities (other work activities principally include self-employment and unpaid work activities such as working in a family business). For girls, the results on participation in salaried or other work activities is affected to a greater degree by Mexico's PROGRESA and vary substantially depending on the age group analysed. For girls aged 12–13, there are only significant reductions in the probability of participating in salaried activities. Nevertheless, for girls aged 14–15, the reductions in work are apparently due to a reduction in participation in other activities. Overall, it is difficult to say that one or another type of work is being affected to a larger degree than other types of work. Both types of work are clearly being affected under PROGRESA.

Market work, farm work and domestic work: Skoufias and Parker (2001) find that for boys, PROGRESA led to a reduction in participation in domestic work, particularly for boys aged 14 and over. With respect to farm work, whereas all the coefficients are negative, none are significant at conventional levels, implying there is no evidence that participation in farm work for boys is reduced with PROGRESA. Results show few impacts of PROGRESA on reducing market work for girls, with the exception of the group of girls aged 14–15, where participation in work is significantly reduced, although there is no impact on hours. The largest reductions in work for girls correspond to the reductions in domestic work, particularly for girls ages 14 and over, which show reductions in participation in domestic work of about 10%.

Edmonds and Schady (2008) find that BDH (Ecuador), has a significant impact, reducing work participation of girls aged 10 and above in market work and unpaid work, though no significant impact on work for pay.

Miller and Tsoka (2012) find that in the evaluation of SCTP (Malawi), between baseline and endline, there was an 8–11 percentage point difference in the proportion of both boys and girls doing household chores in intervention versus comparison households. They were both more likely to engage in household chores and less likely to work outside the home compared with non-recipient children. The larger percentage of intervention young people doing chores is probably due to the increase in the number of household activities in intervention households, such as shopping, food preparation and tending gardens. However, chores and family work did not appear to interfere with school enrolment, given that enrolment rates did not fluctuate based on whether children did chores. Moreover, transfers may have enabled children to switch from work outside the household (for cash) to household chores that did not interfere with schooling. Significant decrease in income-generating activities in Malawi (12–10 percentage point difference for girls and boys respectively). Schultz (2004) finds that PROGRESA (Mexico) led to a significant reduction in the percentage of girls working in market and household and a higher reduction among secondary school girls (-46.3%) compared with primary school girls (-14.8%) – a slightly higher reduction than for boys among secondary school girls.

At the same time, Galiani and McEwan (2013) find no impact of PRAF (Honduras) on girls 'only work inside the home' though the coefficient is negative. Daidone et al. (2014a) find that the LCGP (Lesotho) has no significant impact on girls' participation in paid work outside household, own non-farm business, own agricultural activities. Daidone et al. (2014b) find that the ZCGP (Zambia) had no impact on girls' paid work and unpaid work.

Lastly, Behrman et al. (2011) find no significant effect of PROGRESA/Oportunidades on girls' participation in agriculture after 5.5 years, which contrasts with a significant reduction of nine percentage points for boys aged 15–16 (a percentage change of 26%). This is partly explained by the much lower participation of girls in agricultural labour, with the authors highlighting that the significant increase in work overall for older girls is driven by increasing non-agricultural work.

Overall number of hours worked by children by type of work

Four studies report overall effects of cash transfers on number of hours worked by children in different sectors, among which three report statistically significant results (see Table 10.10). First of all, Handa et al. (2014) find no significant effect on number of days spent on farm/unpaid family labour among children in LEAP (Ghana).

Among the significant changes to time allocation, the main theme was one of either increasing or decreasing **time spent on family farm/non-farm enterprise work**. In the case of Indonesia's PKH, the programme was not associated with any significant change in wage work overall, though the programme did lead to an increase in time spent on family enterprises: approximately two hours (over the preceding week) for 7–12 year-olds and almost three hours for 13–15 year-olds (World Bank, 2011). As the programme was not effective in keeping children in school, it is perhaps not surprising that the programme did not significantly reduce child labour either.

Meantime, Covarrubias et al. (2012) find that Malawi's SCTP did lead to a reduction in hours spent on domestic work *outside* the household – by around quarter of an hour – though the results suggest that the time freed up was replaced with greater involvement on tasks *within* the household. Transfers were not associated with increases in leisure time, but were associated with more hours spent participating in family farm/non-farm business activities (similar to the PKH above). The authors explain this finding by saying that some children appear to have been pulled into domestic tasks that were previously performed by adult household members, who shifted their own allocation of time over to household on-farm activities, arising from new investments in tools and livestock. The reduction in children participating in paid and unpaid work outside the household is explained by the authors as reflecting the increased liquidity arising from the transfer, which allowed some children to be pulled from working outside the household into similar tasks in their own households, as well as household agricultural work.

In contrast to the above two studies, Daidone et al. (2014a) find that the LCGP (Lesotho) *decreased* hours worked in preceding week on own crop and livestock activities, but had no effect on hours worked on own *non-farm* enterprises or on paid labour.

These results highlight the importance of looking at children's overall time allocations when considering impacts on child labour as, although there may be changes to work outside the household, there can also be shifts in time allocation *within* the household.

Intensity of child work by sub-sector for girls

Seven studies report estimates of the impact of cash transfers on number of hours worked for girls. Four report significant findings. The full set of results can be found in Table A5.5.8 in Annex 5.

Del Carpio and Loayza (2012) find that Atención a Crisis (Nicaragua) led to a significant reduction in girls number of hours worked on household chores and to a reduction in girls' farm labour and an increase in skilled work; they find that the programme increased the number of hours of girls on skilled labour by 0.5 hrs per week.

An evaluation of the same programme by Del Carpio and Macours (2009) find that it led to an increase in number of hours worked in non-agricultural work for girls (a bit less than for boys), a reduction in agricultural work and a reduction in domestic work. The results also show that households that randomly received a productive investment grant, in addition to the basic conditional cash transfer benefits, both targeted at women, show an increased specialisation of older girls in non-agricultural and domestic work, but no overall increase in girls' child labour.

The paper also finds that the programme helped compensate for some of these intra-household differences, but exacerbated others. In particular, it reduced total hours worked more for older boys, and for boys with low past academic achievements. Both child labour in all economic activities and total child labour fell more for boys than for girls, leading to a reduction of the gaps in total numbers worked with 1.5 hours. When accounting for heterogeneity by age when considering gender differences in impact, it becomes clear that the reductions in agriculture, livestock, domestic work and total work are particularly large for older boys, when compared to their siblings. In contrast, the impact on child labour allocation for older girls does not seem to be bigger than for their younger sisters, and there was some indication of an increase in domestic work, relative to their younger sisters. Yet, in terms of total hours worked the impact for girls does not increase or decrease significantly as age increases, which contrasts with the results found for boys.

Finally, Rubio-Codina (2009) finds that PROGRESA (Mexico) led to a reduction in the number of hours on domestic work among girls and that this effect was higher for girls aged 12–17 compared with younger girls aged 9–11. Somewhat in contrast, the World Bank (2011) finds that the PKH (Indonesia) led to an increase in number of hours worked for girls (aged 7–12) in family enterprise work. Daidone et al. (2014a), however, find that the LCGP (Lesotho) had no significant effect on girls' sector of work.

10.3.3 Migration

As outlined in the conceptual framework, access to social protection can increase or decrease the likelihood of migration. On the one hand, access to a social protection programme may render the need to migrate obsolete, if remittances and social protection benefits are viewed as substitutes by potential migrants. On the other hand, migration and social protection could be seen as complementary strategies by prospective migrants, with the cash obtained from receiving a social protection transfer being used to finance migration.

Three studies report the overall effect of cash transfers on migration and two studies report sex-disaggregated findings. Of the 11 effects reported, four are statistically significant (Tables 10.9 below for the overall effects and Table A5.5.9 in Annex 5 for the sex-disaggregated effects).

Looking at overall effects, of the two studies to find significant results, one finds a positive effect and the other a negative effect. Ardington et al. (2009) find that the Old-Age Grant in South Africa increased the likelihood of household members (including non-residents) migrating within the country. Stecklov et al. (2005) find that participation in Mexico's PROGRESA led to a statistically significant decrease in the probability of moving to the US, but find no statistically significant impact for internal migration. Winters et al. (2009) find no significant impact for Nicaragua's RPS. This evidence is consistent with the results from other reviews on this topic.

In terms of gender, Ardington et al. (2009) find positive and statistically significant effects on internal migration for both male and female household members, with the impact on men being marginally larger (5.1 percentage points for men, compared to 3.4 percentage points for women). Behrman et al. (2009) find a positive impact for boys and a negative impact for girls for Mexico's Oportundidades. However, for girls, the only impact that is statistically significant is for the 9–10 age group, which shows a 3.5% point decrease in internal migration. The authors argue that this gender difference could reflect a greater tendency for boys to migrate for work and for girls to migrate for marriage – the implicit assumption is that participation in Oportundidades has kept girls in schools and out of early marriages. Chapter 11 considers the link between access to the transfer and marriage more closely.

10.4 The role of cash transfer design and implementation features

10.4.1 Impacts on adult labour

The full set of results for the impacts of design and implementation features on adults may be found in Table A5.5.10 in Annex 5.

Official recipient

Siaplay (2012) looks at differences between only-male-household members receiving South Africa's Old-Age Pension versus only-female-household members receiving the pension in terms of impacts on young adults (aged 21–26). The results indicate significant impacts on males living within the OAP households, though there are important differences between the two. Those living with female pensioners seem to reduce the probability of labour force participation by about 19 percentage points, yet when qn only-male-household member receives the old-age pension it *increased* the probability of labour force participation (by around 14 percentage points). These differences are not explained by the authors, however.

Timing of transfers

Bazzi et al. (2012) exploit the random staggered roll-out of an Indonesian UCT as a result of delays in disbursement to identify the effect of variation in timing (and cumulative magnitude) of transfers received. Whereas the timely receipt of a second transfer by early 2007 had no effect on weekly work hours per adult, the delayed receipt is associated with a decline of 2.3 hours, which is economically meaningful given a baseline mean of 22 hours worked per adult.

The authors suggest the following potential explanation: 'in early 2006 households had re-optimised their labour supply to a lower level in anticipation of receiving transfers at a given date in the near future. Insomuch as those decisions had persistent effects (e.g. previously declined positions were already filled), it may have been difficult for households to increase their labour in response to the delayed receipt of the second quarterly transfer.' Somewhat puzzling, though, is that a similar finding is made in 2007, several months after a second transfer had been received, suggesting to the authors long-run consequences of differential timing of receipt.

Duration of exposure

Of the four studies looking at the role of transfer duration, three find significant employment effects on adult labour.

Buser et al. (2014) investigated the effect of being a long-term transfer recipient in Ecuador's BDH versus being one that lost their transfers around two years ago on the number of hours that mothers worked. They found that those who continued to benefit worked an additional 8.4 hours (no reference period is given).

Behrman and Parker (2013) investigate the differential impact of being a beneficiary in PROGRESA/Oportunidades, reporting outcomes by gender among adults aged 50 or older at the beginning of the programme. They find that while an additional 1.5 years' exposure increases by five percentage points the proportion of older women working in the previous week in an activity contributing to family income, there is no differential effect for older men.

A number of other studies reporting on more than one follow-up period allow for some insights into differential impacts over time. As noted above, Bazzi et al. (2012) find statistically significant reductions in the weekly hours worked per adult relating to a temporary UCT in Indonesia (but not for those who had received both disbursements on time). In terms of duration, however, they find that the effect on labour supply increases in size over time, with the reduction in hours increasing from -1.8 hours a week to -2.3.

In all of the impacts on hours worked in the past week resulting from Nicaragua's RPS, Maluccio (2005) finds no significant differences either one or two years after baseline.

Transfer level

Four studies reviewed tell us something about the role of transfer levels in affecting the chosen adult employment indicators. Three of these suggest that, as expected, the level of transfer does play a role in mediating outcomes, generally with higher transfers strengthening the observed impacts.

Bertrand et al. (2003) estimate the impact of transfer levels in South Africa's Old-Age Pension and find that, among those aged 16–50 who live with age-eligible elderly individuals, higher individual incomes arising from the pension lead to a greater decrease in hours worked per week. The estimated effect of a 100 rand increase is a reduction of 1.7 hours a week. This compares to an average work week of 41 hours (among those that work) and the maximum benefit in the year when the survey data were collected was 370 rand per month, which was more than twice the median per capita income among African households in South Africa.

Looking at the sex-disaggregated effects, a higher pension income significantly reduces employment rates and working hours among prime-age men, but only significantly reduces working hours among women. The reduction in working hours for women is around 1.3 hours per week less for an increase of 100 rand in pension income. This contrasts with a reduction of around 2.2 hours per week for men.

Dabalen et al. (2008) look at the effects of increasing transfer levels from Albania's NE programme and find that the hours worked in the past week among adults decline in response to receiving transfers. As the analysis includes non-beneficiary households, the effects are not simply among those who received any transfers, and so incorporate an overall effect. They find that an additional 100 Albanian lek results in a reduction of hours worked by around 6.7 hours. This result appears to be particularly driven by women, with the impact not significant among male adults. While not discussing the effects of changes in transfer levels per se, the authors suggest a disincentive effect is to be expected in the presence of widespread unemployment, inadequate employment generation and a high degree of worker discouragement (i.e. in urban areas and among females). However, it is worth noting that two particular aspects of this programme's design could also potentially have led to under-reporting of employment (or even discouraged it), with eligibility depending upon the heads of households being unemployed and the level of transfers received also depending upon reported earnings.

Bazzi et al. (2012) investigate the effect of variations in Indonesia's short-term (2005–2006) UCT transfer levels on weekly hours worked per adult within a households, but find no significant effects.

In the same study in which Angelucci (2004) investigated the impacts of conditions on migration, she looks at the effect of receiving higher or lower transfers. She finds that the receipt of higher transfers versus lower transfers in PROGRESA leads to a significant increase in US migration, and a significant reduction in domestic (Mexican) migration.

Conditionalities

One study by Angelucci (2004) investigates the role of conditionalities on adult labour in the context of Mexico's PROGRESA. Specifically, it looks at how conditions may have influenced labour migration. She finds fairly limited differences between households for which part of their transfer is conditional upon school attendance versus those where the entire transfer is unconditional. The main significant difference is for households where part of the transfers they were receiving was conditional, in which case it was less likely that someone from their household would migrate to the US in 1999 (though no such effect was found in 1998). The differences between follow-ups is suggested to be due to the fact that more money had been distributed by then and households had more time to respond to the new set of incentives provided by the programme. However, households with a higher proportion of conditional transfers were *more* likely to show some migration to the United States than those with low to medium conditional grants (results not shown).

Regarding domestic migration, there appear to be no significant differences between households that have a low to medium proportion of CCTs versus those with only UCTS. However, those with a high proportion of CCTs were significantly less likely to migrate within Mexico in 1999 (results not shown).

The explanation given for a higher proportion of conditions being linked to greater US migration relates to the presence of a cap on the maximum size of transfers, whereby households with a number of eligible children, and so taking the household above the maximum subsidy level, have their education grants re-scaled. The author believes, and finds some suggestive supporting evidence, that this may lower the monetary incentives to send children to school and instead raise the incentives for migration.

Targeting

Only one of the studies reviewed – the midline evaluation of Uganda's SAGE programme by Merttens et al. (2015) – was found to provide insights on the differential impacts of different targeting mechanisms. For Uganda's SAGE, one treatment arm – the Senior Citizen Grant (SCG) – used age to determine eligibility targeting those aged 60 or 65 and above, depending on the region. Another treatment arm – the Vulnerable Family Support Grant (VFSG) – targeted on the basis of a composite index based on demographic indicators of vulnerability. The study finds that impacts on the proportion of adults engaged in productive activities, casual labour and the average number of hours spent working were not significant for either group. However, the impact on the mean number of months spent working in the past year was a significant increase of around half a month, but only for those targeted using a vulnerability index. The differences between groups are not explained.

Complementary interventions and supply-side services

Three studies reviewed provide insights into the effect of complementary interventions on adult labour. Blattman et al. (2015) find no significant impacts from the WINGS enterprise grant programme (Uganda) on a range of labour participation and labour intensity measures as a result of receiving additional group training or additional supervisory visits. Closer inspection of the results does show that, although the test for statistically significant differences between different groups is not significant, when looking at the impacts on each of these groups individually (not presented in Table A5.2.10 of Annex 5), some differences are recorded. For example, a statistically significant increase in average work hours per week of 4.8 for those receiving five supervisory visits, with no significant effect for those receiving two. However, as the authors note, the supervisory costs represent a considerable expense given the limited difference in outcomes.

Green et al. (2015) also report on the effects of a complementary component of the WINGS programme, but explore the role of including women's husbands (or another household member who is responsible for financial decisions) as joint participants in the programme. This variation also involved them receiving basic training in couples' communication and problem solving. However, while the overall effects of the programme led to a 94% increase in non-agricultural employment hours (from five to 10 hours a week), the involvement of another household member had no significant effect on the same indicator.

In contrast to the lack of significant differences found by Blattman et al. (2015), Macours et al. (2012) found that, compared to receiving a basic transfer or a basic transfer plus a scholarship for vocational training in Nicaragua's Atención a Crisis, those receiving a cash transfer plus a productive investment grant saw a considerably higher significant effect on non-agricultural self-employment (increases of four percentage points compared to 13 percentage points).

10.4.2 Effects of design and implementation features on child labour

The full set of results for the impacts of design and implementation features on child labour may be found in Table A5.5.11 in Annex 5.

Official recipient

The one study looking at the effect of official recipients on child labour outcomes is Siaplay (2012), which does not find any significant effects on employment status for boys or girls (14–20 years old), regardless of whether South Africa's Old-Age Pension recipient is male or female.

Duration of exposure

Six studies look at the role of duration of exposure on child labour outcomes, with three studies on Mexico's PROGRESA/Oportunidades finding that longer exposure leads to a greater reduction

in child labour (specifically among boys), while one on Peru's Juntos finds longer exposure associated with higher likelihood of employment, and one on Nicaragua's RPS finds a very small increase in girls' participation only after the second year. The sixth study finds that significant reductions in child labour participation arising from Nicaragua's RPS that were observed in 2001 did not continue in the following year.

Behrman et al. (2011) explicitly test for differences in the likelihood of children working as a result of PROGRESA/Oportunidades, depending on how long beneficiaries had received transfers. They find that the effect of an additional 1.5 years' exposure on work participation five and a half years later significantly reduced the proportion of children (by then aged around 14–20) who were working by 4.1% for boys, with no significant effects for girls (though the definition of work does exclude domestic work, and so may underestimate impacts for girls).

These findings are consistent with result from an earlier study by Behrman et al. (2009). In the earlier study, the authors also find that boys who were aged 9–15 in 1998 from households that started receiving transfers earlier were marginally more likely to have migrated by 2003 than those who received them a year and a half later (by two percentage points). A four percentage point decrease was found for girls who were aged 9–10 in 1998.

A third study involving Behrman and looking at impacts of Oportunidades in urban areas finds significant reductions in urban boys being employed for pay, with the point estimate being slightly larger after two years compared to just one (Behrman et al., 2012). This pattern is also reflected in the finding of Oportunidades only reducing the likelihood of boys overall (aged 6–20) being employed for pay after two years (around 10 percentage points), with no significant effect after just one.

Regarding Peru's Juntos, Perova and Vakis (2012) find evidence that children aged 6–14, from households that benefited from the programme for longer, saw an increase in the likelihood of working in the previous week. Those that had been exposed to Juntos for 24–36 months were three percentage points more likely to have worked than those who had benefited for under 12 months, while those who had been in it for over 36 months were 13 percentage points more likely to have worked than those benefitting for less than 12 months. This could potentially be related to the increasing likelihood of children working as they get older, however.

The main difference relating to duration of exposure found by Dammert (2008) is when looking at impacts on labour participation among male- and female-headed households, where significant negative reductions for both arising from Nicaragua's RPS found in 2001 do not continue into the 2002 follow up.

Maluccio (2005) reports a slight difference in effects among young girls working two years after baseline compared to one year afterwards in Nicaragua's RPS, with a marginally significant increase of around six percentage points in the probability of them working after no significant effect in the first year, though in coffee-growing areas there is a substantial decrease in the probability of girls working, which decreases further from year one to two (8–11 percentage points).

Conditionalities

Three studies suggest that the presence or perception of conditions attached to transfers relating to school enrolment or attendance have had a significant impact in reducing the probability or intensity of child labour. One of these includes insights into the types of condition that may be more effective in terms of employment outcomes.

In a comparison of effects of different types of transfer on child labour, Barrera-Osorio et al. (2011) find that a basic transfer conditional on school attendance in Colombia's SCAE, a savings treatment (postponing a bulk of the transfer to good attendance just before the child has to re-enrol), and a transfer where part of it is conditional on students graduating and tertiary *enrolment*, rather than attendance, *all* have a significant effect in increasing school attendance

and reducing the hours worked by young children (aged 6–10). However, the impact appears to be strongest among those for whom the transfer is conditional on student graduation and tertiary enrolment. The authors suggest that this specific form of condition may, therefore, be the most effective in furthering educational improvements (and in turn reducing child labour).

Schady and Araujo (2006) look at the impacts of Ecuador's BDH CCT on whether children are either working or working full time (40 plus hours) and the number of hours worked, disaggregated by whether the household believed that transfers were conditional upon school enrolment. While being in a household that did not believe there to be any conditions did not lead to any significant change in whether the child worked full time, those households that believed there was a condition saw an eight percentage point decrease in the likelihood of their child working full time, and the number of hours worked by a child was also lower by nearly six hours, compared to no significant effect for those not perceiving any condition. The differences between the two groups on both measures was highly significant.

Benedetti and Ibarrarán (2015) exploit a particular design feature of Honduras's Bono 10,000, in which beneficiary households with any number of children aged 6–18 were officially required to enrol one child in school, meaning that school-age children in larger families had relatively lower probabilities of being subject to the condition. They find that the interaction between treatment and having just one school-age child leads to a significant reduction in the likelihood of working in the previous week (six percentage points), whereas no significant effect was found when treatment was interacted with households containing more than one child, even after controlling for family size. The authors take this to indicate a significant role of the conditions in reducing child labour participation.

Complementary interventions and supply-side services

Evidence was extracted from two studies regarding the role of complementary interventions and supply-side services, both from Nicaragua's Atención a Crisis. Del Carpio (2008) find variations in a number of child labour measures between the different groups. For example, one of the main findings is that children aged 8–15 from households that received a complementary business grant saw a significant increase in their weekly work hours in non-physical labour (6.3 hours), while those from the basic cash transfer group and the group receiving complementary vocational training saw no significant increase. Hours spent on physical labour and overall work also only saw a statistically significant reduction in the group receiving the transfer plus vocational training. This seems to have been driven by boys rather than girls as, when broken down by gender, boys saw significant reductions in overall hours worked for both the basic transfer group and the transfer plus vocational training group.

Another paper by Del Carpio and Macours (2009) does not compare results by the type of intervention, but focuses specifically on the combination of the basic cash transfer with the productive investment grant to provide more of a breakdown of impacts by the type of work and age group. The main finding here is that, among those who received a productive investment grant in additional to the basic conditional transfer, there was an increased specialisation of older girls in non-agricultural and domestic work, but no overall increase in labour among girls.

10.5 Policy implications

A key finding from the programmes and policies reviewed is that, of the studies which looked at impacts on adult labour participation and labour intensity, in each case less than half found any significant impacts across all adults. Among those that did, the majority of studies finding a significant effect found that the cash transfer interventions (including two CCTs from Latin America and one from Kazakhstan) led to increases in labour participation among *working-age* adults. When looking at overall intensity of employment, among the significant results there were two reductions in overall time worked among *working-age* adults and positive impacts in labour intensity arising from Uganda's YOP and WINGS programmes.

However, when interpreting the results it is crucial to differentiate between the range of different programmes reviewed. For example, when looking across *all* adults, some reductions were found to arise in paid labour participation and time spent in paid work among the elderly in Mexico and Brazil, as a result of the PAAMZR and BPC social pensions respectively. This should be interpreted positively, however, in so far as it shows that these social pensions have enabled the elderly to reduce their dependence upon paid work to meet their subsistence needs. Another key distinction should be made when it comes to the increase in overall employment intensity observed in Uganda's YOP and WINGS programmes, as these were both providing substantial enterprise grants specifically designed to increase employment. While these examples help to highlight the potential that such enterprise-focused programmes may have for supporting improvements in employment opportunities for specific groups, it must be recognised that they operate in a very different way, and with a different cost-structure, to the other transfer programmes reviewed in this study, which instead provide regular transfers, typically for consumption smoothing and/or inter-generational poverty reduction.

The evidence reviewed also suggests that cash transfers can lead to some changes in the allocation of labour across different sub-sectors, depending on the programme and local context. For example, in Lesotho's LCGP and Malawi's SCTP, reductions in paid work outside the household appeared to represent a trend of beneficiary households no longer needing to engage in casual labour, typically used as a coping strategy by the poorest households (Daidone et al., 2014; Covarribias, 2012). This was accompanied in the case of Lesotho with some increase in time spent on the household's own non-farm enterprise, indicating the potential opening up of a gradual sectoral shift out of casual labour. Ghana's LEAP programme also led to an increase in the number of days spent by male beneficiaries on their own farm. As the previous chapter on savings, investment and production highlighted, these programmes also led to increases in the accumulation of agricultural assets and/or inputs, which is obviously supportive of vulnerable households spending more time in self-employment and away from a dependence upon casual or exploitative labour.

As noted above, the evidence also points to cash transfers being able to reduce the need for vulnerable elderly individuals to engage in paid work, allowing them instead to dedicate time to, for example, their own farm or non-farm business (Kassouf and de Oliveira, 2012; Galiani et al., 2014). Evidence from South Africa also highlights how the provision of old-age pensions is likely to have important intra-household effects, which may include either an increase or decrease in labour force participation among working-age household members, e.g. if they are no longer forced to financially support their elderly relatives (Siaplay, 2012).

There was also no evidence of increases in informality. The only study that tackles this issue, studying Brazil's Bolsa Família (De Holanda Barbosa et al., 2014), finds a negative but non-significant impact associated with a head of household's likelihood to work in the informal sector.

Perhaps the strongest and most consistent message emerging from the evidence reviewed, however, is that a number of cash transfer programmes have led to a consistent reduction in the likelihood and intensity of participation in child labour. In many programmes this has been associated with an increase in time spent in school (see Chapter 7 on education). However, an important point to note here is that these significant reductions appear to be driven by programmes in Latin America (with the exception of one in Indonesia), and that none of the four studies reporting on child labour participation effects from a cash transfer programme in sub-Saharan Africa found any significant impact. This raises important questions as to whether these differences relate to particular programme design features (e.g. transfer sizes or conditionality and messaging). Further research in this area could prove useful for harnessing the full benefit of such interventions.

One of the implications of children reducing their labour participation, however, is that this may leave adults within the household with more work to do around the house or, where relevant, in agricultural activities. This may have important gender dimensions. For example, some trend was found in Latin America of increased time spent by women on domestic work arising from cash transfers (Ospina, 2010; Rubio-Codina, 2009), which may be explained by the opposite trend of decreasing time spent on household chores among young girls in three programmes in the region (Del Carpio and Loayza, 2012; Del Carpio and Macours, 2009; Ospina, 2010; Rubio-Codina,

2009). Similarly in Kazakhstan there was evidence of an increase in labour market engagement as a result of children accessing pre-school (one of the conditionalitis of the BOTA programme) (O'Brien et al., 2014).

Studies investigating the impact of design and implementation features on employment were limited, but provide a number of interesting policy insights. One of the main areas of evidence covered the effect of size of transfers on adult labour, with the few studies finding higher transfers to have some significant effects on adult labour, e.g. enhancing the reduction in hours worked among male and female adults living in old-age pension recipient households in South Africa (Bertrand et al., 2003) and women working in Albania's Ndhima Ekonomi social transfer (Dabalen et al., 2008). While reductions in labour intensity in these programmes appear to be linked to higher transfer levels, the policy conclusion here is not necessarily that higher transfers are therefore a bad thing. In the case of South Africa' old-age pension, higher transfers could simply have done more to ease the pressures on adults in poor households who previously had to support their elderly relatives. In the case of Albania's Ndhima Ekonomi, it is important to note that two particular aspects of the programme's design could have created disincentive effects, or at least incentives to underreport employment. First, eligibility was dependent upon heads of households being unemployed and, secondly, the level of transfers received depended upon the income level that households reported (Dabalen et al., 2008). Methodologically, it is therefore less surprising that households with higher transfers were associated with lower employment. No significant effects on weekly hours worked were found to result from higher transfers in an Indonesian UCT evaluated by Bazzi et al. (2012).

The three studies looking at the role of conditionalities in affecting child labour also appear to demonstrate a significant effect on employment from conditioning transfers upon school enrolment or attendance (Benedetti and Ibarrarán, 2015; Schady and Araujo, 2006; Barrera-Osorio et al., 2011). One also provides some insights into how the way transfers are conditioned (e.g. holding back part of a transfer until students have graduated) may help to further reduce child labour (Barrera-Osorio et al., 2011).

Looking at the issue of complementary and supply-side services, some evidence from Nicaragua's Atención a Crisis programme emerged of the higher impacts on promoting a shift away from agricultural towards non-agricultural employment (among adults and children) from combining a regular cash transfer with a grant labelled as a 'productive investment grant' (Macours et al., 2012). The example seems to point to how combining regular transfers with lump-sum grants designated for productive activities may be useful for speeding up shifts away from dependence or reliance upon agriculture. However, the same study shows how cash transfers alone, or when combined with vocational training, also still led to statistically significant increases in non-agricultural self-employment, though with a lower impact, suggesting trade-offs between the level of impact and costs of these different approaches.

Adult labour

Table 10.3 Summary of results for overall cash transfer effect on adult labour force participation

#	Study	Programme and country	Outcome indicator and treatment population	Effect	Measure of change	Significance
1	Alzúa et al. (2013)	PRAF (Honduras)	Individual is working (adults aged 15–80) (2002)	-0.011	Percent point change	NS
		RPS (Nicaragua)	Individual is working (adults aged 15–80) (2001)	-0.005	Percent point change	NS
		PROGRESA (Mexico)	Individual is working (adults aged 15–80) (1999)	-0.009	Percent point change	NS
2	Ardington et al. (2009)	SA-OAP (South Africa)	Individual is working (resident members aged 18–50)	**-0.027**	Percent point change	5%
		SA-OAP (South Africa)	Individual is working (resident and non-resident members aged 18–50)	0.003	Percent point change	NS
3	Asfaw et al. (2014)	OVC-cash transfer (Kenya)	Individual is participating in labour force (over 18)	-0.026	Percent point change	NS
4	Canavire-Bacarreza and Vazquez-Ruiz (2013)	SP (Dominican Republic)	Individual is working (all aged 15–24)	**0.059**	Percent point change	10%
		SP (Dominican Republic)	Individual is working (all aged 25–64)	**0.025**	Percent point change	5%
		SP (Dominican Republic)	Individual is working (all aged 65 or above)	-0.003	Percent point change	NS
5	Barrientos and Villa (2013)	Familias en Acción (Colombia)	Adult is participating in labour force (aged 21 and over from single adult household)	**0.087**	Percent point change	1%
6	Cheema et al. (2014)	BISP (Pakistan)	Proportion of working-age adults (18–64) engaged in economically productive activities	-0.081	Percent point change	NS
7	Daidone et al. (2014a)	LCGP (Lesotho)	Anyone in household participated in any labour activity in past 12 months	0.004	Percent point change	NS
8	Galiani et al. (2014)	PAAMZR (Mexico)	Pensioner worked in the past week	0.014	Percent point change	NS
		PAAMZR (Mexico)	Pensioner worked for pay in the past week	**-0.047**	Percent point change	1%
9	Handa et al. (2014)	LEAP (Ghana)	Anyone in household engaged in paid work over past week	0.014	Percent point change	NS
10	Kassouf and de Oliveira (2012)	BPC (Brazil)	Individual is working in past week (co-residents aged 18–49)	-0.027	Not stated	NS
11	Merttens et al. (2013)	HSNP (Kenya)	Proportion of adults (aged 18–54) whose main activity is productive work	0.024	Percent point change	NS
12	Merttens et al. (2015)	SAGE Senior Citizens Grant (Uganda)	Individual is engaged in economically productive activity (aged 18–64)	0.62	Proportion	NS
		SAGE Vulnerable Family Support Grant (Uganda)	Individual is engaged in economically productive activity (aged 18–64)	-1.2	Proportion	NS
13	O'Brien et al. (2013)	BOTA (Kazakhstan)	Main carer of child is in paid employment (typically women under 50)	**0.10**	Percent point change	5%
14	Pellerano et al. (2014)	LCGP (Lesotho)	Individual engaged in any work over past 12 months (aged 18–59)	0.031	Percent point change	NS
		LCGP (Lesotho)	Individual engaged in paid work over past 12 months (aged 18–59)	-0.052	Percent point change	NS

Notes: results represent all overall results reported and do not include those disaggregated by gender or showing the effect of variations in design features. Figures in bold indicate statistically significant. NS means the study did not find a statistically significant result, typically up to the 10% significance level.

Table 10.4: Summary of results for overall cash transfer effect on overall intensity of work by adults

#	Study	Programme and country	Outcome indicator and treatment population	Effect	Measure of change	Significance
1	Alzúa et al. (2013)	PRAF (Honduras)	No. of hours worked (among those working)	0.68	Hours per week	NS
		PRAF (Honduras)	Total hours worked by adults in the household (per adult)	0.451	Total hours per week	NS
		RPS (Nicaragua)	No. of hours worked (among those working)	-1.99	Hours per week	NS
		RPS (Nicaragua)	Total hours worked by adults in the household (per adult)	-1.602	Total hours per week	NS
		PROGRESA (Mexico)	No. of hours worked (among those working)	0.04	Hours per week	NS
		PROGRESA (Mexico)	Total hours worked by adults in the household (per adult)	-0.384	Total hours per week	NS
2	Bazzi et al. (2012)	Temporary UCT (Indonesia)	No. of hours worked per week per adult – 2007 follow up (after 1 disbursement)	**-2.285**	Hours per week	5%
		Temporary UCT (Indonesia)	No. of hours worked per week per adult – 2007 follow up (after 2 disbursements)	-0.173	Hours per week	NS
3	Blattman et al. (2012)	YOP (Uganda)	Hours spent on all economic activities in past 4 weeks	**19.71**	Hours per month	1%
4	Blattman et al. (2013)	YOP (Uganda)	Monthly employment hours (after 4 years)	**25.36**	Hours per month	1%
5	Blattman et al. (2015)	WINGS (Uganda)	Average work hours per week (16m after grant)	**9.391**	Hours	1%
6	Daidone et al. (2014a)	LCGP (Lesotho)	Hours worked last week (any labour)	**-2.8**	Hours per week	1%
7	Galiani et al. (2012)	PAAMZR (Mexico)	Hours worked last week (age 70–74)	-0.44	Hours per week	NS
8	Kassouf and Oliviera (2012)	BPC (Brazil)	No. of hours worked (over 65-year-olds)	**-15.75**	Hours per week	5%
9	Maluccio (2005)	RPS (Nicaragua)	Total hours worked last week by household members (2 years after baseline)	0.3406	Hours per week	NS
		RPS (Nicaragua)	Average hours per worker worked last week (2 years after baseline)	0.7732	Hours per week	NS
10	Merttens et al. (2015)	SAGE Senior Citizens Grant (Uganda)	Mean number of hours spent working per week (all occupations)	-0.62	Hours per week	NS
		SAGE Vulnerable Family Support Grant (Uganda)	Mean number of hours spent working per week (all occupations)	0.48	Hours per week	NS
11	Mochiah et al. (2014)	LEAP (Ghana)	Total household labour hours	0.263	Percent	NS

Notes: results represent all overall results reported and do not include those disaggregated by gender or showing the effect of variations in design features. Figures in bold indicate statistically significant. NS means the study did not find a statistically significant result, typically up to the 10% significance level.

Table 10.5: Summary of results for overall cash transfer effect on adult labour force participation – by sector

#	Study	Programme and country	Outcome variable	Effect	Measure of change	Significance
1	Alzúa et al. (2013)	PRAF (Honduras)	Working in agricultural occupation	-0.028	percentage points	NS
		RPS (Nicaragua)	Working in agricultural occupation	-0.013	percentage points	NS
		PROGRESA (Mexico)	Working in agricultural occupation	0.004	percentage points	NS
2	Cheema et al. (2014)	BISP (Pakistan)	% of working-age adults who are self employed	**0.1541**	percentage points	1%
		BISP (Pakistan)	% of working-age adults who are engaged as an employee	-0.01054	percentage points	NS
		BISP (Pakistan)	% of working-age adults who are engaged as an unpaid family helper	-0.02552	percentage points	NS
		BISP (Pakistan)	% of working-age adults who are engaged as a casual labourer	**-0.1645**	percentage points	5%
		BISP (Pakistan)	% of working-age adults who are engaged as an owner-cultivator	0.01608	percentage points	NS
		BISP (Pakistan)	% of working-age adults who are engaged as a share-cropper	-0.01123	percentage points	NS
3	De Holanda Barbosa and Corseuil (2014)	Bolsa Família (Brazil)	Probability of the main occupation held by the head of the household being informal	-3.237	Unclear	NS
4	Galiani et al. (2014)	PAAMZR (Mexico)	Worked last week for no pay (e.g. on a family farm or in a family business)	**0.061**	Percentage points	1%
5	Maluccio (2005)	RPS (Nicaragua)	If engaged in small business activity in last week	0.0619	Percentage point	NS
		RPS (Nicaragua)	Had non-agricultural home production for sale, resell purchased goods or sell services other than labour (2003 – 3 years after baseline)	0.015	percentage points	NS
6	Asfaw et al. (2014)	OVC-cash transfer (Kenya)	Household participation in non-farm enterprise (HH)	0.016	Percentage point	NS
		OVC-cash transfer (Kenya)	Participation in own-farm labour (individual)	-0.047	Percentage point	NS
7	Covarrubias et al. (2012)	SCTP (Malawi)	Participation in on-farm activities (if have zero income, i.e. subsistence, then definition assumes no participation) (1 year later) – household	0.07	Percentage point	NS
		SCTP (Malawi)	Self-employment (1 year later) – household	0.039	Percentage point	NS
8	Daidone et al. (2014a)	LCGP (Lesotho)	Participation last 12 months own non-farm business – Household	-0.006	Percentage point	NS
		LCGP (Lesotho)	Participation last 12 months own agricultural activities – household	0.023	Percentage point	NS
		LCGP (Lesotho)	Participation last 12 months paid work outside household – household	**-0.03**	Percentage point	10%
		LCGP (Lesotho)	Participation previous week own non-farm business – household	0.004	Percentage point	NS
		LCGP (Lesotho)	Participation last week own crop and livestock production – household	**-0.035**	Percentage point	5%
		LCGP (Lesotho)	Participation last week paid work outside household – household	**-0.044**	Percentage point	5%
9	Blattman et al. (2015)	WINGS (Uganda)	Involved in any non-farm self-employment (16 months after grants)	**0.401**	Percentage point	1%
		WINGS (Uganda)	Started enterprise since baseline (16 months after grant)	**0.487**	Percentage point	1%
10	Karlan et al. (2014)	IPA RCT (Ghana)	Household has non-farm income-generating activity	-0.04	Percent point change	NS
11	Macours et al. (2012)	Atención a Crisis (Nicaragua)	Participates in non-agricultural wage-employment (effect of basic CCT)	0.0221	Percent point change	NS
		Atención a Crisis (Nicaragua)	Participates in non-agricultural self-employment (basic CCT)	**0.0396**	Percent point change	10%

Figures in bold indicate statistically significant. NS means the study did not find a statistically significant result, typically up to the 10% significance level.

Table 10.6: Summary of results for overall cash transfer effect on adult labour force participation (labour intensity) – by sector

#	Study	Programme and country	Outcome variable	Effect	Measure of change	Significance
1	Asfaw et al. (2014)	OVC-cash transfer (Kenya)	Days worked per year in any wage labour	**-20.41**	Days per year	5%
		OVC-cash transfer (Kenya)	Days worked per month in own-farm labour	-0.042	Days per month	NS
2	Blattman et al. (2012)	YOP (Uganda)	Hours spent on market activities in past 4 weeks	**22.239**	Hours	1%
		YOP (Uganda)	Currently engaged in skilled work	**0.34**	percentage point	1%
3	Blattman et al. (2015)	WINGS (Uganda)	Average agricultural hours per week (16m after grant)	**3.496**	Hours	5%
		WINGS (Uganda)	Average Non-agricultural hours per week (16m after grant)	**5.895**	Hours	1%
4	Covarrubias et al. (2012)	SCTP (Malawi)	Days of ganyu (casual) labour worked by HH head (1 yr later)	**-4.875**	Days	1%
		SCTP (Malawi)	Days of ganyu (casual) labour (6m later)	**-3.868**	hours	1%
5	Daidone et al. (2014a)	LCGP (Lesotho)	Hours worked last week own non-farm enterprise	-0.1	hours	NS
		LCGP (Lesotho)	Hours worked last week own crop and livestock	-1.1	hours	NS
		LCGP (Lesotho)	Hours worked last week paid labour	**-1.7**	hours	NS
6	De Holanda Barbosa and Corseuil (2014)	Bolsa Família (Brazil)	Proportion of working hours of the household dedicated to informal activities	-2.006		NS
7	Galiani et al. (2014)	PAAMZR (Mexico)	Hours worked last week for no pay (e.g. on a family farm or in a family business)	**2.17**	Hours	1%
		PAAMZR (Mexico)	Hours worked last week for pay	**-2.61**	Hours	1%
8	Handa et al. (2014)	LEAP (Ghana)	Weeks worked if did paid work	2.4	Weeks	NS
9	Maluccio (2005)	RPS (Nicaragua)	Total hours dedicated to agriculture last week (2002 – two years after baseline)	-4.0562	Hours	NS
10	Mochiah et al. (2014)	LEAP (Ghana)	Impact of LEAP on household labour hours in agriculture	-0.074	Log of household's labour supply for agriculture (percentage)	NS
		LEAP (Ghana)	Impact of LEAP on household labour hours in paid employment	**0.315**	Log of household's labour supply for agriculture (percentage)	10%
		LEAP (Ghana)	Impact of LEAP on household labour hours in non-farm expenditure	0.11	Log of household's labour supply for agriculture (percentage)	NS

Note: When results are reported for last 12 months and last week/shorter time span, reporting working/not working and hours over last 12 months. Figures in bold indicate statistically significant. NS means the study did not find a statistically significant result, typically up to the 10% significance level.

Child labour

Table 10.7 Summary of results for overall cash transfer effect on child labour force participation

#	Study	Programme and country	Outcome indicator and treatment population	Effect	Measure of change	Significance
1	AIR (2014)	ZCGP (Zambia)	Child is engaged in any work after 36 months (aged 7–14)	0.02	Percent point change	NS
		ZCGP (Zambia)	Child is engaged in paid work after 36 months (aged 7–14)	-0.005	Percent point change	NS
		ZCGP (Zambia)	Child is engaged in any work after 36 months (aged 15–17)	0.027	Percent point change	NS
		ZCGP (Zambia)	Child is engaged in paid work after 36 months (aged 15–17)	-0.04	Percent point change	NS
2	Attanasio et al. (2010)	Familias en Acción (Colombia)	Child is working (rural child 14–17)	0.004	Percent point change	NS
		Familias en Acción (Colombia)	Child is working (rural child 10–13)	-0.0744	Percent point change	NS
		Familias en Acción (Colombia)	Child is working (urban child 14–17)	**-0.1499**	Percent point change	1%
		Familias en Acción (Colombia)	Child is working (urban child 10–13)	**-0.1417**	Percent point change	1%
3	Barrera-Osorio et al. (2008)	SCAE (Colombia)	Child's primary activity is work (in grade 6-10)	-0.001	Percent point change	NS
4	Benedetti and Ibarrarán (2015)	PRAF (Honduras)	Participated in any work in past week (aged 6–17 at baseline)	-0.002	Percent point change	NS
5	Bustelo (2011)	RPS (Nicaragua)	Child is working (impact on targeted children 7–13)	-0.075	Percent point change	NS
6	Daidone et al. (2014a)	LCGP (Lesotho)	Participated in any labour activity in past 12 months	0.004	Percent point change	NS
7	De Silva and Sumarto (2015)	BSM (Indonesia)	Child is working (poorest quintile)	**-0.032**	Percent point change	1%
		BSM (Indonesia)	Child is working (2nd quintile)	**-0.0238**	Percent point change	5%
		BSM (Indonesia)	Child is working (3rd quintile)	-0.0037	Percent point change	NS
		BSM (Indonesia)	Child is working (4th quintile)	-0.0073	Percent point change	NS
		BSM (Indonesia)	Child is working (top quintile)	-0.0039	Percent point change	NS
8	Edmonds and Schady (2008)	BDH (Ecuador)	Child works for pay (aged >10)	-0.0716	Percent point change	NS
9	Fitzsimons and Mesnard (2014)	Familias en Acción (Nicaragua)	Participates in any work including looking for work	**-0.0257**	Marginal effect	1%
10	Galiani and McEwan (2014)	PRAF (Honduas)	Child works outside the home	**-0.03**	Percent point change	1%
11	Gee (2010)	RPS (Nicaragua)	Child is working (aged 9–15)	**-0.106**	Percent point change	1%
12	Kassouf and de Oliveira (2012)	BPC (Brazil)	Child is working in past week (children aged 10–15)	-0.0843	Not stated	NS
13	Maluccio and Flores (2005)	RPS (Nicaragua)	Child is working (child aged 7–13 in first to fourth grades but not completed the fourth grade)	**-0.056**	Percent point change	5%
14	Maluccio (2003)	RPS (Nicaragua)	Child is working (10–13 year-olds who have not completed fourth grade)	**-0.088**	Percent point change	5%
15	Merttens et al. (2015)	SAGE Senior Citizens Grant (Uganda)	Child is engaged in economically productive activity (aged 6–17)	-0.04	Proportion	NS
		SAGE Vulnerable Family Support Grant (Uganda)	Child is engaged in economically productive activity (aged 6–17)	0.01	Proportion	NS
16	Pellerano et al. (2014)	LCGP (Lesotho)	Child engaged in any work over past 12 months (aged 6–17)	-0.0239	Percent point change	NS
		LCGP (Lesotho)	Child engaged in paid work over past 12 months (aged 6–17)	0.00070	Percent point change	NS
17	Perova and Vakis (2012)	Juntos (Peru)	Child is working in past week (aged 6–14)	0.17	Percent point change	NS
18	Schady and Araujo (2006)	BDH (Ecuador)	Child is working in follow-up survey	**-0.172**	Percentage points	1%
		BDH (Ecuador)	Child started working between baseline and follow-up survey	**-0.269**	Percentage points	1%
19	World Bank (2011)	PKH (Indonesia)	Worked for wage in past month (aged 7–12)	-0.005	Percent point change	NS
		PKH (Indonesia)	Worked for wage in past month (aged 13–15)	-0.001	Percent point change	NS

Notes: results represent all overall results reported and do not include those disaggregated by gender or showing the effect of variations in design features. Figures in bold indicate statistically significant. NS means the study did not find a statistically significant result, typically up to the 10% significance level

Table 10.8 Summary of results for overall cash transfer effect on overall intensity of child labour

#	Study	Programme and country	Outcome indicator and treatment population	Effect	Measure of change	Significance
1	Attanasio et al. (2010)	Familias en Acción (Colombia)	Hours of work (rural 14–17 year-olds)	-0.31	Hours per day	NS
			Hours of work (rural 10–13 year-olds)	**-0.64**	Hours per day	1%
			Hours of work (urban 14–17 year-olds)	**-1.03**	Hours per day	1%
			Hours of work (urban 10–13 year-olds)	**-0.64**	Hours per day	1%
2	Barrera-Osorio et al. (2008)	SCAE (Colombia)	Hours worked last week (children grades 6–10 at registration)	**-0.33**	Hours per week	1%
			Hours worked last week (children grade 11 at registration)	**-2.02**	Hours per week	10%
3	Benhassine et al. (2013)	Tayssir (Morocco)	Minutes spent in day prior to interview working on household business, farm or outside (combined effect among UCT and CCT groups)	**-31.77**	Minutes	5%
4	Del Carpio (2008)	Atención a Crisis (Nicaragua)	Total hours of work, including domestic work (8–15 year-olds)	**-1.102**	'Hours'	10%
5	Schady and Araujo (2006)	BDH (Ecuador)	Hours worked in last week	**-2.46**	Hours per week	1%

Notes: results represent all overall results reported and do not include those disaggregated by gender or showing the effect of variations in design features. Figures in bold indicate statistically significant. NS means the study did not find a statistically significant result, typically up to the 10% significance level.

Table 10.9: Summary of results for overall cash transfer effect on child labour participation by sector

#	Study	Programme and country	Child age	Outcome variable	Effect	Measure of change	Significance
1	Asfaw et al. (2014)	OVC-cash transfer (Kenya)	10–15	Participation in own-farm labour by children	**-0.124**	Percentage points	1%
2	Covarrubias et al. (2012)	SCTP (Malawi)	4–18	Non-household income work	0.003	percentage point	NS
		SCTP (Malawi)	4–18	Family farm/non-farm business	0.021	percentage points	NS
		SCTP (Malawi)	4–18	Domestic work outside the household	**-0.074**	percentage points	1%
		SCTP (Malawi)	4–18	Paid domestic work outside the household	**-0.077**	percentage points	1%
3	Daidone et al. (2014a)	LCGP (Lesotho)		Participation last 12m own non-farm business	-0.002	Percentage point	NS
		LCGP (Lesotho)		Participation last 12m own agricultural activities	-0.018	Percentage point	NS
		LCGP (Lesotho)		Participation last 12m paid work outside household	0	Percentage point	NS
4	Daidone et al. (2014b)	ZCGP (Zambia)	5–18	Paid child labour supply	-0.018	Percentage point	NS
		ZCGP (Zambia)	5–18	Unpaid child labour supply	0.039	Percentage point	NS
5	Del Carpio (2008)	Atención a crisis (Nicaragua)	8–15	Impact on physical labour	**-1.178**		10%
		Atención a crisis (Nicaragua)	8–15	Impact on non-physical labour	**3.504**		1%
6	Edmonds and Schady (2008)	BDH (Ecuador)	10 and older	Children 10 and older do market work	**-0.244**	Percent point change	5%
		BDH (Ecuador)	10 and older	Children 10 and older do unpaid market work	**-0.209**	Percent point change	5%
		BDH (Ecuador)	10 and older	Children 10 and older do domestic work	0.0492	Percent point change	NS
7	Galiani and McEwan (2013)	PRAF (Honduras)		Only works inside the home in previous week; intent to treat	**-0.032**	Percent point change	10%
8	Pellerano et al. (2014)	LCGP (Lesotho)	6–17	Proportion of children who in the 12 months prior to the survey engaged in: own non-farm business activities	-0.194	Percent point change	NS
		LCGP (Lesotho)	6–17	Proportion of children who in the 12 months prior to the survey engaged in: own crop/livestock production	-1.766	Percent point change	NS

Table 10.10: Summary of results for overall cash transfer effect on child labour intensity by sector

#	Study	Programme and country	Child age	Outcome variable	Effect	Measure of change	Significance
1	Covarrubias et al. (2012)	SCTP (Malawi)		Hours spent on domestic work outside the household	**-0.261**	hours	1%
		SCTP (Malawi)		Hours spent on family farm/non-farm business	**0.161**	Hours	5%
2	Daidone et al. (2014a)	LCGP (Lesotho)		hours worked last week own non-farm enterprise	0	hours	NS
		LCGP (Lesotho)		hours worked last week: own crop and livestock	**-2.2**	hours	5%
		LCGP (Lesotho)		hours worked last week Paid labour	0	hours	NS
3	Handa et al. (2014)	LEAP (Ghana)		Days on farm	0.8	days	NS
4	World Bank (2011)	PKH (Indonesia)	7 to 12	Family enterprise work last week	**1.94**	Hours	1%
		PKH (Indonesia)	13 to 15	Family enterprise work last week	**2.93**	Hours	1%
		PKH (Indonesia)	7 to 12	Wage work last week	-2.04	Hours	NS
		PKH (Indonesia)	13 to 15	Wage work last week	0.814	Hours	NS

Table 10.11 Summary of results for overall cash transfer effect on migration

#	Study	Programme and country	Outcome indicator and treatment population	Effect	Measure of change	Significance
1	Ardington et al. (2009)	SA-OAP (South Africa)	Migrating internally (resident and non-resident household members)	**0.045**	Percentage points	5%
2	Stecklov et al. (2005)	PROGRESA (Mexico)	Migrating internally	-0.003	Percentage points	NS
		PROGRESA (Mexico)	Migrating to US	**-0.002**	Percentage points	5%
3	Winters et al. (2009)	RPS (Nicaragua)	Migrated internally or internationally	0.0055	Marginal effect	NS

Notes: results represent all overall results reported and do not include those disaggregated by gender or showing the effect of variations in design features. Figures in bold indicate statistically significant. NS means the study did not find a statistically significant result, typically up to the 10% significance level.

Chapter 11

The impact of cash transfers on empowerment

Box 11.1: Summary of evidence for employment outcomes

The evidence presented here is taken from **31 studies** evaluating impacts on empowerment using our selected indicators. In 26 of these studies, impacts on these indicators are reported for women and girls only. The remaining five report on impacts for women/girls *and* men/boys. The indicators for which evidence was available by gender are: marriage, contraceptive use and multiple sexual partners.

Effects of cash transfers on selected empowerment indicators:

- The evidence compiled here supports the finding that transfers can reduce physical abuse, but may increase non-physical abuse, such as emotional abuse or controlling behaviour. Eight studies considered the impact of cash transfers on physical or non-physical ***abuse by a male partner*** of a woman: six had significant results for physical or sexual abuse, all showing a reduction in reports of abuse (the one non-significant result suggested a rise); six had significant results for non-physical (e.g. emotional) abuse, of which four indicated a decrease in reports of abuse and two indicated an increase (the non-significant results also indicated a rise in non-physical abuse).
- Cash transfers can lead to increased involvement of women in decision-making. Eight studies examined the impact of cash transfers on ***women's decision-making power***; all eight looked at expenditure-related decisions and all four significant results indicated a rise, ranging from 5% to almost 90%, in a woman's likelihood of being the sole or joint decision-maker; five also looked at involvement in non-expenditure decisions, with one showing a significant decrease in the likelihood of the female being the sole or joint decision-maker and one showing a significant increase (both were for decisions relating to contraceptive use). One study reported differential impacts according to the sex of the household head, finding that only in female-headed households were female transfer recipients more likely to become the main budget decision-maker (Merttens et al., 2013). The results, which were non-significant, were split in terms of showing positive or negative impacts.
- The evidence largely shows that cash transfers can delay marriage. Six studies looked at ***marriage***, with five yielding significant results. Three of these indicated delayed marriage in the treatment group (by 1.5 years at one estimate (Alam and Baez, 2011)), one yielded results which differed by gender, and one suggested that the intervention actually incentivised marriage (Honduras's PRAF, analysed by Stecklov and colleagues). The study with only non-significant results also indicated a decrease.
- There is fairly strong evidence against anecdotal arguments that cash transfers increase ***fertility***. 10 studies contained results on the impact of cash transfers on fertility (pregnancy or giving birth) and, of the seven yielding significant results, five indicated that the transfer decreased the likelihood of pregnancy or giving birth. The two exceptions again related to the unique case of Honduras's PRAF. Of the three studies reporting non-significant results, two indicated a decline in the likelihood of pregnancy and one a rise.
- The evidence mostly shows that cash transfers mostly lead to increases in the ***use of contraception***, with one study having mixed findings for men only. There were nine papers dealing with the impact of a cash transfer on the ***use of contraception*** and five out of the six studies with significant results found unambiguous evidence that the transfer increased the use of contraceptives or reduced the likelihood of unsafe sex (one estimate was that females were 17% more likely to report safe sex). The one other study with statistically significant results found that while males were more likely to report condom use they were also less likely to report having had safe sex.
- The evidence shows that cash transfer can reduce the likelihood of having ***multiple sexual partners*** for women, but there is no evidence showing this for men. Of the four studies considering the effect of the transfer on an individual having multiple sexual partners, three yielded significant results, all of which indicated that the transfer lowered this likelihood among females.

Role of design and implementation features:

- One study disaggregated spillover effects in the household by the ***gender of the main transfer recipient***, specifically of an old-age pension. It found that young adults were more likely to be married at follow-up, relative to the comparison group, when in a household with a *male* old-age pension recipient. When the pension recipient was *female*, young males in the household were instead less likely to be married at follow-up, and the impact on females was not statistically significant.
- Two studies considered differences by ***transfer level***, and both yielded significant results. One indicated that an increase in transfer size could increase the likelihood of abuse, the other indicated that a higher transfer had a larger impact on contraceptive use or abstinence but only for females (Kohler and Thornton, 2011).
- Three studies considered ***duration of exposure***, with two finding significant results to the effect that prolonged exposure to a cash transfer programme lowered the likelihood of marriage and pregnancy and increased the likelihood of contraceptive use.
- Two studies compared effects by ***conditionality/behavioural requirements*** (both of the Malawian Zomba transfer) but significant results were only found in one which indicated a reduction in marriage likelihood in the UCT group only.
- Two studies looked at ***payment mechanisms*** (both of the same programme in Niger), testing the difference between payment via mobile money transfer and cash in hand, but neither yielded significant results.
- Two studies considered ***complementary interventions and supply-side services***, specifically business training (both in the same programme in Uganda), and both yielded significant results, one representing an increase in non-physical abuse and the other a decrease in women's decision-making power.
- One study compared two transfers within the same broad intervention which use different ***targeting mechanisms*** although no significant impact on female decision-making power was observed under either mechanism.

11.1 Summary of findings

This chapter presents evidence on the impact of cash transfers on empowerment. Among the six indicators for which evidence is reported, three (abuse, decision-making power and pregnancy) are measured for women and girls only, while the remaining three (marriage, contraceptive use and multiple sexual partners) are measured for both women/girls and men/boys. 26 of the 31 studies included in this chapter report indicators only for women/girls and the remaining five report impacts for both women/girls and men/boys (Behrman et al., 2005; Cluver et al., 2013; Handa et al., 2014; Kohler and Thornton, 2011; Siaplay, 2012). The criteria for selecting indicators are explained in Chapter 4 of this report.

The evidence retrieved in this review suggests that transfers reduce **physical abuse** of a woman by a male partner, but in some circumstances increase **non-physical abuse, such as emotional abuse or controlling behaviour**. The evidence base supports, to some extent, both the theory that increased income lowers stress-related abuse and the theory that increased income enables the woman to bargain out of abuse. The relatively strong evidence that decision-making power increases for women in beneficiary household also offers substance to this latter theory.

Other empowerment indicators reviewed here – **marriage, pregnancy, contraceptive use and multiple sexual partners** – are studied mainly in relation to unmarried women and girls of school age (there are exceptions, notably pregnancy, which in many cases is conditional on marriage). On the whole, the evidence reveals that risky sexual behaviour and also early marriage differ by gender, but in both cases increased income to an extent lifts the constraints that drive engagement in these behaviours. In the case of women and girls, the evidence that directly or indirectly receiving a transfer reduces the likelihood of having multiple sexual partners indicates that cash transfers may reduce the incidence of relationships that are transactional. Taken together, the evidence in this section points to cash transfers having a positive impact on women's choices as to fertility and engagement in sexual activity. In the case of men and boys, some of the evidence collected here suggests that cash transfers do not have the same effect of reducing risky sexual activity and, in fact, may lead to an increase in this type of behaviour.

The 11 studies reviewed which examine differences in programme impact depending on design and implementation features reveal findings relating to the **gender of the main recipient, transfer level, duration of exposure, conditionality, complementary interventions and supply-side services** and **targeting mechanisms**. A small number of studies find that increased transfer level and male involvement in complementary business training appear to *increase* the prevalence of physical abuse and controlling behaviour by a male towards his female partner/spouse, respectively, in the beneficiary group. Duration of exposure to a transfer reduced the likelihood of marriage and pregnancy and increased the likelihood of contraceptive use even more over time, compared to the comparison group (these results were statistically significant only for women). Conditionality is also relevant to whether or not a transfer had an impact on marriage and pregnancy in one study but it must be emphasised that, for the most part, the effect of differences in design and implementation features is non-significant.

11.2 Summary of evidence base

In total, there were 31 studies from which evidence was extracted for the specific indicators reported in this study, covering 13 countries and 19 cash transfer programmes. Table 11.1 provides an overview of which countries and programmes the studies reported on.

The evidence base is fairly evenly split between conditional and unconditional interventions, although these were clustered geographically, with all of the Asian and Latin American programmes being conditional (with the exception, in practice, of the Ecuadorian Bono de Desarrollo Humano) and all but one of the African interventions being at least partly unconditional. The interventions studied range in size from coverage of around 1,200 households (the Zomba cash transfer in Malawi) to several million (Bolsa Família in Brazil, PROGRESA/Oportunidades in Mexico).

The most-reported indicator categories were pregnancy (10 studies), use of contraception (nine studies), physical or non-physical abuse (eight studies) and woman as sole decision-maker (eight studies). Marriage was reported on in seven studies (although in only one was the impact of different lengths of exposure to the transfer reported) and multiple sexual partners in four studies. For abuse, women's decision-making power and pregnancy most of the results come from the Latin American studies, and for the other indicators – marriage, contraception and multiple sexual partners – most of the results are from African studies.

Just over half of the studies used a randomised control trial (RCT) impact estimation design and the remainder used quasi-experimental estimation strategies, involving matching or regression discontinuity design (RDD) on cross-sectional datasets, see Table 11.2.

Table 11.1: Summary of countries and programmes reported on for the health indicators (all studies)

Country	Programme	Type of cash transfer	# of studies	Details if pilot or experimental study
Latin America = 19 studies				
Brazil	Bolsa Família	CCT	1	
Ecuador	WFP Colombian refugee RCT (WFP cash transfer)	CCT	2	
Ecuador	Bono de Desarrollo Humano (BDH)	CCT	1	
Honduras	Programa de Asignación Familiar (PRAF)	CCT	2	
Mexico	PROGRESA/Oportunidades	CCT	8	
Nicaragua	Red de Protección Social (RPS)	CCT	3	
Peru	Juntos	CCT	2	
Sub-Saharan Africa = 14 studies				
Kenya	Orphans and Vulnerable Children Cash Transfer (OVC-cash transfer)	UCT	1	
Kenya	Give Directly experiment	UCT	1	Experimental study
Kenya	Hunger Safety Net Programme (HSNP)	UCT	1	
Malawi	Zomba Cash Transfer Program (ZCTP)	CCT, UCT	3	
Malawi	Sexual health incentive programme (M-IP)	CCT	1	Experimental study
Niger	Concern Worldwide drought-response unconditional transfer (Mobile money experiment)	UCT	2	Experimental study
South Africa	Child Support Grant and Foster Grant (CSGFG)	UCT	1	
South Africa	Old-age pension (SA-OAP)	Social pension	1	
Uganda	Social Assistance Grants for Empowerment (SAGE)	UCT	1	
Uganda	Women's Income Generating Support (WINGS)	Enterprise grant	2	Experimental study
Europe and Central Asia = 1 study				
Turkey	Social Risk Mitigation Project (SRMP)	CCT	1	
South Asia = 1 studies				
Pakistan	Punjab Female School Stipend Program (PFSSP)	CCT	1	

Table 11.2: Summary of study methods used for empowerment indicators

Study	Study design/methods used for reported results	Reports total effect	Reports effect of design and implementation features?	Reports sex-disaggregated outcomes
Adato et al. (2000)	Pooled multinomial logit model	Yes		
Ahmed et al. (2007)	RDD	Yes		
Aker et al. (2011)	RCT (Pooled OLS)		Yes	
Aker et al. (2014)	RCT (Pooled OLS)		Yes	
Alam and Baez (2011)	RDD	Yes		
Angelucci (2008)	RCT (OLS)	Yes	Yes	
Baird et al. (2010)	RCT (DID with fixed effects)	Yes		
Baird et al. (2011)	RCT (Pooled OLS)		Yes	
Baird et al. (2012)	RCT (logistic regression)		Yes	
Behrman et al. (2005)	RCT (DID)		Yes	Yes (marriage)
Blattman et al. (2015)	RCT (DID)	Yes	Yes	
Bobonis et al. (2013)	Fixed effects cross-sectional logit model	Yes		
Cluver et al. (2013)	PSM SD	Yes		Yes (multiple partners; contraceptive use)
de Brauw et al. (2014)	PSM SD	Yes		
Feldman (2009)	Pooled logit model	Yes		
Green et al. (2015)	RCT (DID)	Yes	Yes	
Handa et al. (2009)	Fixed effects cross-sectional OLS and logit models	Yes		
Handa et al. (2014)	RCT (Logit model)	Yes		Yes (multiple partners; contraceptive use)
Haushofer et al. (2015)	RCT (OLS)	Yes		
Hidrobo et al. (2012)	RCT (ANCOVA)	Yes	Yes	
Hidrobo et al. (2013)	RCT (ANCOVA)	Yes		
Hidrobo and Fernald (2013)	RCT (ANCOVA)	Yes		
Kohler and Thornton (2011)	Pooled logit model	Yes		Yes (contraceptive use)
Merttens et al. (2013)	RCT (DID)	Yes	Yes	
Merttens et al. (2015)	PSM DID	Yes		
Perova (2010)	DID for repeated cross-section	Yes		
Perova and Vakis (2012)	IV; Intensity Dose Analysis	Yes	Yes	
Siaplay (2012)	RDD	Yes	Yes	Yes (multiple partners; contraceptive use; marriage)
Stecklov et al. (2006)	RCT (SD and DID)	Yes		
Stecklov et al. (2007)	RCT (DID)	Yes		
Todd et al. (2011)	RCT (Hazard model and DID)	Yes		

RDD = regression discontinuity design, RCT = randomised controlled trial, DID = difference-in-difference, SD = single difference, PSM = propensity score matching, IV = instrumental variables, ANCOVA = analysis of covariance.

11.3 The overall impact of cash transfers on empowerment

This subsection presents the evidence on the overall impact of cash transfers on the selected empowerment indicators. Some indicators apply only to women and girls and others to both sexes, as listed below:

- Abuse (physical and non-physical) – women only[132]
- Decision-making power – women only
- Marriage – women/girls *and* men/boys (one out of six studies reports overall impacts on both)
- Pregnancy – women only
- Contraceptive use – women/girls *and* men/boys (four out of nine studies report on both)
- Multiple sexual partners – women/girls *and* men/boys (three out of four studies report on both)

In this section, treatment effects are always in relation to a control group of the same gender. Given the variety of variations in programme design and implementation, a separate subsection presents heterogeneity of impacts depending on these features (11.4). The evidence on the overall impact of cash transfers on these indicators is now described in detail.

Abuse: physical and non-physical of women by men

Overall numbers

Of the eight studies that looked at the impact of a cash transfer on abuse of women by men, six looked at both physical and non-physical abuse, one at physical abuse only (Angelucci, 2008) and one at non-physical abuse only (Green et al., 2015). In all the studies, the abuse referred to was perpetrated by a male in the household: in six studies this was specifically abuse of a female individual by her male partner and in the remaining two cases this was abuse of the female partner of the male household head (i.e. abuse was measured at the household level).

Six of the seven studies reporting on physical or sexual abuse contained significant results and in all cases the impact of the cash transfer was a reduction in the likelihood of abuse being reported by the respondent. Six of the seven studies looking at non-physical abuse contained statistically significant results: two indicated that the transfer increased the likelihood of non-physical abuse and the other four indicated a decline in non-physical abuse. The findings of these studies will now be briefly described and then elaborated on with reference to theories of change.

Physical abuse

Seven studies looked at the impact of a cash transfer on (reports of) physical abuse, of which six contained significant results for these indicators (Table 11.3).

The studies on Ecuador (Hidrobo et al., 2012, focuses on the WFP programme targeting Colombian refugees; Hidrobo and Fernald, 2013,[133] focuses on the BDH) the Bobonis[134] study (2013) on PROGRESA in Mexico and the Perova[135] (2010) study on Juntos in Peru offer the most substantial evidence that a cash transfer reduces physical abuse. In terms of percentage

132 In one case here results are also disaggregated by the gender of the transfer recipient, though the indicator still measures levels of abuse reported by women.

133 In Hidrobo et al. (2012; 2013) and Hidrobo and Fernald (2013) physical or sexual abuse is identified if the respondent selected yes to any of the following in the last six months '(1) pushed, shoved, or had an object thrown; (2) slapped or had her arm twisted; (3) punched or hit with object; (4) kicked or dragged; (5) strangled or burned; (6) attacked with knife or other weapon; (7) threatened to be attacked with knife or other weapon; (8) forced to have sexual interactions, and (9) forced to conduct sexual acts that woman does not approve.'

134 Physical abuse is defined in Bobonis et al. (2013) as if the female respondent answered yes to having been the victim of abuse 'for example, push, beating, attack with blade'; sexual abuse is defined as having answered yes to being the victim of sexual abuse 'for example use of force to have sexual relations'.

135 In Perova (2010) physical violence indicator is equal to one if a woman experienced at least one type of physical violence, such as pushing, slapping, hitting, attacking with weapons or attempts to strangulate or burn during the last 12 months. The sexual violence indicator is equal to one if during the last 12 months a respondent's partner/husband forced her to have sexual relations or to participate in sexual acts she did not approve of.

points the impact is between 0 and nine percentage points (Haushofer et al., 2015; Perova, 2010, respectively), however, taking into account the different baseline levels of reported violence, we see a very wide range in the reduction in physical or sexual violence: -24% (Perova, 2010), -34% (Angelucci, 2008), -43% (Bobonis et al., 2013), -45% (Hidrobo et al., 2013), and -54% (Hidrobo et al., 2012).

In Angelucci's study[136] (2008), also using PROGRESA data, the overall impact on drunken violence is negative, although subsequent models show that the effect varies by relative education level and age of the male partner (at the maximum transfer level the reporting of violence was five percentage points higher, which is a doubling of the 5% mean level of violence reported at baseline).

Non-physical abuse

Seven studies looked at the impact of a cash transfer on (reports of) non-physical abuse such as controlling behaviour or emotional abuse, of which six contained significant results for these indicators (Table 11.4). Two indicated an increase in the likelihood of non-physical abuse and four indicated a decrease in this likelihood.

The Bobonis study[137] (2013) on PROGRESA indicates an increase in emotional abuse (threats, insults, etc.) in the treatment group, only when not accompanied by physical abuse, and this increase is relatively large compared to the baseline level of abuse (an increase of 72%). This is explained as rent-seeking behaviour by the male partner: the female partner now has more resources to bargain out of being physically abused, hence the male partner increases his threat level to take advantage of this (Angelucci, 2008, also puts forward this theory). The study by Green et al. (2015) on the Ugandan WINGS programme also indicates an increase in emotional abuse and controlling behaviour of two and 14 percentage points respectively (no baseline mean is provided to contextualise this increase) – again this is explained through rent-seeking theory. The indicator for emotional abuse in this case also captures physical abuse so it is not clear whether both types of abuse rise together.

The studies on the WFP grant and BDH in Ecuador again show a decrease in abuse, this time non-physical: Hidrobo et al. (2012) find that the female-targeted transfer reduced reported controlling behaviour by 10 percentage points; in a similar study by Hidrobo et al. (2013) this difference for controlling behaviour is eight percentage points, equivalent to a 47% reduction from baseline; and Hidrobo and Fernald (2013) find a smaller overall reduction in controlling behaviour of six percentage points, equivalent to 10%.[138] Perova's[139] (2010) study of Juntos in Peru also finds that emotional abuse decreased in the treatment group by 11 percentage points more than in the control (a drop of 35% from the baseline level of emotional abuse). In additional models to test for heterogeneity of impacts, emotional abuse fell most (16 percentage points) for women who have a cash-paying job, from which the author concludes that the 'change in incidence of violence varies depending on the woman's outside of marriage options' (Perova, 2010).

Evidence of a weak or non-existent relationship. Haushofer et al. (2015) find that, in the context of the Kenyan Give Directly transfer, the impact of the transfer on emotional abuse is negligible and not statistically significant. Green et al. (2015, on the WINGS programme in Uganda) note that a possible explanation for the absence of statistically significant effects in their study (for certain types of non-physical abuse) is that these mechanisms may both be operating to some extent, but cancel one another out. They interpret their findings as showing that if any of the

136 In Angelucci (2008) violent behaviour is identified using the question 'While drinking, does this person (referred to the heaviest drinker) have an aggressive behavior?' (in 96% of the cases the 'heaviest drinker' identified is the male household head).

137 Emotional abuse is defined in Bobonis et al. (2013) as if the respondent answered yes to any in a range of perceptions based questions 'e.g. locked you in, threatened to leave you'.

138 In both papers the indicator of controlling behaviour is based on having reported any of the following behaviours in the last six months: '(1) accuses woman of being unfaithful, (2) limits woman's contact with her family, (3) limits woman's contact with friends, (4) wants to know where the woman is at all times, and (5) ignores or is indifferent to woman.'

139 Emotional abuse is identified if the respondent answers yes to any of the following: 'having been humiliated by her husband/partner, or if he threatened to do harm to her or to anyone she cares about, or if he threatened to leave and deprive her of economic aid' in the last 12 months.

hypothesised mechanisms is indeed operating then its impact is very weak. Hidrobo and Fernald (2013, on the BDH in Ecuador) offer under-reporting of physical violence as another partial explanation for some of the non-significant effects.

This section now turns to mechanisms explaining the statistically significant results.

Evidence that transfers decrease abusive behaviour. There are two principal theories of change by which the transfer could lead to less abusive behaviour:

1. Female bargaining power increases, as does the woman's ability to bargain out of violence – linked to this is the theory of increased 'reservation utility, or out of marriage options' (Tauchen et al., 1991)
2. Transfers reduce poverty-related stress, in which case abusive behaviour would decrease, regardless of the gender of the official transfer recipient (Farmer and Tiefenthaler, 1997).

Hidrobo et al. (2012) on the WFP grant in Ecuador note that the comparison group in their study experienced a surprisingly high surge in reported abuse, for which they do not have a definitive explanation. The Hidrobo and Fernald (2013) study on the BDH in Ecuador finds that the overall treatment effect for controlling behaviour is a reduction of approximately 10% of the baseline control group mean level of abuse. However, in a subsequent model which disaggregates by the woman's level of schooling it is found that the effect is only significant for women with six years of schooling or more and that the effect is even larger (a reduction of approximately 25% in controlling behaviour), and when disaggregating in this way the effect for emotional abuse becomes significant, too (women with six years of schooling or more experienced a 14% reduction in emotional abuse). In the Bobonis study (2013) of PROGRESA (Mexico), a decrease in physical abuse and a simultaneous increase in controlling behaviour as a result of the transfer is explained through the female-bargaining-power hypothesis. In the Angelucci study (2008), also on PROGRESA, abuse also decreases in households receiving the minimum transfer, primarily as a result of the second mechanism outlined above.

Perova (2010), studying Juntos in Peru, tests both the theory that a woman's individual income increases her 'threat point', that is her ability to threaten the dissolution of marriage, and increased rent-seeking from the male partner (mechanism number 1 below). She concludes that the mechanism which drives a husband to increase his level of violence is constrained by his need to keep violence below a level at which his female partner would dissolve the marriage. Crucially, a female-targeted transfer can enhance out-of-marriage options, and as a consequence lower this 'threat point'. Perova also refers to focus group discussions in which participants attributed decreases in domestic violence to 1) women's improved bargaining power and 2) the reduction in poverty-related stress.[140]

Evidence that transfers increase abusive behaviour. Alternative mechanisms predict an increase in abusive behaviour by the partner/spouse:

1. Female bargaining power increases so the partner/spouse increases his level of non-physical abuse as an instrument to align expenditure more closely with his preferences (Eswaran and Malhotra, 2011) or as a means to extracting rents (Bloch and Rao, 2002).
2. Increased female earnings result in 'male backlash' or the use of violence to reassert control where it is perceived to have been lost.

Despite finding an overall negative effect on both types of abuse, Hidrobo and Fernald's (2013) finding that emotional abuse and controlling behaviour does not decrease among beneficiary women with six years of education or less is a cause for concern (BDH, Ecuador). Of even greater concern is that, for women with six years' schooling or less who had more or equal schooling to their male partner, the transfer was associated with a nine percentage point or a 16% *increase* in emotional abuse. What this suggests is that 'violence is likely to increase … where outside-of-

140 Here Perova (2010) cites Jones et al. (2006) 'Transferencias condicionadas de efectivo en el Perú: las muchas dimensiones de la pobreza y la vulnerabilidad de la infancia.' Presentation at UNICEF/New School Conference, New York, October 2006.

marriage options are not a credible threat point and a power imbalance exists among the couple', meaning that less educated women have fewer options to escape abuse and the abuse may even increase as a result of one of the mechanisms outlined above. Perova (2010) draws a similar conclusion from her finding that beneficiary women saw the greatest reduction in non-physical abuse when they already had a cash-paying job (this is taken by the author as an indicator of enhanced out-of-marriage options).

Although in the Angelucci study (2008, PROGRESA in Mexico), abuse declined initially as a result of reduced poverty-related stress, an increase in abuse was observed when the transfer was large, especially if the husband was uneducated and married to a younger wife. This is most consistent with the theory of male backlash against female control of a substantial portion of household resources.

The study by Bobonis et al. (2013, also on PROGRESA) finds an increase in non-physical violence which the authors explain as evidence of increased rent-seeking behaviour by the husband. The study by Green et al. (2015) of the Ugandan WINGS programme shows a similar increase in non-physical violence as a result of 'increased efforts from intimate partners to capture and control earnings'. In both cases this is explained more in the language of rent-extraction theory rather than wilful assertion of control over resources.

Women's decision-making power

Eight studies examined the impact of cash transfers on a woman's decision-making power – all the results here are reported for women only. These effects are measured at the household level since only one woman per household is considered (in some, but not all, cases the transfer recipient). The studies can be categorised into two areas of decision-making: sole decision-making or sole or joint decision-making on expenditures by the woman (eight studies); and any involvement in decision-making on non-expenditure issues by the woman (five studies). The studies were evenly split between Latin America (Mexico, Ecuador and Brazil) and Africa (Uganda, Kenya and Niger).

Sole decision-making or involvement in decision-making on expenditure

Four studies yielded statistically significant results and in all cases these results were in a positive direction, meaning that greater autonomy over expenditure decisions was observed in specific areas of expenditure as a result of the transfer (Table 11.5). For de Brauw et al. (2014, on Brazil's Bolsa Família), of the five domains of expenditure tested, one yielded a significant result (expenditure on durable goods) indicating a 7.5 percentage point increase or 54% increase from the baseline mean. In Handa's study on PROGRESA (2009) a woman in the treatment group is 4.7 percentage points more likely to have autonomy over how her own income is spent compared to the control.

In Uganda (Green, 2015, on the WINGS enterprise grant), female transfer recipients were nine percentage points higher on an index of self-reported autonomy in purchases than the comparison group. As reported in the subsequent section on design and implementation effects (11.4) this effect turns negative, meaning the female recipient's self-reported autonomy is worse than in the comparison group, for those in the WINGS+ programme where a male partner was allowed to also partake in the business training classes.

In the Kenyan study by Merttens et al. (2013), the sex of the household head appears to determine transfer impact to the extent that autonomy over budgetary decisions only increased in female-headed households (Merttens, 2013, on the Kenyan HSNP). In the case of Merttens et al. (2013) on the Kenyan HSNP, the result on female-headed households, though statistically significant, must be taken with caution for two reasons: firstly, female-headed households were not systematically sampled and their representation in the sample is low; secondly, in female-headed households female respondents already reported being the main budget decision-maker 82% of the time, therefore the increase of 3.8 percentage points in the treatment group represents a modest 5% increase in the end.

In the study by Merttens et al. (2015) on the Ugandan SAGE programme, no statistically significant impact was found for programme participants with regard to the woman being the main decision-maker on how to spend money. This was found to be the case regardless of which targeting mechanism was used (the SCG which targeted eligible households on the basis of age criteria or the VFSG which targeted on the basis of a composite index of vulnerability indicators). The authors (Merttens et al., 2015) propose that the lack of an impact might be partly explained by the reaction of men to the targeting of female beneficiaries, which in the qualitative data was sometimes described as an increased tendency to control household decisions, even through the use of violence in isolated cases.

Decision-making on non-expenditure issues

There were two instances of statistically significant impacts for decisions on non-expenditure issues (out of four studies), both relating to the decision on the use of contraceptives (Table 11.6). In de Brauw et al. (2014) (Bolsa Família, Brazil) the treatment increases the likelihood of the wife being the sole decision-maker about contraception by 10 percentage points. The control mean is 27.5 so this represents roughly a 36% increase. By contrast, in Hidrobo et al. (2012) (looking at the WFP programme in Ecuador), women in the treatment group are nine percentage points less likely to be the sole or joint decision-maker on the use of contraception (no baseline mean is given to contextualise this increase). In the case of Bolsa Família (Brazil), the compulsory health information sessions are cited as a possible reason for the increase in women's autonomy over contraception (de Brauw et al., 2014). In Ecuador, transfers were also conditional on attendance at monthly nutrition training, however, it is not clear whether this condition was enforced and the training did not relate to reproductive health in any way.

Importantly, there are no significant differences in female control over decisions relating to child health and schooling, or expenditure in these areas. Theory stipulates that women's increased personal income will increase her bargaining power (Adato, 2000, on PROGRESA in Mexico) and a cornerstone of many large-scale interventions is that funds distributed to the principle female in the household (usually the mother) will be most likely to be used for expenditure on children and health-related matters (the IEG (2015) systematic review goes into these arguments in detail). According to Adato's typology (2000), outlined in the theory of change section of this report, the mechanism by which a transfer might increase female decision-making power is influenced by other pressures within the household, by interpersonal networks and by attitudinal norms. It is also possible that the lack of significant results is due to female sole or joint decision-making already being at a high level in some categories.

Again, in the Merttens et al. (2015) study no significant impact was detected for the female as the main decision-maker on children's schooling and what to do about a serious health problem. The authors (Merttens et al., 2015: 86) do, however, refer to qualitative data collected for the same project that suggests programme participation 'helped to promote male acknowledgement of [women's] contribution to the household'.

Marriage

This subsection contains the evidence for the impact of a cash transfer on the likelihood of marriage. All the studies in this section only included women and girls within their samples with the exception of Siaplay's study of the South African old-age pension receipt on marriage likelihood among adolescent and young adult females and males (Siaplay 2012).

Six studies examined the impact of a cash transfer on marriage (Table 11.7). Of these, five yielded significant results, three of which suggested delayed marriage in the treatment group (Baird et al., 2010; Baird et al., 2011; Alam and Baez, 2011 – all these studies focused only on females). One study reported results for males and females separately, finding that the overall impact for females was non-significant, but for males it was also a statistically significant delaying of marriage (Siaplay, 2012). The remaining study finding significant results suggested that the intervention actually incentivised marriage, and in this case the sample was composed only of females (Stecklov et al., 2006: the Honduras results).

For the most part, the studies focused on girls and women between the ages of approximately 13–26. In one case the sample also included women up to the age of 47. The only study that included impacts for males was Siaplay's study which looked at a sample of males and females aged 14–16. A total of six interventions were studied across the papers. Of these, two were specifically designed to keep girls and young women in school, meaning that delayed marriage was an expected consequence. Three interventions (PROGRESA, the RPS and the PRAF) had school enrolment as one condition among several others intended more generally to lead to human capital formation. The final intervention was an old-age pension, therefore any effect on marriage among younger household members would be indirect.

Two of the three studies of the Zomba Cash Transfer Programme in Malawi by Baird et al. (2010 and 2011) show a reduction in the likelihood of marriage in the treatment group of around two or three percentage points. As stated, the results here refer only to women and girls. It is worth noting that in the later of these two studies the effect was only observed for the unconditional treatment group (this will be elaborated on in the section on the impact of design and implementation features). In Alam and Baez (2011, on the Pakistan Female School Stipend Programme) the trade-off effect of schooling and marriage is observed in the finding that CCT beneficiaries delay marriage by one and a half years on average.

Siaplay's study (2012, South Africa) of the impact of old-age pension receipt on the marriage and fertility outcomes of younger household members yields mixed results which are not fully explained. This is the one study on marriage which reports impacts for both genders. At follow-up, young males in treatment households were 18 percentage points less likely to be married than their counterparts in comparison households, and this difference was statistically significant. Young women in treatment households were five percentage points more likely to be married at follow-up. However, this difference was not statistically significant. Siaplay also tests for differential impacts by the gender of the pension recipient and these results are presented in section 11.4.

Pregnancy

10 studies contained results on the impact of cash transfers on fertility: of these five looked only at the likelihood of pregnancy, two looked only at the likelihood of giving birth, two looked at both the likelihood of pregnancy and giving birth, and one looked at the likelihood of giving birth and also at number of children (Table 11.8). All studies reported on impacts solely for women and girls. Four of the studies focused on South and Central America (Mexico, Honduras, Nicaragua), four on Africa (Malawi), one on Pakistan and one on Turkey. All interventions were CCTs with the exception of the Zomba Malawi cash transfer (the focus of two studies by Baird et al.), which also includes an unconditional treatment arm.

Seven studies found a statistically significant impact of the transfer on this outcome. Of these, five indicated that the transfer decreased the likelihood of pregnancy or giving birth (Ahmed et al., 2007; Alam and Baez, 2011; Todd et al., 2011; Baird et al., 2011; and Baird et al., 2012). The other two statistically significant results show that in the case of Honduras's PRAF the transfer appears to have incentivised pregnancy (Stecklov et al., 2006 and Stecklov et al., 2007), but this appears to be a special case as explained in the text.

The result reported in Ahmed et al. (2007) on the Turkish Social Risk Mitigation Project explains the decrease in the likelihood of women of childbearing age in beneficiary households becoming pregnant as a combination of the income effect and exposure to family planning information during the compulsory health check-ups that were a condition of the programme for pregnant women. The result is considered surprising as it has been thought that households might escalate their fertility rate to take advantage of the free health centre visits. The income effect may also suggest that household fertility patterns and behaviours differ when a transfer is introduced.

Alam and Baez (2011) find that the Female School Stipend Program in Pakistan reduces the number of children that a woman had, if she had any during the study period, by 33 percentage points (although at 10% significance). This is consistent with later marriage ages in the treatment group. The authors speculate that the transfer may not have an effect on eventual lifetime births, but rather on delaying marriage and pregnancy in favour of schooling.

On the Nicaragua RPS, Todd et al. (2011) find that the likelihood of giving birth in a given time period decreases among beneficiaries, indicating wider birth spacing which they tentatively interpret as an indicator of lower fertility rates overall. Of the two studies by Baird et al. (2010; 2011) on Malawi, only one (2011) finds a significant impact on pregnancy and this represents a large decrease in the odds of pregnancy in the unconditional treatment group. As with marriage, the explanation here is that this coefficient shows something like the pure income effect of the transfer on fertility, since the unconditional transfer group are under no incentive to swap childbearing for school.

In the case of Honduras's PRAF, Stecklov et al. find in two similar studies that women in the treatment group were four to six percentage points more likely to have given birth between survey rounds or to be pregnant at the time of survey. In the 2006 paper this is equivalent to a 20% increase on baseline at first follow-up and 19% increase after two years. In the 2007 paper the overall effect is found to be an increase of approximately 17% in the likelihood of having given birth or being currently pregnant compared to the control group, and a much higher 36% increase among treatment women who were married at baseline. The authors suggest this to be a result of incentives created by the programme, in which the transfer amount increases with the addition of a pregnant woman and/or new child (Stecklov et al., 2007).

Contraception

Nine papers dealing with the impact of a cash transfer on the use of contraception were reviewed for this study (Table 11.9). Five papers looked at impacts solely on females (Baird et al., 2010; Feldman et al., 2009; Perova and Vakis, 2012; Stecklov et al., 2006; Stecklov et al., 2007) and the remaining four looked at impacts for males and females separately (Cluver et al., 2013; Handa et al., 2014; Kohler and Thornton, 2011; Siaplay, 2012). Five of the studies reported only on the prevalence/likelihood of any modern contraceptive, two reported only on the use of condoms, and two reported on the use of condoms and also on safe sex (meaning condom use or abstinence). The period being reported on differed considerably by study. One study reported on having used contraceptives in the last year, one in the last three months, one the last nine days, two the most recent instance of sexual intercourse (with no time restriction) and four the current use of contraceptives over an unclear window of time.

With three exceptions, the interventions were all conditional cash transfers. There were two instances of an unconditional child grant (Cluver et al., 2013, in South Africa and Handa et al., 2014, in Kenya) and one of an unconditional old-age pension (Siaplay, 2012, in South Africa).

Six of the studies yielded statistically significant results. Five out of these six studies found relatively unambiguous evidence that cash transfers increase the use of contraceptives or reduce the likelihood of unsafe sex (Cluver et al., 2013, in South Africa; Feldman et al., 2009, in Mexico; Perova and Vakis, 2012, in Peru; Stecklov et al., 2006, and Stecklov et al., 2007, in Nicaragua and Mexico). The two studies by Stecklov et al. (2006; 2007) indicate that programme participation increased the use of any modern contraceptive over the last 18 months by five to six percentage points in Nicaragua and around two percentage points in Mexico, above what was observed in the control group (no baseline means are given). In Peru, Perova and Vakis (2012) identify an increasing gap between the treatment and control groups over time as to the likelihood of using contraception. The effect 'accumulates over time', starting at eight percentage points at 12–23 months exposure to Juntos and reaching 18 percentage points after 36 months in the programme. The authors note that in the absence of data on initial impacts (<12 months in the programmes) it is not clear whether this represents a lagged effect or simply a cumulative effect.

The remaining study with a statistically significant result found an increase in contraceptive use or abstinence among female beneficiaries and an opposite effect for males (Kohler and Thornton, 2011, on the Malawian incentive experiment). The effect for females is an increase in reported safe sex or abstinence equivalent to around 17%. Male beneficiaries are more likely to use condoms (taking into account the very low baseline mean level of condom use, this represents an increase of approximately 65%) but also to engage in riskier sex (approximately 18% less likely), which is explained as males in the treatment group engaging in more sex overall. The

same study compared outcomes for low and high transfer level beneficiaries (approximately US$4 and US$10, respectively) and found a statistically significant response to different transfer levels only for females. The authors note two possible explanations for the results: that the additional income could have been used by males to purchase risky sex and used by women as a substitute for 'selling' risky sex; alternatively, the transfer was conditional on the beneficiary testing negative to an HIV test which may have removed a constraint to risky sex by acting as proof of negative status (but only for men).

Handa et al. (2014), focusing on the Kenyan OVC-cash transfer, compare the transfer's impact by the gender of the household member being interviewed (specifically young adults in the household aged 15–25) on contraceptive use and having had unprotected sex. Both males and females were more likely to report condom use (although this was not statistically significant), but males were more likely to report having engaged in unprotected sex while females were less likely to report this (although again this was not statistically significant).

Multiple partners

Four studies investigated the effect of the transfer on an individual having multiple sexual partners in a given space of time (in all cases this period was the 12 months prior to the survey), see Table 11.10. Three out of four papers reported results for males and females separately with the remainder reporting only for females (Baird et al., 2010). All the studies focused on countries in sub-Saharan Africa (Baird et al. on Malawi; Handa et al. on Kenya; and Siaplay and Cluver et al. on South Africa). In one study the outcome variable of interest was the number of sexual partners (Baird et al., 2010) and in the others it was a binary variable for having had two or more sexual partners. In two of the studies the respondent was the beneficiary himself or herself, and in the remainder he or she was a member of a household that received a child grant for orphaned and vulnerable children (Handa et al., 2014) or an old-age pension (Siaplay, 2012). All the studies focused on sub-Saharan Africa (Malawi, South Africa and Kenya). Three out of four studies yielded statistically significant results, the exception being another South African study, on the pension (Siaplay, 2012).

The studies which yielded statistically significant results all showed a reduction in the incidence of multiple partners among beneficiaries. The studies by Baird et al. (2010) and Cluver et al. (2013) were similar in that they tested the effect of a cash transfer on the sexual behaviour of an adolescent or young adult beneficiary. In both cases the effect is reported jointly for a conditional and unconditional transfer since in the South African case the Child Grant is de facto unconditional while the less prevalent Foster Grant has many conditions attached (Cluver et al., 2013), and in the Malawian case a conditional and unconditional arm were built into one experimental intervention (Baird et al., 2010). In the case of South Africa (Cluver et al., 2013), female beneficiaries had much lower odds of having two or more sexual partners in the past year, compared to female non-beneficiaries. However, the effect did not hold for male beneficiaries. The authors (Cluver et al., 2013) rule out the possibility that conditionality (health check-ups and so on) drive the effect by noting that only 0.7% of the sample received the CCT Foster Grant as opposed to the UCT child grant. A partial explanation is the reduction in transactional and age-disparate relationships resulting from a rise in female income. In the treatment group, 41% were male and this figure was 46% in the control group. In the Malawian case, beneficiaries had on average 25% fewer sexual partners than non-beneficiaries – all beneficiaries were female (Baird et al., 2010).

Handa et al. (2014, on the Kenyan OVC transfer) also find substantially reduced odds of having two or more sexual partners in the past year among females in households receiving a child grant. Again, the result did not hold for males in beneficiary households. The OVC transfer is earmarked for spending on the care of an orphan or vulnerable child in the household, and is given to their primary caregiver, however no enforcement exists as to how the money is spent. Since not all interviewees were necessarily an orphan or vulnerable child, it is not clear what benefit they are directly receiving from the lump-sum household transfer. However, Handa and colleagues (2014) explain the reduction in the prevalence of multiple partners in the treatment sample as a consequence of the reduced need to engage in transactional sex of some kind. They also speculate as to whether a kind of 'hopefulness' dividend from the transfer leads to a reduction in risky sexual behaviour.

In the study by Siaplay (2012) the impact on multiple partners is not significant for either gender. There is however a statistically significant and negative impact of transfer receipt on the probability that a young adult/adolescent in the house has ever had sex (this indicator is not included in our study) and on marriage (although results differ by gender).

11.4 The role of cash transfer design and implementation features

Eleven studies reported specific findings on the role of design and implementation features (see Table 5.6.1 in Annex 5 for impacts found) and statistically significant results were found in eight. They found the following results:

- One study disaggregated spillover effects in the household by the gender of the ***transfer recipient***. Siaplay (2012, on South Africa) found that young adults (aged 14–26 at baseline) were more likely to be married at follow-up, relative to the comparison group, when in a household with a *male* old-age pension recipient. When the pension recipient was female, young males in the household were instead less likely to be married at follow-up, and the impact on females was not statistically significant.
- Two studies considered differences by ***transfer level*** of which both yielded significant results. They find that under certain circumstances a larger transfer increases the likelihood of physical abuse and that, for females only, the larger the transfer the more likely the recipient is to report using contraception or abstaining from sex.
- Three studies considered ***duration of exposure***, with two finding at least one significant result. These indicate that prolonged exposure lowered the likelihood of marriage and pregnancy and increased the likelihood of contraceptive use.
- Two studies compared effects by ***conditionality/behavioural requirements*** (both of the Malawian Zomba transfer) and significant results were found in one. In this case the UCT group was overall less likely to be married at follow-up but no effect was observed in the CCT group.
- Two studies looked at ***payment mechanisms*** (both of the same intervention in Niger which distributed payments through mobile money transfer or cash) but neither yielded statistically significant results.
- Two studies considered ***complementary interventions and supply-side services***, specifically business training (both in the same programme in Uganda) and both yielded significant results. Women in households receiving complementary interventions were more likely to report non-physical abuse and experience a decline in decision-making power.
- One study compared two transfers within the same broad intervention which use different ***targeting mechanisms***, although no significant impact on female decision-making power was observed under either mechanism.

These studies are now discussed in more detail.

Main recipient

- In a study of old-age pension recipient households in South Africa, Siaplay (2012) observes spillover effects of a pension on adolescent and young adult household members with regard to **marriage**. Siaplay disaggregates by the gender of the pension recipient, finding that *when the pension recipient is male,* the likelihood of the young adult respondent being married at follow-up increases, regardless of the young adult's gender, relative to the comparison group. This impact is a 23 percentage point increase for young females and a 24 percentage point increase for males. Conversely, *when the pension recipient is female*, both young females and young males in the household are less likely to be married at follow-up than the comparison group, although the difference is only statistically significant for young males, where it represents a 27 percentage point decrease. The partial explanation given for the increase in marriage rates in the treatment group is that early marriage is a protective strategy against pre-marital pregnancy and HIV infection (Bracher et al., 2003; and Clark, 2004, are cited) and the

pension transfer alleviates the related financial constraint. The finding that males in female-pension-recipient households are less likely to marry is possibly linked to other findings in the study indicating that transfer decreases labour force participation of males in female-pension-recipient households.

Transfer levels

- Angelucci (2008) shows that the overall impact of PROGRESA on drunken **violence** by a male partner is negative (-1.6 percentage points). However, when disaggregated by transfer level the highest possible transfer level yields a positive impact of five percentage points. The largest transfer size is 625 Mexican pesos while the smallest is 100 pesos. The author notes that the additional income from the smallest transfer still leaves the husband as the main provider of income (providing 70%, down from 96%) while the largest transfer causes his share in providing income to almost half (52%, down from 96%).
- Kohler and Thornton (2011) test the differential impact of a transfer on safe sex practices. However, their impact estimates are relative to the control group and the difference between them is not tested. They find that there was no statistically significant impact on condom use among males or females, regardless of transfer size (amounts of either roughly US$4 or US$10 were distributed). For the **safe sex** (condom use at last sex or abstinence) indicator, they find that the transfer decreased the likelihood of safe sex among males by -8.8 percentage points (low transfer) and -9.2 percentage points (high transfer) and these differences were significant relative to the control group. For females the high transfer produced an impact of 8.7 percentage points (significantly different to the control group) and the low transfer an impact of 4.6 percentage points (not significant). The authors (Kohler and Thornton, 2011) report that differential impacts by transfer size were only statistically significant from one another for female beneficiaries.

Duration of exposure

- Baird et al. (2011) estimate the effect of the Malawian ZCTP on women and girls at around 12 months and just after 24 months (the programme ran for two years so the final survey was conducted after it had ended). For **marriage**, longer exposure to the treatment increased the difference between the treatment and control group to the effect that beneficiaries were 7.9 percentage points less likely to be married after two years. However, this effect was only significant for the UCT group. Related to this, the UCT group were also much less likely to be pregnant after two years compared to the control group.
- In Behrman et al. (2005) the impacts of longer exposure to the programme on the likelihood of **marriage** are negligible, -1 percentage point for females, -0.6 percentage points for males and not statistically significant. The longer length of duration is 4.5 years compared to a shorter length of three. Elsewhere in the study the authors find that, when disaggregating by years of schooling completed in 1997 (at baseline), there is a significant effect of the transfer on the likelihood of abuse if they had seven or more years of schooling (-25.4%), also four years of schooling. They argue that if the intervention happened at certain critical ages then it had an effect on marriage likelihood; however, when disaggregated by *age*, as in the table, none of the coefficients is significant.
- Perova and Vakis (2012) find that the impact of treatment on women and girls is cumulative as the duration of exposure increases. In Juntos (Peru), beneficiaries in the programme for less than 12 months were 1.2 percentage points more likely to be using **contraception**; for 12–23 months this figure was eight percentage points; for 24–36 months it was 12 percentage points; and for over 36 months it was 18 percentage points.

Conditionalities

- Baird et al. (2011) test the difference between the UCT and CCT treatment groups with regard to **marriage** and **pregnancy** outcomes for women and girls. The authors find a significant difference in the likelihood of marriage among beneficiaries of the Malawian ZCTP to the effect that the UCT had a substantially larger effect of decreasing marriage rate (by three

percentage points more than the control group). The UCT had a similarly stronger effect on reducing pregnancy (two percentage points more than the CCT group) but this was not statistically significant. This effect was almost entirely accounted for by UCT beneficiaries who were in school at baseline but dropped out. The authors conclude that the cash enabled women to avoid reliance on relationships with men, noting that 'approximately 25% of the young women who were sexually active at baseline reported that they started their sexual relationships because they "needed his assistance" or "wanted gifts/money".'

- In a similar study on the same intervention (the Malawian ZCTP) the same authors (2012) find that beneficiaries were less likely to get married than the comparison group, and this did not differ to a statistically significant degree between conditional and unconditional treatment arms (odds ratio of 0.93 for the conditional arm; 0.36 for the unconditional arm). In the same study, the conditional arm appeared to be more likely to be pregnant at follow-up (odds ratio of 1.17, not statistically significant) but the unconditional arm beneficiaries were much less likely to be pregnant at follow-up (odds ratio of 0.16) compared to the control group.

Targeting mechanism

- The study by Merttens et al. (2015) of the Ugandan SAGE programme compares impacts across the programme's two sub-interventions. One intervention is the Senior Citizens' Grant (SCG) which targets on the basis of age (over 65) and the other is the Vulnerable Family Support Grant (VFSG) which targets using a composite index designed to capture household vulnerability. Although, strictly speaking, the difference in impact of one targeting mechanism over another is not tested using statistical methods, the paper does allow for and encourage comparison between the two. It should also be noted that there are differences between the two sub-interventions that go beyond targeting criteria. Merttens et al. (2015) find no statistically significant impact of programme participation in either of the treatment groups (SCG and VFSG). A partial explanation for this is that male backlash against the targeting of females as beneficiaries in some cases increased levels of controlling behaviour by males in the household, and in specific cases even increased domestic violence. There are visible, though untested, differences in the impacts: for the SCG (age-targeted) group they are larger and generally positive in direction, while those for the VFSG grant are in fact negative in sign, and minimal in size (though in neither case are the impacts statistically significant).

Payment mechanism

- The two extensive studies by Aker et al. (2011 and 2014, of the Zap Mobile Cash Transfer Programme in Niger) comparing transfer delivery methods yielded almost no significant results when testing for impacts on **women's decision-making power**: the only case of statistical significance indicated that the respondent (it is implied that the respondent is female, but this is not explicitly stated in the paper) was more likely to be involved in deciding how the transfer was spent in the mobile-delivery and cash-delivery-with-mobile treatment arms, as opposed to plain cash delivery. It is not therefore possible to disentangle the effect of owning a mobile phone from receiving the cash transfer via mobile payment. The authors suggest that differences in norms between the major ethnic groups captured in the sample might obscure the effect (Aker et al., 2011). They also provide some qualitative evidence that the use of a text message to announce the arrival of the transfer allowed the female beneficiary to retain this information until she identified a favourable time to share the news with her husband, resulting in her being more included in the discussion of how to spend it (Aker et al., 2014).

Complementary interventions and supply-side services

- Blattman et al. (2015) estimate the impact on **physical and emotional abuse** and **women's decision-making power** of an intervention which gave women cash earmarked for a business and also delivered complementary training workshops (the WINGS intervention in Uganda). The study estimates the additional effect on the outcomes of being entitled to attend these trainings. The authors find that physical and emotional abuse decrease when beneficiaries (and their partners) take part in complementary workshops (however the result is non-significant). The authors find a large increase in reports of **controlling behaviour** by the male partner in

the training group (13 percentage points higher than the non-training group). It is not clear whether the husband participated in the training, although they were encouraged to attend, but the fact that the wife participated suggests a model where husbands 'encourage but then control their wife's business earnings, in return for weak increases in purchasing autonomy'. The authors do, however, test whether participation in the programme and the complementary trainings have an effect on the wife's **autonomy in purchases**, and find no significant result. In the Blattman paper (2015), under-reporting of domestic violence is given as a partial explanation for the lack of significant results.

- Green et al. (2015) also study the impact of the WINGS programme in Uganda, but pool the effect of the cash and the complementary business training. In the paper they first consider the impact of participation in the WINGS programme and then the impact of the sub-programme WINGS+, which encouraged (but did not enforce) the beneficiary to attend the business training with another household member who was typically responsible for financial decisions (in most cases this was the woman's male intimate partner). This second part of the study estimates the impact of a male intimate partner attending the training with the female beneficiary. For **physical and emotional abuse** and **women's decision-making power**, the authors compare the intent-to-treat effect between women with and without an intimate partner, on the assumption that the partner would have attended the training. The authors find that the difference between the groups that did and did not attend training with a male partner is not statistically significant.
- In Green et al. (2015) it is also found that self-reported autonomy over purchases was 11 percentage points lower than in the control group for female WINGS+ beneficiaries as a whole (however, the statistical significance of this result disappeared when limiting the sample to those who recorded having an intimate partner at baseline). This is a very different result to that found using the full sample (all female WINGS beneficiaries rather than the reduced WINGS+ sample), where self-reported autonomy over spending decisions rose by nine percentage points in the treatment group.

11.5 Policy implications

The evidence synthesised here points to female cash transfer beneficiaries reducing engagement in **risky sexual behaviours, delaying marriage and pregnancy and increasing contraceptive use** (Baird et al., 2010, Handa et al., 2014, Cluver et al., 2013, Kohler and Thornton, 2011, Feldman et al., 2009, Perova and Vakis, 2012, Stecklov, 2006, Stecklov, 2007). The reduction appears to be mostly explained by females using the extra income to opt out of sexual relationships that are to an extent transactional. However, for males there was at times an increase or no reduction in risky sexual behaviours (Kohler and Thornton, 2011; Cluver et al., 2013). These initial findings offer some indication that gender should be a consideration in the design of interventions. However, the evidence base is rather thin and needs bolstering.

Secondly, there is consensus in the evidence that cash transfers reduce the **physical abuse of women** within the home (Angelucci, 2008; Bobonis et al., 2013; Hidrobo et al., 2012; Hidrobo et al., 2013; Hidrobo and Fernald, 2013), although with some nuances that are highlighted later in this section. Theory stipulates that cash transfers may have the unwanted consequence of increasing **non-physical types of abuse** by the male partner. The evidence base is quite evenly split on this subject, with several studies capturing a decrease in non-physical abuse (Hidrobo et al., 2013; Hidrobo and Fernald, 2013) however there are some compelling examples of unintended consequences, for example in the WINGS programme in Uganda studied by Green et al. (2015) and Blattman et al. (2015). In this case, male partners were encouraged to attend the complementary business trainings. However, the evidence suggests that exposure to the programme without having access to the cash (the beneficiaries were for the most part female) may have increased rent-seeking and controlling or threatening behaviour. To offset these negative consequences, such interventions could include a component aimed exclusively at men, such as an information/education campaign.

Third, almost all the significant results for **female decision-making power** showed that the transfer impact is positive, the vast majority of results showed no significant impact (six out of

almost 40 pieces of evidence extracted for this review were significant). What this suggests is that the assumed mechanism through which an increase in women's individual income increases her autonomy may not be functioning as imagined. Particularly when taking into account the evidence that in some circumstances a transfer increases controlling behaviour by the male partner, there is a clear suggestion that intra-household politics, perhaps in particular gender politics, disrupts the imagined linear relationship between income and power. A common assumption is that when a female controls the household purse we are likely to see an increase in expenditure on child-related items and nutritious food (Whitehead, 1981; Roldán, 1987). However, Chapter 4 of this report shows there is little evidence that, for instance, female-headed households have comparatively higher food expenditure. This means that more research is needed to test the link between decision-making power and changes in expenditure patterns.

Fourth, in some circumstances the impact of a transfer is clearly limited by supply-side factors. In other words, in order for cash transfers to be more effective in improving empowerment outcomes they may need to be combined with parallel or complementary initiatives. Future interventions could be designed taking into account the severity of supply-side restrictions and the possibility of mitigating these, some of which are:

- Barriers to contraceptive uptake and information sessions on reproductive health (sessions seen to be effective in de Brauw et al., 2014).
- Lack of opportunities for women without recourse to relationships with men that are in some manner transactional (transactional sexual relationships were observed in several of the papers, including those by Baird et al., 2010, 2011, and 2012; Siaplay, 2012; Cluver et al., 2012; and Handa et al., 2015).
- Low school quality and barriers to accessibility, in particular the undervaluing of girls' education (Baird et al., 2011).

The existing evidence on the impact of complementary interventions and supply-side services is limited since only two studies considered the effect of participation in these.

Finally, based on the existing evidence, design and implementation features appear to sometimes affect these impacts. However, the evidence is extremely sparse. There are examples presented here of **impacts that accumulate over time** (Perova and Vakis, 2012; Baird et al., 2011) and also of impacts that differ by **transfer size** (Angelucci, 2008; Kohler and Thornton, 2011). In the Angelucci study the worrying conclusion is that a larger transfer increased the prevalence of physical domestic abuse. This is explained as a consequence of the transfer's disruptive effect on the balance of income provision in the household. **Conditionality** also proved to be important in the Baird studies of the Malawian Zomba cash transfer to school-age girls and young women in the sense that only the *un*conditional transfer proved to be effective at reducing pregnancy and marriage rates. However, the authors' explanation for the differential impacts relates more to the design of the study than to incentives created by the (lack of) conditionality requirement. Again, it should be emphasised that the evidence base is thin and there is a need for more studies testing the role of different design and implementation features in shaping empowerment outcomes.

Table 11.3: Summary of results for overall cash transfer effect on physical or sexual abuse

	Paper	Specific variable	Size of effect	Unit of change	Statistical significance	Effect of (default = overall effect)	Programme
1	Angelucci (2008)	Male partner is aggressive when drinking	**-0.016**	Percentage points	1%		PROGRESA (Mexico)
		Male partner is aggressive when drinking	**0.051**	Percentage points	5%	Transfer level (maximum transfer)	PROGRESA (Mexico)
2	Bobonis et al. (2013)	Physical abuse	**-0.055**	Percentage points	10%		PROGRESA (Mexico)
		Sexual abuse	–0.050	Percentage points	NS		PROGRESA (Mexico)
3	Haushofer et al. (2015)	Physical abuse	-0.00	Percentage points	NS		Give Directly (Kenya)
		Sexual abuse	**-0.00**	Percentage points	5%		Give Directly (Kenya)
4	Hidrobo et al. (2012)	Physical and/or sexual abuse	**-0.07**	Percentage points	10%		WFP cash transfer (Ecuador)
5	Hidrobo and Fernald (2013)	Physical abuse	-0.02	Percentage points	NS		BDH (Ecuador)
6	Hidrobo et al. (2013)	Moderate physical abuse	**-0.05**	Percentage points	5%		WFP cash transfer (Ecuador)
		Severe physical abuse	-0.01	Percentage points	NS		WFP cash transfer (Ecuador)
		Sexual abuse	-0.05	Percentage points	NS		WFP cash transfer (Ecuador)
7	Perova (2010)	Physical abuse	**-0.09**	Percentage points	5%		Juntos (Peru)
		Sexual abuse	-0.03	Percentage points	NS		Juntos (Peru)

Notes: 'Physical abuse' here refers to physical abuse of a female by a male partner. Results represent all overall results reported and do not include those disaggregated by gender or showing the effect of variations in design features (with exceptions). Figures in bold indicate statistically significant. NS = not significant at 10% significance level or below.

Table 11.4: Summary of results for overall cash transfer effect on emotional/non-physical abuse

	Paper	Specific variable	Size of effect	Unit of change	Statistical significance	Effect of	Programme
1	Bobonis et al. (2013)	Emotional abuse	0.027	Percentage points	NS		PROGRESA (Mexico)
		Emotional abuse	**0.04**	Percentage points	10%	Only those who did not experience physical violence	PROGRESA (Mexico)
2	Green et al. (2015)	Physical and emotional abuse	**0.02**	Percentage points	5%		WINGS (Uganda)
		Controlling behaviour	**0.14**	Percentage points	5%		WINGS (Uganda)
3	Haushofer et al. (2015)	Emotional abuse	0.00	Percentage points	NS		Give Directly (Kenya)
4	Hidrobo et al. (2012)	Emotional abuse	-0.03	Percentage points	NS		WFP cash transfer (Ecuador)
		Controlling behaviour	**-0.10**	Percentage points	5%		WFP cash transfer (Ecuador)
5	Hidrobo et al. (2013)	Emotional abuse	-0.05	Percentage points	NS		WFP cash transfer (Ecuador)
		Controlling behaviour	**-0.08**	Percentage points	5%		WFP cash transfer (Ecuador)
6	Hidrobo and Fernald (2013)	Emotional abuse	-0.02	Percentage points	NS		BDH (Ecuador)
		Controlling behaviour	**-0.06**	Percentage points	5%		BDH (Ecuador)
		Emotional abuse	**-0.08**	Percentage points	10%	Mothers with >6 years of schooling only	BDH (Ecuador)
		Controlling behaviour	**-0.14**	Percentage points	5%	Mothers with >6 years of schooling only	BDH (Ecuador)
7	Perova (2010)	Emotional abuse	**-0.11**	Percentage points	5%		Juntos (Peru)

Table 11.5: Summary of results for overall cash transfer effect on woman as sole or sole/joint decision-maker on expenditures

	Paper	Specific variable	Size of effect	Unit of change	Statistical significance	Effect of	Programme
1	Adato et al. (2000)	Woman is sole decision-maker on child clothing expenditures	-0.33	Z-score	NS		PROGRESA (Mexico)
		Woman is sole decision-maker on food expenditure	-0.845	Z-score	NS		PROGRESA (Mexico)
		Woman is sole decision-maker on expenditure on durable goods	-1.048	Z-score	NS		PROGRESA (Mexico)
		Woman is sole decision-maker on expenditure on house repair	-0.117	Z-score	NS		PROGRESA (Mexico)
		Woman is sole decision-maker on how to spend her extra income	0.281	Z-score	NS		PROGRESA (Mexico)
2	de Brauw et al. (2014)	Woman is sole decision-maker on food expenditure	0.00	Percentage points	NS		Bolsa Família (Brazil)
		Woman is sole decision-maker on clothing expenditure for self	0.028	Percentage points	NS		Bolsa Família (Brazil)
		Woman is sole decision-maker on child clothing expenditures	0.043	Percentage points	NS		Bolsa Família (Brazil)
		Woman is sole decision-maker on health expenditures for children	0.059	Percentage points	NS		Bolsa Família (Brazil)
		Woman is sole decision-maker on expenditure on durable goods	**0.075**	Percentage points	10%		Bolsa Família (Brazil)
3	Green et al. (2015)	Self-reported autonomy/influence in purchase (z-score)	**0.09**	Z-score	10%		WINGS (Uganda)
4	Handa et al. (2009)	Woman is sole decision-maker on how to spend her extra income	**0.047**	Percentage points	1%		PROGRESA (Mexico)
		Decision-making index (composed of five questions)	**0.074**	Units unspecified	1%		PROGRESA (Mexico)
5	Hidrobo et al. (2012)	Woman is sole or joint decision-maker on food expenditure (small daily purchases)	-0.00	Percentage points	NS		WFP cash transfer (Ecuador)
		Woman is sole or joint decision-maker on food expenditure (large food purchases)	-0.01	Percentage points	NS		WFP cash transfer (Ecuador)
		Woman is sole or joint decision-maker on expenditure on durable goods	-0.01	Percentage points	NS		WFP cash transfer (Ecuador)
6	Hidrobo et al. (2013)	Woman is sole or joint decision-maker on food expenditure (small daily purchases)	0.01	Percentage points	NS		WFP cash transfer (Ecuador)
		Woman is sole or joint decision-maker on food expenditure (large food purchases)	-0.02	Percentage points	NS		WFP cash transfer (Ecuador)
		Woman is sole or joint decision-maker on expenditure on durable goods	-0.03	Percentage points	NS		WFP cash transfer (Ecuador)
7	Merttens et al. (2013)	Female is main budget decision-maker	0.027	Percentage points	NS		HSNP (Kenya)
		Female is main budget decision-maker	**0.038**	Percentage points	5%	Female-headed households	HSNP (Kenya)
		Female is main budget decision-maker	0.016	Percentage points	NS	Male-headed households	HSNP (Kenya)
8	Merttens et al. (2015)	Female is decision-maker on how to invest money	0.0081	Percentage points	NS	SCG	SAGE (Uganda)
		Female is decision-maker on how to invest money	-0.0056	Percentage points	NS	VFSG	SAGE (Uganda)

Notes: results represent all overall results reported and do not include those disaggregated by gender or showing the effect of variations in design features. Figures in bold indicate statistically significant. NS = not significant at 10% significance level or below.

Table 11.6: Summary of results for overall cash transfer effect on woman being involved in decision-making on issues other than expenditure

	Paper	Specific variable	Size of effect	Unit of change	Statistical significance	Effect of	Programme
1	Adato et al. (2000)	Woman is sole decision-maker on whether to take child for medical treatment	-0.304	Z-score	NS		PROGRESA (Mexico)
		Woman is sole decision-maker on whether child goes out	-0.377	Z-score	NS		PROGRESA (Mexico)
2	de Brauw et al. (2014)	Woman is sole decision-maker on children's school attendance	0.07	Percentage points	NS		Bolsa Família (Brazil)
		Woman is sole decision-maker on whether she should work	0.033	Percentage points	NS		Bolsa Família (Brazil)
		Woman is sole decision-maker on use of contraception	**0.096**	Percentage points	5%		Bolsa Família (Brazil)
3	Hidrobo et al. (2012)	Woman is sole or joint decision-maker on whether she should work	-0.01	Percentage points	NS		WFP cash transfer (Ecuador)
		Woman is sole or joint decision-maker on children's school attendance	-0.03	Percentage points	NS		WFP cash transfer (Ecuador)
		Woman is sole or joint decision-maker on matters relating to children's health	-0.01	Percentage points	NS		WFP cash transfer (Ecuador)
		Woman is sole or joint decision-maker on matters relating to her own health	0.02	Percentage points	NS		WFP cash transfer (Ecuador)
4	Hidrobo et al. (2013)	Woman is sole or joint decision-maker on whether she should work	0.01	Percentage points	NS		WFP cash transfer (Ecuador)
		Woman is sole or joint decision-maker on children's school attendance	-0.04	Percentage points	NS		WFP cash transfer (Ecuador)
		Woman is sole or joint decision-maker on matters relating to children's health	-0.03	Percentage points	NS		WFP cash transfer (Ecuador)
		Woman is sole or joint decision-maker on matters relating to her own health	0.02	Percentage points	NS		WFP cash transfer (Ecuador)
		Woman is sole or joint decision-maker on use of contraception	**-0.09**	Percentage points	1%		WFP cash transfer (Ecuador)
5	Merttens et al. (2015)	Female is decision-maker on what to do about a serious health problem	0.032	Percentage points	NS	SCG	SAGE (Uganda)
		Female is decision-maker on what to do about a serious health problem	-0.0095	Percentage points	NS	SCG	SAGE (Uganda)
		Female is decision-maker on children's education	0.042	Percentage points	NS	VFSG	SAGE (Uganda)
		Female is decision-maker on children's education	-0.002	Percentage points	NS	VFSG	SAGE (Uganda)

Table 11.7: Summary of results for overall cash transfer effect on marriage

	Paper	Specific variable	Size of effect	Unit of change	Statistical significance	Gender of individual	Effect of	Programme
1	Alam and Baez (2011)[141]	Probability of getting married	0.008	Percentage points	NS	Female		PFSSP (Pakistan)
		Probability of getting married	0.0006	Percentage points	NS	Female	Age 15–16	PFSSP (Pakistan)
		Age at marriage	**1.46**	Years	5%	Female		PFSSP (Pakistan)
2	Baird et al. (2010)[142]	Never married	**0.023**	Percentage points	10%	Female		ZCTP (Malawi)
3	Baird et al. (2011)	Ever married	-0.012	Percentage points	NS	Female	CCT treatment arm	ZCTP (Malawi)
		Ever married	**-0.079**	Percentage points	1%	Female	UCT treatment arm	ZCTP (Malawi)
		Ever married	0.037	Percentage points	NS	Female	Aged over 15, CCT treatment arm	ZCTP (Malawi)
		Ever married	**0.007**	Percentage points	5%	Female	Aged over 15, UCT treatment arm	ZCTP (Malawi)
4	Baird et al. (2012)	Ever married	0.93	Odds ratio	NS	Female	CCT treatment arm	ZCTP (Malawi)
		Ever married	0.36	Odds ratio	NS	Female	UCT treatment arm	ZCTP (Malawi)
5	Siaplay (2012)[143]	Married at time of survey	0.05	Percentage points	NS	Female		SA-OAP (South Africa)
		Married at time of survey	**-0.175**	Percentage points	5%	Male		SA-OAP (South Africa)
6	Stecklov et al. (2006)	Married at time of survey	**0.021**	Probability	1%	Female	Honduras	PRAF (Honduras)
		Married at time of survey	0.012	Probability	NS	Female	Nicaragua	RPS (Nicaragua)
		Married at time of survey	-0.005	Probability	NS	Female	Mexico	PROGRESA (Mexico)

141 Full sample is aged 15–19 at baseline.

142 In all the Baird et al. papers, the full sample is aged 13 to 22 at baseline.

143 Full sample is aged 14–26 at baseline.

Table 11.8: Summary of results for overall cash transfer effect on pregnancy

	Paper	Specific variable	Size of effect	Unit of change	Statistical significance	Effect of	Programme
1	Ahmed et al. (2007)	Probability of becoming pregnant	**-0.02 to -0.03**	Percentage points	Significant (p-value not stated)	Note: the precise coefficient is not given	SRMP (Turkey)
2	Alam and Baez (2011)	Probability of giving birth	-0.081	Percentage points	NS		PFSSP (Pakistan)
		Number of children	**-0.329**	Percentage points	10%	Mothers only	PFSSP (Pakistan)
3	Baird et al. (2010)	Became pregnant in the last year	-0.011	Percentage points	NS		ZCTP (Malawi)
4	Baird et al. (2011)	Ever pregnant	**-0.067**	Percentage points	1%	UCT treatment arm	ZCTP (Malawi)
		Ever pregnant	0.029	Percentage points	NS	CCT treatment arm	ZCTP (Malawi)
		Ever pregnant	-0.032	Percentage points	NS	Aged over 15, UCT treatment arm	ZCTP (Malawi)
		Ever pregnant	**0.104**	Percentage points	5%	Aged over 15, CCT treatment arm	ZCTP (Malawi)
5	Baird et al. (2012)	Pregnant at time of survey	1.17	Odds ratio	NS	CCT treatment arm	ZCTP (Malawi)
		Pregnant at time of survey	**0.16**	Odds ratio	5%	UCT treatment arm	ZCTP (Malawi)
6	Feldman et al. (2009)	Probability of giving birth (hazard ratio)	1.04	Hazard ratio	NS		PROGRESA (Mexico)
7	Kohler and Thornton (2011)	Pregnant at time of survey	-0.003	Percentage points	NS		M-IP(Malawi)
8	Stecklov et al. (2006)	Gave birth in the last year or currently at least 3 months pregnant	**0.048**	Percentage points	1%	Honduras; first follow-up	PRAF (Honduras)
		Gave birth in the last year or currently at least 3 months pregnant	-0.004	Percentage points	NS	Nicaragua; first follow-up	RPS (Nicaragua)
		Gave birth in the last year or currently at least 3 months pregnant	0.003	Percentage points	NS	Mexico; first follow-up	PROGRESA (Mexico)
		Gave birth in the last year or currently at least 3 months pregnant	**0.043**	Percentage points	1%	Honduras; after 2 years	PRAF (Honduras)
		Gave birth in the last year or currently at least 3 months pregnant	0.013	Percentage points	NS	Nicaragua; after 2 years	RPS (Nicaragua)
		Gave birth in the last year or currently at least 3 months pregnant	-0.003	Percentage points	NS	Mexico; after 2 years	PROGRESA (Mexico)
9	Stecklov et al. (2007)	Gave birth in the last year or currently at least 3 months pregnant	**0.039**	Percentage points	1%	Honduras	PRAF (Honduras)
		Gave birth in the last year or currently at least 3 months pregnant	**0.058**	Percentage points	10%	Honduras – married at baseline only	PRAF (Honduras)
		Gave birth in the last year or currently at least 3 months pregnant	0.009	Percentage points	NS	Nicaragua	RPS (Nicaragua)
		Gave birth in the last year or currently at least 3 months pregnant	-0.003	Percentage points	NS	Mexico	PROGRESA (Mexico)
10	Todd et al. (2011)	Gave birth in the last 30 months	-0.014	Percentage points	NS		RPS (Nicaragua)
		Probability of giving birth (hazard ratio)	**-0.389**	Equivalent to a hazard ratio of 0.68	1%		RPS (Nicaragua)

Table 11.9: Summary of results for overall cash transfer effect on contraception

	Paper	Specific variable	Size of effect	Unit of change	Statistical significance	Gender of individual	Effect of/Note	Programme
1	Baird et al. (2010)	Average condom use[144]	-0.088	Percentage points	NS	Female		ZCTP (Malawi)
2	Cluver et al. (2013)	Unprotected sex (sometimes, rarely, or never using condoms when having sex)	**0.66**	Adjusted odds ratio	5%	Female		CSGFG (South Africa)
		Unprotected sex (sometimes, rarely, or never using condoms when having sex)	0.74	Adjusted odds ratio	NS	Male		CSGFG (South Africa)
3	Feldman et al. (2009)	Use of any modern contraceptive	**0.16**	Difference in log odds	5%	Female		PROGRESA (Mexico)
4	Handa et al. (2014)	Reported using condom at last sex	1.199	Odds ratio	NS	Overall		OVC-cash transfer (Kenya)
		Reported using condom at last sex	1.33	Odds ratio	NS	Female		OVC-cash transfer (Kenya)
		Reported using condom at last sex	1.075	Odds ratio	NS	Male		OVC-cash transfer (Kenya)
		Any unprotected sex acts in the last three months	0.901	Odds ratio	NS	Overall		OVC-cash transfer (Kenya)
		Any unprotected sex acts in the last three months	0.65	Odds ratio	NS	Female		OVC-cash transfer (Kenya)
		Any unprotected sex acts in the last three months	1.201	Odds ratio	NS	Male		OVC-cash transfer (Kenya)
5	Kohler and Thornton (2011)	Condom use (in last nine days)	-0.018	Percentage points	NS	Overall	Incentive[145]	M-IP (Malawi)
		Condom use (in last nine days)	0.00	Percentage points	NS	Female	Transfer[146]	M-IP (Malawi)
		Condom use (in last nine days)	**0.052**	Percentage points	10%	Male	Transfer	M-IP (Malawi)
		Safe sex (used a condom at last sex or did not have sex in last nine days)	-0.012	Percentage points	NS	Overall	Incentive	M-IP (Malawi)
		Safe sex (used a condom at last sex or did not have sex in last nine days)	**0.067**	Percentage points	10%	Female	Transfer	M-IP (Malawi)
		Safe sex (used a condom at last sex or did not have sex in last nine days)	**-0.09**	Percentage points	5%	Male	Transfer	M-IP (Malawi)
6	Perova and Vakis (2012)	Use of contraceptives[147]	**0.012**	Percentage points	10%	Female		Juntos (Peru)
7	Siaplay (2012)	Reported using condom at last sex	-0.064	Percentage points	NS	Female		SA-OAP (South Africa)
		Reported using condom at last sex	-0.041	Percentage points	NS	Male		SA-OAP (South Africa)
8	Stecklov et al. (2006)	Use of artificial contraceptives over the last 18 months[148]	**0.064**	Percentage points	5%	Female	Nicaragua	RPS (Nicaragua)
		Use of artificial contraceptives over the last 18 months	0.02	Percentage points	10%	Female	Mexico	PROGRESA (Mexico)
9	Stecklov et al. (2007)	Use of artificial contraceptives over the last 18 months	**0.054**	Percentage points	5%	Female	Nicaragua	RPS (Nicaragua)
		Use of artificial contraceptives over the last 18 months	**0.018**	Percentage points	5%	Female	Mexico	PROGRESA (Mexico)

144 The composition of this indicator is not explained further in the study.

145 In Kohler and Thornton (2011) overall effects are reported only for the impacts measured during the 'incentive' phase of the experiment. This means that these results estimate the impact of the respondent being offered a cash incentive to maintain their negative HIV status for one year, to be redeemed upon completing a negative HIV test.

146 The sex-disaggregated impacts are measured after the conclusion of the experiment, when beneficiaries had received their transfer (although these results are intention-to-treat estimates).

147 Whether this refers to frequency of use or use during a given period of time is not specified in the study.

148 Whether this refers to frequency of use or use at all is not specified in the study.

Table 11.10: Summary of results for overall cash transfer effect on multiple sexual partners

	Paper	Specific variable	Size of effect	Unit of change	Statistical significance	Gender of individual	Programme
1	Baird et al. (2010)	Number of sexual partners in past 12 months	**-0.053**	Number of partners	5%	Female	ZCTP (Malawi)
2	Cluver et al. (2013)	Having had two or more sexual partners in the past year	**0.68**	Adjusted odds ratio	10%	Female	CSGFG (South Africa)
		Having had two or more sexual partners in the past year	0.84	Adjusted odds ratio	NS	Male	CSGFG (South Africa)
3	Handa et al. (2014)	Having had two or more sexual partners in the past year	0.584	Odds ratio	NS	Overall	OVC-cash transfer (Kenya)
		Having had two or more sexual partners in the past year	**0.204**	Odds ratio	5%	Female	OVC-cash transfer (Kenya)
		Having had two or more sexual partners in the past year	0.686	Odds ratio	NS	Male	OVC-cash transfer (Kenya)
4	Siaplay (2012)	Having had two or more sexual partners in the past year	0.034	Percentage points	NS	Female	SA-OAP (South Africa)
		Having had two or more sexual partners in the past year	-0.054	Percentage points	NS	Male	SA-OAP (South Africa)

SECTION III

Chapter 12
Summary of findings and conclusion

12.1 Overview

This study retrieves, reviews and synthesises the cash transfer literature of 15 years, from 2000 to 2015. It focuses on non-contributory monetary transfers, including conditional and unconditional cash transfers, social pensions and enterprise grants that have become an increasingly popular social protection instrument in low- and middle-income countries.

The review makes three main contributions. First, it describes the evidence base – in terms of size and type of studies – on the impact of cash transfers on the six outcome areas covered in the review. It also highlights the size and distribution of the evidence in terms of geographical coverage and cash transfer programme. Second, it synthesises the evidence on the impact of cash transfers on selected indicators for six outcomes: (1) poverty, (2) education, (3) health and nutrition, (4) savings, investment and production, (5) employment and (6) empowerment. These outcomes were identified based on a combination of criteria including coverage in the existing literature and relevance for policy-makers. Evidence was extracted and analysed at the highest level of aggregation reported. Findings disaggregated for women and girls (by age group) were also systematically retrieved and reported, where available. Third, the review reports on the links between cash transfer design and implementation features and outcomes. It considers the ways in which variations in cash transfer design influence the selected indicators, taking into account: (1) core design features, (2) conditionalities, (3) targeting, (4) payment systems, (5) grievance mechanisms and programme governance, and (6) complementary interventions and supply-side services.

Compared with previous cash transfer literature reviews, this review is distinct with respect to three key features: (1) the methods used, (2) the breadth of the evidence presented, and (3) a particular focus on programme design and implementation features.

This review is neither an orthodox literature review, nor a traditional systematic review. Instead, it is a rigorous literature review, in which the review strategy complied with core systematic review principles – breadth, rigour and transparency – while allowing for a more flexible handling of retrieval and analysis to facilitate a comprehensive review of the evidence. Through the reflexive process adopted, we were able to include additional evidence that has helped to increase the breadth of the studies covered and, ultimately, the value of the findings that can be drawn.

The second distinct feature of this review is that, unlike most other reviews on the impacts of cash transfers, it has a wide scope in terms of number and types of outcomes covered. It covers six of the outcome areas considered in the literature and, within these, extracted findings for five to seven indicators. Most other reviews cover one outcome area and focus on a smaller number of indicators. The breadth of the review not only means that it retrieved and analysed more evidence than previous reviews, but also that we are able to pull together findings across outcome areas. This is not a trivial matter, since different outcomes may be closely linked. In addition to reporting results at the highest level of aggregation presented by a study, across all six outcome areas, we disaggregate findings by gender and, for women and girls, by age. This allows us to highlight impacts specific to women and girls.

Compared with existing reviews, this study provides an account of more recent evidence and, as such, provides an update on existing evidence syntheses. A considerable body of evidence on cash transfers has been produced in recent years, with a number of 'second generation' studies conducted following the first wave of research on CCTs in Latin America. Whereas previous reviews primarily drew on evidence from national programmes in Latin America and pilot programmes in sub-Saharan Africa and Asia, the present review includes evidence arising from programmes running at scale in sub-Saharan Africa. This new wave of research adds to the evidence base by, for instance, providing richer information on the productive impacts of cash transfers and on the links between such interventions and empowerment outcomes.

Finally, to our knowledge this is the first cash transfers literature review to have an explicit focus on a range of cash transfer design and implementation features. By considering variations in cash transfer design and implementation, the review aims to shed light on the role of alternative programme design and implementation features in influencing policy impact. This is crucial to identifying policy implications and drawing out lessons to inform policy debate.

The remainder of this chapter proceeds as follows. The next section describes the evidence base on cash transfers. Section 12.2 presents the findings on the impacts of cash transfers on the six outcome areas, at an aggregate level and for women and girls. The following section (12.3) synthesises the evidence on the links between variations in cash transfer design and implementation features and cash transfer outcomes. For sections 12.2 and 12.3 it is worth noting that much more detailed information is reported in the relevant outcome chapters 6–11 and readers are encouraged to look up findings in the relevant chapters for a more comprehensive summary of the evidence and discussion of policy implications. The final section concludes, relating the review's findings to global cash transfer debates and highlighting gaps in the evidence base.

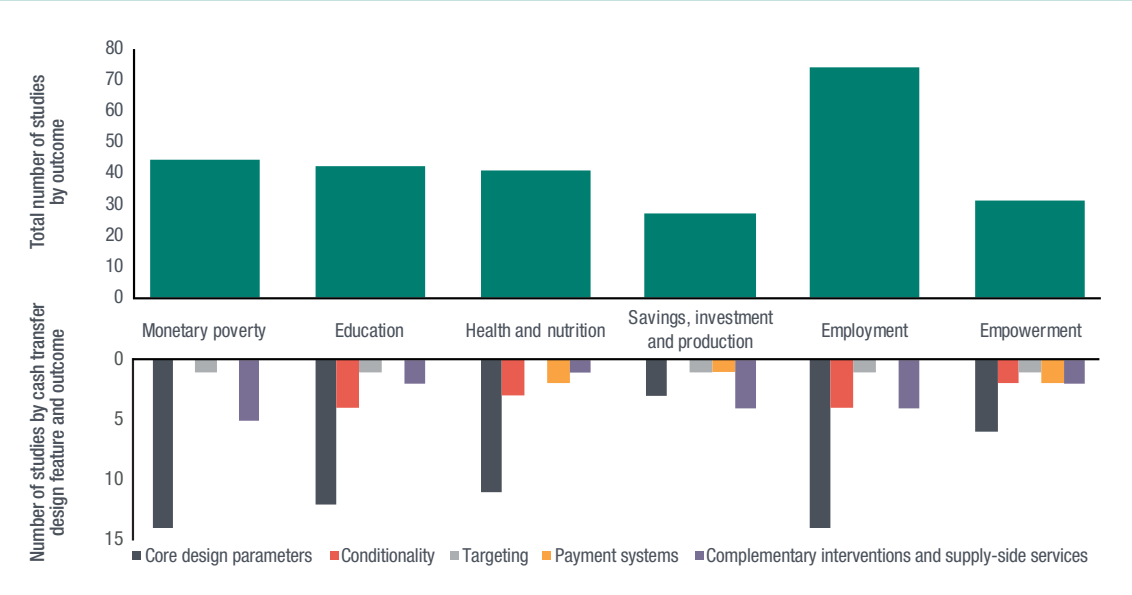
12.2 The evidence base

A large number of studies were retrieved in this review – in total more than 38,000 studies covering the six outcome areas and six cash transfer design and implementation features around which the searches were organised. The total number of studies retrieved from all sources ranged from 10,607 studies for the search on 'savings, investment and production' to 313 studies for the search on 'grievance mechanisms and programme governance'. These numbers fell considerably once inclusion/exclusion criteria were applied. Overall, 617 studies entered the risk of bias assessment, with roughly 53% of these studies judged to have either 'low risk of bias' or 'low risk' and 'unclear' among quantitative studies, or for qualitative studies, either 'no concerns' or 'no concerns' and 'some concerns'. These studies made it through to the final list of studies identified as relevant for the outcome areas and design and implementation features.

A total of 201 studies were included in the final list of studies and are described in the annotated bibliography, which summarises each study and gives information on methods, findings, outcome areas and basic details on the cash transfer programme (Harman et al., 2016). Four of these were of a qualitative nature. The annotated bibliography is available as a separate publication with the hope that its detailed information will be used by researchers to carry out future literature reviews and analyses.

The scale of the evidence base varies considerably by outcome and programme design and implementation feature, ranging from 99 studies for 'education' to zero studies for 'grievance mechanisms and programme governance'. Among all outcome areas, the evidence base is largest for 'education' (99 studies) and 'health and nutrition' (89 studies), followed by 'employment' (80 studies). The evidence base is smallest for 'savings, investment and production' (37 studies). On the whole, there are fewer studies directly and explicitly designed to analyse the effects of cash transfer design and implementation factors on the individual- and household-level outcomes of interest, though there is a substantial evidence base of 41 studies on 'cash transfer core design features'.

Figure 12.1 Number of studies by outcome and programme design feature from which evidence was extracted



Source: Authors

Note: The number of studies on design and implementation features is a subset of all studies on a particular outcome since not all studies per outcome examined cash transfer design and implementation features.

For each outcome area, evidence extraction focused on five to seven indicators. Indicators were selected on the basis of their policy relevance, coverage in the identified literature and prevalence of sex-disaggregated results. As such, only a sub-sample of studies out of those included in the annotated bibliography was included in the extraction stage, namely those studies reporting results for the indicators of focus (including those reporting on the effect of design and implementation features). In total, 165 studies were included in the extraction stage, ranging from 27 studies for 'savings, investment and production' to 74 studies for 'employment' (see Figure 12.1). These are the studies that the evidence discussed in this review is drawn from.

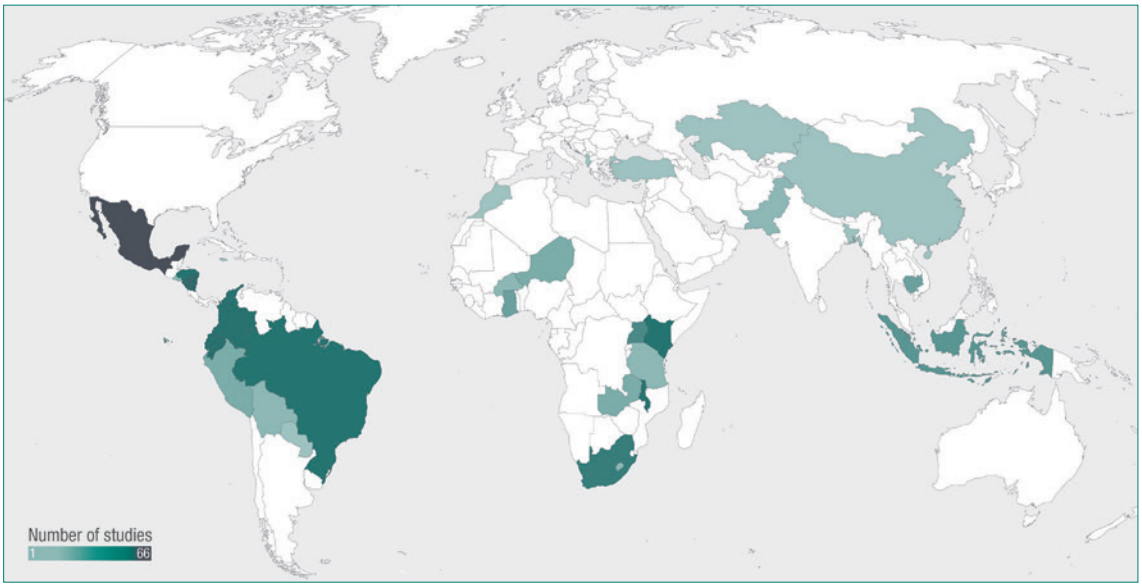
In order to capture evidence beyond that found in peer-reviewed journals (such as reports from institutional websites), this review combined a rigorous and wide retrieval strategy. Among those studies from which evidence was extracted, peer-reviewed journal articles were the most common type of publication. In total, peer-reviewed journal articles accounted for 42% of studies across all outcomes. The second most frequent types of study were working papers (25%) and unpublished papers and PhD theses (23%), with impact evaluation reports or book chapters accounting for 10% of studies. This indicates that much of the rigorous evidence on cash transfers (i.e. that which satisfies the criteria established by the review) is published in peer-reviewed journals, but that unpublished papers also represent an important source of information. On average, 58% of the studies relied on information gathered through a randomised controlled trial, with the remainder using a quasi-experimental research design.

Also of interest is the geographical coverage of studies from which evidence was extracted. This provides some sense of how geographically representative the findings synthesised in this review are. For most outcomes, the majority of studies focused on cash transfer programmes in Latin America; across all sub-questions, approximately 54% of the studies report on a programme from Latin America. The exception is for the sub-question on 'savings, investment and production', for which more studies focused on sub-Saharan Africa. Overall, around 38% of the studies focused on a country in sub-Saharan Africa, with studies looking at East Asia and the Pacific, Europe and Central Asia, and the Middle East and North Africa accounting for around 8%. This is also reflected in the 'heat map' in Figure 12.2, which shows the number of studies from which evidence was extracted by country.

To some extent, the geographical focus of studies included in this review reflects programme coverage, yet there are also large-scale cash transfer programmes in low- and middle-income

countries in Europe and Central Asia, South Asia and South East Asia that have not made it into this review. This could be for a number of reasons, possibly because they have not been subject to (published) evaluations or because the studies did not meet the methodological rigour requirements set by this review. As such, while we are confident that this review reflects the global *knowledge base* well, having included most of the 'low risk of bias' published studies of cash transfers, it does not necessarily mean that the findings are broadly generalisable.

Figure 12.2 Geographical focus of cash transfer programmes included in this review



Source: Authors

Of the programmes covered in this review, the majority are CCTs (55%), most of which are located in Latin America. 25% of the programmes are UCTs, mostly located in sub-Saharan Africa. Of the remaining programmes, 9% involved a combination of CCTs and UCTs (generally as part of a trial), 4% are enterprise grants and 7% are social pensions. In total, this review covered 56 different cash transfer programmes.

PROGRESA/Oportunidades is the most analysed programme (covered in 48 studies across all sub-questions). As one of the long-standing CCTs, and one incorporating an RCT design, its delivery involved the collection of a number of large sample datasets that have been used to analyse various short- and long-term impacts. A number of other Latin American programmes are also the subject of a high number of studies, including the Red de Protección Social in Nicaragua (18 studies) and Colombia's Familias en Acción (10 studies). Outside Latin America, most programmes are covered in just a handful of studies. In sub-Saharan Africa, the most frequently covered programme is Malawi's Zomba Cash Transfer Programme (five studies).

12.3 The impacts of cash transfers by outcome

This section summarises the evidence on the impacts of cash transfers across the six outcome areas covered by the review. It presents summary evidence on:

- the scale and strength of the evidence in terms of statistical significance of findings reported by studies (i.e. do studies find a statistically significant impact of the cash transfer on the selected indicator?)
- the direction of the effect (i.e. was the cash transfer receipt associated with an increase or decrease in the relevant indicator?)
- a discussion of findings by outcome area.

Results on transfer impact presented in a study are examined at the highest level of aggregation reported. Findings for women and girls are also consolidated here. The focus in the first summary

section is on findings that are statistically significant. Results that are not statistically significant can be just as revealing. They are reported in detail in the outcome chapters in Section II and considered again in the summary outcome sections in 12.3.2 alongside examples of the magnitude and range of effects.

12.3.1 Overview of statistical significance and direction of effects

For each outcome area, Table 12.1 reports the number of studies for which evidence was extracted (at the highest level of aggregation), the number of studies reporting at least one statistically significant result for the indicator area and, for significant findings, the number of studies reporting an increase, a decrease or mixed results in the underlying indicator. The number of studies reporting no statistically significant finding is given by the number of studies for which evidence was extracted, minus the number of studies for which at least one significant result was found. We aggregated findings by indicator (e.g. livestock investment). If a study considered more than one sub-indicator for this group of indicators (e.g. investment in chicken and in goats), we considered whether there was a significant result for *at least one* indicator, and as such each study was only included once.

The size and strength of the available evidence in terms of **statistical significance** varies across outcomes and indicators as shown in Table 12.1. For example:

- For the poverty outcome: for food and total expenditure, on average 76% of the studies report at least one statistically significant result; for FGT poverty indicators, the average is 72%.
- For the education outcome: for school attendance indicators, on average 53% of the studies report at least one statistically significant result, compared with 32% for test score indicators (including cognitive development).
- For the health and nutrition outcome: on average 67% and 58% of the studies report at least one statistically significant result for health use indicators and dietary diversity indicators respectively, compared with an average 23% for anthropometric measures.
- For the savings, investment and production outcome: on average 69% of studies report at least one statistically significant result for agricultural assets, inputs and livestock indicators, compared with 52% for savings and borrowing indicators and 56% for business and enterprise indicators.
- For the employment outcome: on average 54% of the studies report at least one statistically significant result for indicators on adult employment (whether working/not working, intensity, sector and migration), while 74% of the studies on child labour (whether working/not working, intensity and sector) have at least one statistically significant result.
- For the empowerment outcome: for indicators on physical and non-physical abuse, on average 86% of the studies report at least one statistically significant result, compared with 75% of the studies on female decision-making, marriage and pregnancy indicators, and with 71%, on average, for indicators on contraception and multi-sexual partners.

The review finds that, for some indicators, cash transfer receipt is more frequently found to be associated with a statistically significant effect on beneficiary households than for others. In particular, one pattern which emerges for some outcomes (e.g. health and nutrition and education) is the decreasing strength of evidence of a causal relationship as the indicators move from *first-order* indicators to *second-order*/intermediate indicators and *third-order*/final outcome indicators, as defined in the conceptual framework in Chapter 2.

For example, for education, the evidence on school attendance, an intermediate effect, is stronger, with 53% of the studies reporting at least one statistically significant finding on this indicator, compared with the evidence on test scores, a third-order indicator, for which 32% of the studies show at least one statistically significant finding. Similarly, for health and nutrition, for the second-order/intermediate indicators of health use and dietary diversity, respectively 67% and 58% of studies report at least one statistically significant finding, compared with 23% of the studies considering anthropometric measures, a third-order impact.

Table 12.1 Number of studies reporting statistically significant findings and direction of effects (at highest level of aggregation reported)

Outcome and indicator	# studies for which results extracted	# studies reporting at least 1 significant result	# studies reporting a significant increase in the indicator	# studies reporting a significant decrease in the indicator	# studies reporting a significant increase and decrease in the indicator
Monetary poverty (44 total studies)					
Total expenditure	35	26	25	1	0
Food expenditure	31	24	22	2	0
Poverty headcount	9	6	1	5	0
Poverty gap	9	7	1	6	0
Squared poverty gap	7	5	1	4	0
Education (42 total studies)					
Attendance (absenteeism)	9	4	0	4	0
Attendance (presence in school)	16	10	9	1	0
Test scores – maths	4	0	0	0	0
Test scores – language	3	2	1	1	0
Test scores – composite	1	0	0	0	0
Cognitive development test scores	5	3	3	0	0
Health and nutrition (41 total studies)					
Health service use	15	10	9	1	0
Dietary diversity	12	7	7	0	0
Stunting (probability of being stunted)	4	1	0	1	0
Stunting (HAZ)	10	4	4	0	0
Wasting (probability of being wasted)	2	1	0	1	0
Wasting (WHZ)	3	0	0	0	0
Underweight (probability of being underweight)	4	1	0	1	0
Underweight (WAZ)	5	0	0	0	0
Savings, investment and production (27 total studies)					
Savings	10	5	5	0	0
Borrowing	15	8	4	3	1
Agricultural asset accumulation	8	4	3	0	1
Agricultural inputs	8	7	6	1	0
Livestock assets	17	12	12	0	0
Business and enterprise	9	5	4	1	0
Employment (74 total studies)					
Adults working/not working	14	5	3	2	0
Adults work intensity	11	6	3	3	0
Adults sector working/not working†	12	5			
Adults sector work intensity†	10	7			
Migration	3	2	1	1	0
Children working/not working	19	8	0	8	0
Children work intensity	5	5	0	5	0
Children sector working/not working†	5	4			
Children sector work intensity†	4	3			
Empowerment (31 total studies)					
Abuse (physical)*	7	6	0	6	0
Abuse (non-physical)*	7	6	2	4	0
Female decision-making power*	7	5	4	1	0
Marriage	6	5	1	3	1
Pregnancy*	10	7	2	5	0
Contraception use	9	6	5	0	1
Multiple sexual partners	4	3	0	3	0

Note: This table reports the number of studies for which evidence was extracted at the most aggregate level reported by the study. Some studies consider more than one programme, but results are reported by study,

not by programme. The number of studies on indicators by outcome area does not always match the sum of studies on specific indicators, as some studies cover more than one indicator.

The number of studies that do not report a statistically significant result is given by the number of studies from which evidence was extracted, minus the number of studies for which at least one significant result was found.

† The analysis of sector of employment cannot be considered in terms of increases or decreases in the indicator, as studies consider a number of different sectors which are mostly not comparable across studies. The narrative synthesis below describes specific findings by study.

Studies only reporting results for these same indicators for women and girls are not included in these totals, and reported in Table 12.2, with the exception of the Empowerment indicators, some of which are only capturing outcomes for women and girls, as marked with a star in Table 12.1.

For the studies that found a statistically significant finding, we also considered the sign of the coefficient, in other words, whether the cash transfer was associated with an increase or decrease in the indicator of interest. We conducted a basic vote-counting exercise by indicator, counting the number of studies that found an increase or decrease in the indicator (see Table 12.1). The vote-counting approach has its limitations (see Waddington et al., 2012), and we urge readers to exercise caution in interpreting the findings, as vote counts do not take study sample sizes or magnitude of effects into account. Furthermore, vote counting does not take account the nature of underlying programmes, for instance whether they are local pilots or nationally implemented government programmes. Local pilots are likely to generate less generalisable evidence for programmes operating at a national scale. To address this shortcoming, the vote count is complemented with a narrative synthesis of findings which adds details to the broad brush vote count exercise. This includes a discussion of the range of direction and magnitudes of effects. Where available, explanations of underlying causal processes from the studies are included, particularly with respect to evidence concerning the role of design and implementation features.

Readers should also be cautious when drawing conclusions as to the numbers on **direction of effect** as they aggregate the findings across different cash transfer programmes – with differences in terms of primary objectives, target groups and initial baseline levels. This means that when we *do not* see an increase/decrease where one might expect to see one, this should not necessarily be regarded as programme failure as the programme may not have the specific objective of achieving a change in that outcome area. Moreover, it is worth bearing in mind that while for some indicators the intended effect of a cash transfer is generally accepted and clear (e.g. for most cash transfers, independently of their specifics, one could hope for a reduction in the level of monetary poverty), this is not always the case. For some outcome areas, one could expect and intend for an indicator to either *increase* or *decrease* depending on the specific objectives pursued by the programme and the underlying population, among other factors. For instance, the intended direction of change of work participation among adults by policy-makers will depend on type of work and underlying population group by age and gender.

Based on the results reported in Table 12.1, we find that, for most of the indicators, the direction of the effect generally reflects stated programme objectives.

- For monetary poverty, the majority of studies reporting a statistically significant effect on ***expenditures*** find that cash transfers lead to an increase in expenditures (25/26 and 22/24 respectively for total and food expenditure). Across the FGT poverty indicators, the majority of studies report a decrease in the ***poverty indicator*** (e.g. 6/7 for the poverty gap).
- For education, all the studies reporting statistically significant results on ***absenteeism*** (4/4) report a reduction, all studies on ***cognitive development*** report an increase (3/3), while the vast majority of studies on ***presence in school*** (9/10) report a clear increase as a result of cash transfers. For ***language test scores*** one of the two studies shows an increase (1/2).
- On health and nutrition, all studies reporting a statistically significant result on ***dietary diversity*** and on ***stunting measured as height-for-age*** report an increase (7/7 and 4/4 respectively), the majority of studies on ***health service use*** report an increase (9/10).
- All the studies reporting statistically significant results on ***savings*** and on ***livestock assets*** find an increase in the underlying indicators (5/5 and 12/12 respectively), the majority of studies reporting statistically significant results on ***agricultural asset accumulation*** (3/4), ***agricultural***

inputs (6/7) and ***business and enterprise*** (4/5) show an increase in these indicators. Impacts on ***borrowing*** were mixed, with about half the studies finding an increase and the other half finding a decrease.

- On employment, out of the four studies reporting statistically significant impacts for adults of working age, three find an increase in ***work participation*** (3/4), while among two studies on elderly adults, one found a significant reduction in pensioners working for pay. Statistically significant results on ***adult work intensity*** find increases in three studies and decreases in three, one of the decreases being for elderly adults (3/6). All significant results on child labour find a reduction in ***child work*** (8/8) and in ***child work intensity*** (5/5).
- In the area of empowerment, all studies reporting significant results find a reduction in ***abuse (physical)*** (6/6), and ***multiple sexual partners*** (3/3), the majority of studies find an increase in ***female decision-making power*** (4/5), ***contraception use*** (5/6) and a reduction in ***pregnancy*** (5/7) and ***marriage*** (3/5). For ***non-physical abuse***, the findings are more mixed, with about one third of the studies reporting an increase in the indicator (2/6).

As outlined above, this review systematically extracted the empirical information available on how impacts vary for women and girls. For the selected indicators across all six outcomes, results were extracted with reference to both individual-level data, reporting impact estimates on women and girls by age, and to household-level data, reporting results for female-headed households. The number of studies that report disaggregated findings for women and girls varied considerably across outcome areas, reflecting, among other things, the nature of the underlying indicators. For instance, poverty indicators are measured mainly at the household level and were generally not disaggregated by gender. In contrast, the education and employment indicators included in this review are commonly measured at the individual level and more frequently report estimates separately by gender. Moreover, some of the selected empowerment indicators only report outcomes for women, as indicated in Table 12.1.

Table 12.2 shows the number of studies reporting estimates of the impact of cash transfers on women and girls for the indicators selected and those reporting at least one significant result for women and girls (that is, not neccesarily that there is a significant difference between women and men or girls and boys). Poverty and health are the outcome areas with the smallest evidence base on impacts for women and girls (six and five studies respectively) and employment is the outcome area with the biggest evidence base (43 studies).

Table 12.2 Number of studies reporting findings for women and girls

Outcome and indicator	# studies for which results extracted	# studies reporting at least 1 significant result for women/girls/female-headed household
Poverty	6	2
Total expenditure	5	2
Food expenditure	2	0
FGT poverty indicators	0	0
Education	20	15
Attendance (presence in school and absenteeism)	16	13
Test scores – maths	4	2
Test scores – language	4	2
Test scores – composite	1	0
Cognitive development test scores	4	3
Health	5	4
Health service use	4	3
Dietary diversity	0	0
Anthropometric measures	2	1
Savings, investment and production	8	7
Saving	3	2

continued on next page

Table 12.2 Number of studies reporting findings for women and girls continued

Outcome and indicator	# studies for which results extracted	# studies reporting at least 1 significant result for women/girls/female-headed household
Borrowing	2	1
Agricultural asset accumulation	3	2
Agricultural inputs	2	2
Livestock assets	4	3
Business and enterprise	2	2
Employment	43	26
Adult working/not working	17	5
Adults work intensity	10	4
Adult sector	11	4
Child working/not working	21	10
Children work intensity	8	7
Child sector	15	10
Migration	2	2
Empowerment	27	22
Domestic abuse	8	8
Decision-making power	8	5
Marriage	6	4
Pregnancy/giving birth	10	7
Contraception use	9	6
Multiple sexual partners	4	3

Note: Outcome area totals are number of unique studies.

Number of significant studies reports the number of studies that have at least one significant finding for women and girls (i.e. not neccesarily in comparison to men and boys).

12.4 Summary of the evidence by outcome and indicators

The summary findings discussed above (summarised in Tables 12.1 and 12.2) aggregate effects across a range of different cash transfer programmes with varying objectives and design features. They are also based on results arising from studies relying on samples of varying sizes. Such a summary discussion provides an indication of strength of the evidence and of direction of effects, where these have been shown to be statistically significant. However, as pointed out previously, it also risks obfuscating information which is critical to a complete and meaningful synthesis of the evidence. The remainder of this section provides more detailed summary information on the evidence of the impact of cash transfers on the selected indicators by outcome, including specific examples of the range and magnitude of effects and reference to results that are not statistically significant.

Monetary poverty

Impacts across all three indicator areas were consistent in their direction of effect, with findings largely pointing towards an increase in total and food expenditure and a decrease in FGT poverty measures. 35 studies reported findings on impact on **total expenditure**, with 26 of these studies demonstrating at least one significant impact. The vast majority of studies (25/26) find an increase in total expenditure. The increases range from a 2.8 percentage point change in total per capita expenditure for Colombia's Atención a Crisis, a temporary pilot programme (Macours et al., 2012), to a 33 percentage point change in total expenditure for Peru's Juntos – a CCT with poverty-reduction objectives (Perova and Vakis, 2012). One study considering Albania's Ndhima Ekonomike, a poverty-targeted transfer, found a significant reduction in total per capita household expenditure, due to a drop in labour supply of beneficiaries (Dabalen et al., 2008).

Studies that do not find any statistically significant effect on total expenditure point to design and implementation features as potential explanations, including low level of transfer and delays in disbursement, as well as related changes in household behaviour.

Among the 31 studies reporting on impacts on **food expenditure**, 24 studies show at least one statistically significant effect, with 22 of these being an increase in food expenditure. Two studies report a decrease owing to a reduction in labour supply and possible prioritisation of savings over consumption (Dabalen et al., 2008; Ribas et al., 2010). Some of the non-significant effects are potentially linked to behavioural changes among beneficiaries. Seven studies show no significant impact on food expenditure, possibly due to changes in household behaviour or due to programme design and implementation features. To take just one example, Cheema et al. (2014) relate the lack of impact of Pakistan's BISP to the irregularity of transfer, with households spending the transfer – when it arrives – on other expenditure items instead.

Nine studies consider impacts on **Foster–Greer–Thorbecke (FGT) poverty measures** (poverty headcount, poverty gap, squared poverty gap). Among these studies, around two thirds find a statistically significant impact. While cash transfers were shown to mostly increase total and food expenditure, it appears that in many cases this impact is not big enough to have a subsequent effect on aggregate poverty levels. With the exception of the study on Ndhima Ekonomike, statistically significant studies found reductions in poverty. Findings on the reduction of the poverty headcount range from a reduction of about four percentage points for Zambia's unconditional Child Grant (AIR, 2014) to almost nine percentage points for PROGRESA (Skoufias et al., 2013). The poverty gap impact ranges from about a reduction of four percentage points for PROGRESA (Skoufias and Di Maro, 2008) to about eight percentage points for Zambia's Child Grant (AIR, 2014), showing a reduction in poverty levels for poor households.

Findings for this outcome area confirm findings from earlier systematic reviews considering total expenditure (Hagen-Zanker et al., 2011; Kabeer et al., 2012) and FGT poverty measures (Hagen-Zanker et al., 2011). However, while an earlier review drew on a slightly larger evidence base, it did not apply a risk of bias assessment (Hagen-Zanker et al., 2011), hence the findings presented in this review are based on more rigorous evidence. The second review, Kabeer et al. 2012, only considered CCTs, a subset of the programmes reviewed here.

Six studies reported **sex-disaggregated outcomes**. The low number of studies probably has to do with the nature of the indicators considered under this outcome. Expenditure and poverty rates are mostly measured at the household level, which – by definition – cannot be disaggregated. Two studies found a statistically significant increase on individual expenditure of female recipients (Blattman et al., 2013; Green et al., 2015). However, none of the six studies found a statistically significant difference between women/men and girls/boys.

Education

Overall, there is a strong evidence base on the links between cash transfer receipt and school attendance. A less clear-cut pattern of impact was found for learning outcomes (as measured by test scores) and cognitive development outcomes (information processing ability, intelligence, reasoning, language development and memory).

A total of 20 studies reported on the overall effect on **school attendance**, of which 13 reported a significant effect. The direction of effect is mostly in accordance with what we expect in theory: increase in school attendance and a decrease in school absenteeism. Of the studies reporting on a measure of school absenteeism all significant effects were negative; for all but one study reporting on a measure of attendance, all of the significant impacts were positive. For Uganda, Merttens et al. (2015) find a negative impact on the share of children in SAGE beneficiary households currently attending formal education after one year of programme. One explanation put forward by the authors is that, particularly among SCG households, the need for the child to help at home was a significant reason for keeping children out of school, much more than the ability to pay for schooling. Seven studies found non-significant impacts on any school attendance measure reported. There is limited explanation provided for these non-significant impacts, but examples

of possible reasons provided by authors generally refer to design and implementation features, e.g. small transfer size, and contextual factors, e.g. high baseline attendance rates.

Five studies examined overall effects on **learning**, as measured through test scores in maths, language or a composite test score, and the majority of the studies find no statistically significant impact. Four studies reported overall impacts on maths, three studies reported on language test scores, and one on a composite score. Two studies found a statistically significant effect, both of these referred to language test scores, one being an improvement (Akresh et al., 2013) for the Nahouri Cash Transfers Pilot Project in Burkina Faso and one a decrease relative to appropriate control groups for Colombia's Familias en Acción (Baez et al., 2011). Five studies provided an overall effect estimate of **cognitive development** scores. Of these, three studies found a statistically significant positive effect. The evidence base is not sufficient to make any generalisations on the impacts of cash transfers on these third-order outcomes – this is a finding in itself. This is partly due to the causal mechanisms underpinning these outcome areas, which are affected by a variety of mediating factors (e.g. children's nutrition, rearing practices, parents' human capital, quality of service delivery, etc.).

Earlier systematic reviews show similar findings to the ones in this review, also finding mostly significant increases in attendance (Baird et al., 2013; IEG, 2014; Saavedra and Garcia; 2012) and small increases in test scores (Baird et al., 2013). This review includes more recent publications – all the more important as the literature on sub-Saharan Africa has recently expanded –and a stronger understanding of the design and implementation features that drive impacts (more on this in section 12.3).

Given that education indicators mostly refer to individuals and not households, of the 42 studies included in the review, 20 reported variation in outcomes by **gender** (either girls versus boys or sex of the head of household). Those with statistically significant effects show increases in school attendance for girls and some improvements in test scores and cognitive development, with no clear pattern for head of the household. Of 15 studies disaggregating effects on attendance for girls versus boys, 12 reported a statistically significant increase for at least one school attendance measure for girls either at the primary or secondary school level, while one reported a decrease (Merttens et al., 2015). Two studies reported on differences by household head, with one finding no differences in attendance (Dammert, 2009) and the other only finding significant effects (improvements in attendance) for children in male-headed households (World Bank, 2011). Of five studies disaggregating impacts on learning, two found significant increases in test score results for girls (Baird et al., 2011; Baird et al., 2013) and three did not. Similarly, of five studies reporting on cognitive development, three reported significant increases for girls.

Health and nutrition

Impacts across all three indicator areas – use of health services, dietary diversity and anthropometric measures – were largely consistent in their direction of effect, showing improvements in the indicators. The evidence highlights how cash transfers have played an important role in improving use of health services and dietary diversity, both of which are second-order impacts as noted above. It also underscores how variations in design or implementation features, including investment in supply services and complementary actions, e.g. nutritional supplements or behavioural change training, may be required to achieve greater and more consistent impacts on child anthropometric measures, a third-order impact. This is reflected in the greater proportion of significant results found relating to health service use and dietary diversity and a lower proportion for anthropometric measures.

The evidence consistently shows that cash transfers lead to increases in **use of health facilities**. Of the 15 studies reporting cash transfer effects in this area, nine report statistically significant increases, ranging from an additional 0.28 of a preventative visit in Jamaica's PATH programme (Levy and Ohls, 2007) to an extra 2.3 general health visits in Tanzania's Social Action Fund (though after 31 to 34 months, the effect of the latter programme was an average reduction of three visits, potentially due to observed health improvements) (Evans et al., 2014). In explaining these non-significant results on health care attendance, it is worth noting that both the

programmes in sub-Saharan Africa were UCTs, unlike many of the other programmes, which were conditional upon certain health behaviours. Furthermore, programmes with no significant impacts suffered from implementation problems (e.g. disbursement delays, communication failures), as well as supply-side constraints. Findings also consistently show increases for dietary diversity. Among the 12 studies reporting on impacts on **dietary diversity**, seven show statistically significant changes across a range of dietary diversity measures, all being improvements. Non-significant findings are explained by implementation problems and contextual factors (e.g. limited availability of diversified foods) among other reasons. Evidence of statistically significant changes in **anthropometric outcomes** is limited to just five out of 13 studies for stunting, one out of five for wasting and one out of eight for underweight. All significant overall changes were improvements, with the evidence base strongest for stunting.

Health and nutrition outcomes have been of interest in a number of earlier systematic reviews, though these have mostly focused on CCTs only. From earlier reviews there is consistent evidence that CCTs have increased the uptake of health services (Gaarder et al., 2010; Glasmann and Duran, 2013; IEG, 2014; Lagarde et al., 2009). The evidence in our review confirms improvements in the use of health facilities for both CCTs and UCTs. Findings on dietary diversity are similar to an earlier review (Manley et al., 2012) but report more recent evidence. Regarding anthrophmetric measures, earlier systematic reviews drawing on a somewhat smaller evidence base found some evidence of significant anthropometric improvements, but also some *negative* effects (Gaarder et al., 2010; IEG, 2014; Lagarde et al., 2009; Manley et al., 2012). The evidence in this review thus shows a more consistent picture of *improvements* in anthropometric outcomes, albeit still based on a low number of studies.

Evidence on how outcomes vary by **gender** was extracted from five studies, with one disaggregating by gender of household head and the rest by individual. Most studies focused on the use of health services with two covering anthropometric measures. The evidence provides mixed results but does highlight the importance of disaggregating by gender and age. One set of results on child anthropometric outcomes by the gender of household head shows a negative impact on child weight-for-height only for male-headed households in an Indonesian conditional transfer (World Bank, 2011). Another study from Pakistan finds a statistically significant reduction in wasting only among girls (Cheema et al., 2014).

Savings, investment and production

The statistically significant findings mostly confirm the theory of change for the selected indicators of this outcome area, whereby receiving a guaranteed and predictable source of income can help households lift liquidity, savings and credit constraints, enabling investments. Overall, impacts on livestock ownership/purchase, and purchase/use of agricultural inputs, and savings were consistent in their direction of effect, with almost all statistically significant findings highlighting positive effects of cash transfers, though not universal to all programmes or to all types of livestock and inputs. This is an important finding, as with the exception of one programme, none of the cash transfers analysed explicitly focused on enhancing productive impacts. Impacts on borrowing, agricultural productive assets and business/enterprise were less clear-cut or drawn from a smaller evidence base.

Coming to the specific findings, of the 10 studies that looked at the overall effect of cash transfers on household **savings**, half found statistically significant increases in the share of households reporting savings (ranging from seven to 24 percentage points) or the amount of savings accumulated. Evidence confirmed that households could afford to marginally increase their precautionary savings because of increased income and, in some cases, increased access to formal and informal financial institutions. However, no impact was found for five of the studies, with explanations given by authors pointing to design (e.g. low transfer level) and implementation (e.g. beneficiaries for the BOTA transfer in Kazakhstan were told to withdraw their transfer immediately upon receiving it). Impacts on the selected **borrowing** indicators were mixed, as households either used the cash to increase their access to credit or to pay off existing debt. Overall, of the 15 studies that report any indicator for this outcome area, four report significant increases in the share of households in debt or borrowing and/or on total amount of

debt, three report significant reductions, one reports mixed findings (Handa et al., 2014) and the remaining seven studies report no significant impacts. The authors explain that in the case of non-significance findings beneficiaries may not have been considered creditworthy, mediated by de facto transfer size and regularity of transfers.

Of the eight studies reporting on relevant indicators to households' accumulation of **agricultural productive assets** for crop production, three find a positive and significant impact on a wide variety of indicators including axes, sickles, hoes and other agricultural tools (with impacts ranging from three to 32 percentage points depending on the asset and programme) and the remaining five studies find no significant impacts. Lack of impact was explained in several ways, including behaviour influenced by strong programme labelling (money was to be spent for children) and low value or unpredictability of the transfer.

Of the eight studies reporting on **agricultural inputs** for crop production, six report some form of significant increase in expenditure or use (with impacts ranging from four to 18 percentage points depending on the input and programme), primarily for fertiliser and seeds, while one reports a significant, but small, decrease for for Kenya's cash transfer-OVC on the use of pesticides and on seed expenditure, partly explained by the authors by the low value of the transfer, which was eroded over time (Asfaw et al., 2014). Of 17 studies that assessed for indicators on **livestock ownership and value**, 12 report some form of increase (with impacts ranging from one to 59 percentage points depending on livestock type and programme), with the remaining five reporting non-significant impacts. Impacts were particularly concentrated on smaller livestock such as goats and chickens.

Impacts on **business and enterprise** were mixed, and more difficult to interpret than others reported for this outcome area, because of the range of indicators adopted in different studies. Of the nine studies reporting any indicator for this specific outcome area, four found significant increases in the share of households involved in non-farm enterprise or in the total expenditure on business-related assets and stocks, while one found a significant decrease for Mexico's PROCAMPO (Davis et al., 2002).

Three previous systematic reviews considered impacts on productive investments and livestock ownership (Kabeer et al., 2012; IEG, 2014; Yoong et al., 2012), though one of these focused on CCTs only (Kabeer et al., 2012). All showed increases in investments and livestock ownership, but did not always report on statistical significance of the findings. Furthermore, the number of evaluations in this outcome area has boomed in recent years and our review is able to make full use of this expanded evidence base. As such, our review presents a more detailed and comprehensive picture.

Eight studies reported **sex-disaggregated outcomes**, most often by separating analysis for female- and male-headed households. Interestingly, three studies find significant impacts for some of the savings, investment and production indicators for female-headed households, where they do not find any for male-headed households. For instance, for Kenya OVC cash transfer, a significant impact on livestock ownership (sheep and goats) was only found for female-headed beneficiary households (Asfaw et al., 2012). Two studies found different types of impacts for male versus female household heads or beneficiaries (e.g. different type of investment preferred). For example, male beneficiaries of Bolivia's Bonosol pension were more likely to acquire goats, and female beneficiaries more likely to acquire pigs, while female beneficiaries were more likely to make expenditures on seed and pesticides than were male beneficiaries (Martinez, 2004). Overall, these results appear to be driven by different levels of asset ownership at baseline, with women having lower levels and hence showing bigger improvements, and differing cultural roles, with studies showing that women mainly acquired small livestock.

Employment

The evidence extracted for this review shows that for just over half of studies the cash transfer does *not* have a statistically significant impact on adult employment indicators. Furthermore, among those studies reporting a significant effect among adults of working age, the majority find an increase in work participation and intensity. In the cases where a reduction in work

participation or work intensity is reported, these reflect a reduction in participation among the elderly or amongst those caring for dependents, or are linked to reductions in casual work. As with adult work participation, most of the available evidence on child labour finds that cash transfer receipt is not associated with a change in child work participation (although it is worth noting that in the majority of studies reporting non-statistically significant effects, the sign of the coefficients reported is negative). However, among the studies reporting statistically significant results for child work indicators, the evidence consistently shows a reduction in the prevalence and, particularly, the intensity of overall child labour – consistent with the increases in school attendance found for education.

For both adult and child employment, three indicators were considered that measured whether the individual works or does not work (adult labour force participation), the time spent working (work intensity) and the sector/type of employment. 14 studies report on the effect on **overall adult labour force participation**: among the eight that report on *adults of working age*, four found statistically significant impacts, three being increases and one a decrease. Among the two studies on *elderly adults*, one found a significant effect for PAAMZR social pension in Mexico, of reducing pensioners working for pay (Galiani et al., 2014). 10 studies report on **overall adult intensity of work**, with six studies showing statistically significant impacts. Three involved reductions in time worked, though one was among the elderly who received Brazil's BPC pension (Kassouf and Oliveira, 2012) and another reduction was only significant for those who did not receive all disbursements of Indonesia's temporary UCT (Bazzi et al., 2012). The two interventions resulting in increases in time spent working resulted from large enterprise grants in Uganda – YOP and WINGS – which had the specific objective of increasing employment.

Studies on sector/type of employment, show that in over half of the studies cash transfers did not significantly affect overall participation in the specific sectors studied. There is stronger evidence, however, on cash transfers impacting on time allocation towards different activities. A total of 12 studies estimate the impact of cash transfers on **overall adult labour force participation by sector/type of employment**. Of these, five find at least one significant effect, which include three suggesting increased self-employment, one an increase in unpaid family work for PAAMZR beneficiaries (among the elderly) (Galiani et al., 2014) and two showing reductions in casual work outside the household. 10 studies report the impact of cash transfers on the **intensity of adult labour in different sectors/types of employment**; of these, seven report a statistically significant effect. These include increased time spent on work, including market activities and skilled work in the two enterprise grants in Uganda, a shift from paid work to unpaid work due to a social pension among elderly adults in Mexico (Galiani et al., 2014), and a combination of increases and decreases in time spent in agricultural employment. Three studies report on the impact on **migration**, with findings showing that cash transfers can either increase or decrease the probability of migrating internally or internationally.

The clearest and most consistent finding for this outcome area is the evidence of the role that a number of cash transfer programmes have played in reducing the prevalence and intensity of child labour, though the evidence base is more consistent for reductions in intensity (hours worked) than for prevalence (whether working/not working). It is interesting to note here that the significant reductions in child labour are driven by programmes in Latin America (with the addition of one programme in Indonesia and one in Morocco), and that none of the studies reporting on child labour participation effects from a cash transfer programme in sub-Saharan Africa found any significant impact. More specifically, a total of 19 studies report cash transfer impacts on **child labour force participation**. Of the eight studies that find any significant impact, all show a decrease in child labour. In terms of **child labour participation by sub-sector**, of the eight studies, five report significant results, indicating reductions in various forms of market work, domestic work, own-farm work and one shift from physical labour to non-physical labour. Five studies report on the impacts on the **intensity of child labour**. All found statistically significant reductions in the number of hours spent working, ranging from 0.3 fewer hours a week in Colombia's SCAE (Barrera-Osorio et al., 2008) to 2.5 fewer hours a week in Ecuador's BDH (Schady and Araujo, 2006). Four studies report cash transfer impacts on **number of hours worked by children by sector/type of work**. Three studies report at least one significant result, showing a mixture of increased time on a family enterprise, reductions in time spent on own-farm work, and reduced time in domestic work outside the household.

Most of the employment studies report **sex-disaggregated findings**. The evidence extracted shows some differential effects for men and women for labour force participation and work intensity, but one of the main emerging themes around gendered effects relates to changes in time allocation to different activities, with a number of studies finding an increase in time spent on domestic work by women. 16 studies report effects on labour force participation among women. Seven find at least one significant impact, with results suggesting a heterogeneous range of effects. Seven studies also report impacts on labour force participation by sector/type of employment among women. Two of these report at least one statistically significant result for women, including a shift from non-farm to farm work for elderly women in Lesotho's CGP (Daidone et al., 2014). 10 studies report effects on intensity of work among women. At least one significant result is found in eight of them, though no clear patterns emerge in terms of differences between women and men, with some showing increases for women, others showing decreases.

Aside from the differential effects on overall working time, one of the main emerging themes around gendered effects relates to changes in time allocation to different activities. Six studies also report the impact of cash transfers on the number of hours worked by women by sector/type of employment. Overall, three studies find at least one statistically significant result, with two studies from Latin America finding an increase in time spent on domestic work by women (alongside a reduction in time spent on domestic chores by younger girls). In the case of Colombia's Familias en Acción, Ospina (2010) found that the increase in hours spent on domestic labour by women was matched by a decrease in time spent on it by men, who increased hours spent on paid work.

A total of 20 studies report effects on child labour participation among girls, of which 12 report any significant effect with impacts generally showing reduction in child labour for *both* boys and girls. Eight studies report estimates of the impact of cash transfers on girls working by sector. Five report significant effects, of which four show reductions across the board, and one shows an increase in household chores in Malawi's SCTP (Miller and Tsoka, 2012). Seven studies report estimates of the impact of cash transfers on the number of hours worked by girls in different sectors. Five report at least one statistically significant finding, including four studies showing declines in time spent on domestic work in Colombia, Mexico and Nicaragua, and an increase in time on family enterprise work in Indonesia (World Bank, 2011).

Earlier systematic reviews that covered employment outcomes found, on the whole, few significant findings on adult employment outcomes and mixed impacts for those studies that did find a statistically significant effect (IEG, 2014; Kabeer et al., 2012; Yoong et al., 2012). The evidence extracted for this review mostly echoes these findings, but draws from a much larger sample of programmes, including those in sub-Saharan Africa (much of the earlier evidence focused on Latin America), also considered the impacts of cash transfer programmes with specific employment objectives (e.g. enterprise grants), and, importantly, provides a large evidence base of sex-disaggregated findings. Our findings on child labour are based on a larger evidence base than those found in earlier systematic reviews (IEG, 2014; Kabeer et al., 2012) and on the whole show a more consistent picture of a reduction in child labour.

Empowerment

The evidence reviewed here shows that transfers can reduce physical abuse, but also that they may increase non-physical abuse, such as emotional abuse or controlling behaviour. The evidence base finds support both for the theory that increased income lowers stress-related abuse and for the theory that increased income enables the woman to bargain out of abuse. The relatively strong evidence that decision-making power increases for women in beneficiary household also offers substance to this latter theory.

Other empowerment indicators reviewed here – marriage, pregnancy, contraceptive use and multiple sexual partners – are studied mainly in relation to unmarried women and girls of school age (there are exceptions, notably pregnancy, which is mostly considered for married women). On the whole, the evidence reveals that risky sexual behaviour and also early marriage differ by gender but for both girls/women and boys/men increased income to an extent lifts the constraints that drive engagement in these behaviours. In the case of women and girls, the evidence that

directly or indirectly receiving a transfer reduces the likelihood of having multiple sexual partners indicates that cash transfers may reduce the incidence of relationships that are transactional. Taken together, the evidence in this section points to cash transfers having a positive impact on women's choices as to fertility and engagement in sexual activity. In the case of men and boys, some of the evidence collected here suggests that cash transfers do not have the same effect of reducing risky sexual activity, and in fact may lead to an increase in this type of behaviour.

Coming to the specific findings, eight studies considered the impact of cash transfers on **abuse by a male partner**: six had significant results for physical or sexual abuse, all showing a reduction in abuse (one of the non-significant results also indicated a reduction, but one suggested a rise). The findings for non-physical (e.g. emotional) abuse were mixed: six studies had significant results for non-physical abuse, of which two studies indicated a rise in reports of abuse and four studies indicated a decline (the non-significant results also indicated a rise in non-physical abuse).

Eight studies examined the impact of cash transfers on **women's decision-making power**; all eight looked at expenditure-related decisions and all four significant results indicated a rise in a woman's likelihood of being the sole or joint decision-maker. Five studies also looked at involvement in non-expenditure decisions, with mixed findings: one showed a significant decrease in the likelihood of the female being the sole or joint decision-maker and one showed a significant increase (both were for decisions relating to contraceptive use). One study reported differential impacts according to the sex of the household head, finding that only in female-headed households were female transfer recipients more likely to become the main budget decision-maker (Merttens et al., 2013).

Six studies looked at **marriage**, of which five yielded significant results. Three of these indicated delayed marriage for beneficiary women (by 1.5 years at one estimate (Alam and Baez, 2011)). One study yielded results which differed by gender: a non-significant effect for female beneficiaries and a delay for male beneficiaries (Siaplay, 2012). A study on Honduras's PRAF suggested that the intervention actually incentivised marriage for female beneficiaries, potentially linked to the specific design of the programme (Stecklov, 2006).

10 studies contained results on the impact of cash transfers on **fertility** (pregnancy or giving birth) and, of the seven studies yielding significant results, five indicated that the transfer decreased the likelihood of pregnancy or giving birth. The two exceptions again related to the unique case of Honduras's PRAF, with the authors arguing that with transfer levels being linked to number of children, programme design could have potentially incentivised fertility (Stecklov, 2006). Of the three studies reporting non-significant results, two indicated a decline in the likelihood of pregnancy and one a rise. This provides fairly strong evidence against anecdotal arguments that cash transfers, particularly child grants, increase fertility.

There were 10 studies dealing with the impact of a cash transfer on the **use of contraception**. Five of the six studies with significant results found unambiguous evidence that the transfer increased the use of contraceptives or reduced the likelihood of unsafe sex for both men and women (one estimate was that females were 17% more likely to report *safe* sex). The one other study with statistically significant results, on the Kenyan OVC transfer, found that while males were more likely to report condom use indicator they were also *less likely* to report having had safe sex indicator (Handa et al., 2014).

Of the four studies considering the effect of the transfer on an individual having **multiple sexual partners**, three yielded significant results, all of which indicated that the transfer lowered this likelihood – interestingly, the effect was only observed for females.

An earlier review found that cash transfers led to reductions in domestic violence and some very limited evidence on decision-making power for one programme (IEG, 2014). The empowerment findings in this review draw on a larger evidence base and a greater set of indicators than the previous review, allowing us to provide more detailed and nuanced findings on empowerment.

12.5 The role of design and implementation features

The second main research question addressed by this review concerns the evidence on the role of variations in cash transfer design and implementation features in shaping the outcomes of the selected indicators across the six outcome areas. The approach used to identify and assess the evidence in this area differs slightly from the one used for evidence on the overall impact of cash transfers on the selected indicators. While for the latter, only studies employing rigorous counterfactual analysis were considered, for this question, studies using qualitative methods were also considered. Of the four qualitative studies that made it to the final list of studies, none was included in the subsequent analysis, as they did not address the specific outcome indicators considered in this review. Additional insights into the role of design and implementation features were also obtained from the discussion sections within the studies reviewed.

Given the high number of design and implementation features considered, and the ways in which these can vary to influence the wide range of selected indicators reviewed, a quantitative descriptive summary has not been possible. Rather, this section reports the findings emerging from the counterfactual studies which either explicitly test the impact of variations in design features on outcomes, or which shed light on such impact, for instance by reporting results of impacts over time.

By way of reminder, the six design and implementation features considered are: (1) core cash transfer design features (e.g. main recipient, transfer value and frequency, duration of the transfer), (2) conditionality, (3) targeting mechanisms, (4) payment systems, (5) grievance mechanisms and programme governance, and (6) complementary interventions and supply-side services.

12.5.1 Evidence on the selected indicators

Independent searches for the six sets of cash transfer design and implementation features were carried out, leading to a final total of 55 unique studies from which evidence was extracted. Table 12.3 below summarises the number of studies by outcome area for which information was extracted to explicitly investigate the role of design and implementation features. The final column for each of the features provides the total number of *unique* studies across all outcome areas. As can be seen, 24 studies (by far the highest number) cover the issue of how the length of exposure to cash transfers mediates outcomes.[149] The next largest body of evidence (15 studies) relates to the role of transfer levels. This is followed by conditionality (11) and complementary interventions and supply-side services (8). Interestingly, none of the studies reviewed reported impacts as a result of changes in a programme's grievance mechanism and programme governance and only one study was found to explicitly compare the impact of targeting different types of households using different targeting mechanisms.

When interpreting the evidence below, therefore, it is important to bear in mind that, in some cases more than others, the evidence is based on a limited number of studies from a low number of programmes or policies, including relatively small pilots. This should urge caution against drawing firm conclusions in cases where the evidence does not yet permit it.

149 This is due to the fact that, for this design feature, we included studies reporting impacts at different moments in time of a panel study, even if not explicitly testing differential impact over time.

Table 12.3 Number of studies investigating links between design and implementation features and the selected indicators in the review

Design and implementation feature	Poverty	Education	Health and nutrition	Savings, investment and production	Employment	Empowerment	Total unique studies
Core design features							
Main recipient	1	1	2	1	1	1	5
Transfer level	4	3	4	1	4	2	15
Timing/frequency of transfers	2	1	0	1	1	0	4
Length of exposure	9	8	7	2	9	3	24
Conditionality	0	4	3	0	4	2	11
Targeting	1	1	0	1	1	1	1
Payment modality	0	0	2	1	0	2	2
Grievance mechanisms and programme governance	0	0	0	0	0	0	0
Complementary interventions and supply-side services	5	2	1	4	4	2	8

Note: The column showing total number of unique studies does not equal row totals due to multiple studies reporting across different outcomes.

12.5.2 Core design features

Core design features of cash transfers cover the following basic features: the main recipient, transfer values, transfer frequency, and duration of payments. These are discussed in turn below.

Main recipient

As highlighted in the conceptual framework in Chapter 2, a thread of literature hypothesises that the characteristics of the main recipient of cash transfers, including their gender, may affect a range of outcomes, including intra-household decision-making and how money is spent. Five unique studies were found to explicitly consider the differential impact of transferring cash to a different type of recipient, mostly based on gender. The findings are briefly summarised below by outcome area.

- For indicators on **poverty**, one study of the Give Directly experiment in Kenya found that a UCT was associated with a slightly smaller increase in monthly non-durable expenditure when targeted at female beneficiaries compared to male beneficiaries (US$2.74), though the difference between men and women was not statistically significant (Haushofer and Shapiro, 2013).
- For indicators on **education**, one study of a labelled educational transfer programme in Morocco found no statistical difference in impacts on school attendance or performance on a standardised maths test between when cash was given to either fathers or mothers of children aged 6–12 (Benhassine et al., 2013).
- For indicators on **health and nutrition**, similar findings of no significant difference by sex of recipient were obtained by Akresh et al. (2012) from a randomised experiment in Burkina Faso. While the impact on preventative health clinic visits of CCTs given to mothers was positive and significant and those given to fathers was not, the effect sizes were similar (0.45 and 0.42) and a test for statistical differences between the two did not find any difference. By contrast, a study by Behrman and Parker (2013) found some evidence that the *age* of recipients in Mexico's PROGRESA/Oportunidades may have been important in mediating the probability of recipients using a clinic. When the transfer was received by households containing *only* the elderly, the percentage point increase was less than half of the increase when the transfer was received by younger members (11 versus 26 percentage points). However, the authors do not report if differences are statistically significant and these impacts could also reflect differences in household demographics.

- For indicators on **savings, investment and production**, the same study mentioned above on the Give Directly experiment in Kenya found no significant difference between targeting women or men in terms of impacts on savings, investments in non-agricultural business assets or livestock ownership (Haushofer and Shapiro, 2013).
- For indicators on **employment**, one study looking at differences in labour participation within beneficiary households of the SA-OAP (South Africa) according to the gender of elderly recipient did find some significant variation in outcomes (Siaplay, 2012); while there was a *reduction* in male participation in the labour force among young men (aged 21 to 26) living with *female* pensioners, there was an *increase* among young men living in households with *male* pension recipients. Impacts were not significant for young women living with either male or female pensioners and there were no significant differential effects on employment status for boys or girls (aged 14–20).

The evidence above leads to three main conclusions. First, for some indicators (e.g. non-durable expenditure, spending on non-agricultural business assets or livestock, savings and school attendance and test scores) the available evidence does not support the idea of there being any systematic differences in outcomes depending on the gender of the main recipient.

Second, for two indicators, differences in the main recipient were shown to be important: the gender of the pension recipient in the SA-OAP for the labour participation response of young men living with them (Siaplay, 2012) and the age of the recipients in Mexico's PROGRESA/Oportunidades for the impact on attendance at health clinics (Behrman and Parker, 2013). The importance of the gender of the pension recipient in the SA-OAP demonstrates how potentially unanticipated intra-household effects of cash transfers may vary depending on the type of recipient and/or the structure of the household. However, further evidence is needed in order to find out how consistent such impacts are and what may drive them. The importance of the age of recipient is consistent with the findings from another study in this review, by Merttens et al. (2015) (discussed below under Targeting), which suggests that the age of the recipient, as a proxy for the demographic structure of the household, can have significant implications on multiple outcome areas. Further research explicitly testing the mediating role of age could therefore be useful for informing future programme design. In particular, for specific outcomes related to transition to adulthood and empowerment (marriage, risky behaviours, etc.), further research could be useful on the importance of adolescents being the direct recipients of cash transfers, compared to indirectly benefitting as household members.

Third, it is worth remembering that variations in outcomes by main recipient may well exist for other indicators which are outside the scope of this review. For example, one set of indicators which evidence suggests may vary by the gender of the main recipient is the share of household expenditure on different items of expenditure, where it is commonly assumed that women spend more on items that benefit the household as a whole (e.g. food, health and education). Interestingly, however, the one study above investigating differential impacts on investments in livestock or non-agricultural enterprises by gender of main recipient in Kenya does not find that women were any less likely to use money on productive assets (Haushofer and Shapiro, 2013).

It is also important to note that, while not necessarily the same as the main recipient, the sex of the household head does appear to have been associated with some impacts for a number of outcome areas, as discussed in more detail in section 12.2.2 for each outcome area. These findings need to be interpreted with caution, however, as female-headed households also tend to be single-parent households, which means that the impact of being a female-headed household also captures the vulnerability of being a single-parent household. So, while the gender of the main recipient and gender of household head are not necessarily synonymous, the latter body of evidence reminds us that cash transfers can result in quite different impacts, depending on the structure of the household.

Transfer levels

A larger body of evidence – a total of 15 studies – explored the differential impact of variations in transfer levels and shows a number of differences in impact due to differences in transfer size. The findings are briefly summarised below by outcome area.

- For indicators on **poverty**, four studies find that a larger transfer is associated with bigger impacts on overall household expenditure, food expenditure, and poverty reduction, with three of these being statistically significant (Davis et al., 2002; Handa et al., 2009; Haushofer and Shapiro, 2013).
- For indicators on **education**, there is mixed evidence from four studies. One of two studies on PROGRESA/Oportunidades finds higher transfer levels to be associated with improvements in cognitive and verbal tests (Manley et al., 2015); the second one is not statistically significant. For Cambodia's CESSP, the effect of higher transfer levels on attendance is not statistically significant (Filmer and Schady, 2011). Finally, a small but significant reduction on test scores is found for the unconditional arm of Malawi's ZCTP despite a positive impact on increasing enrolment (Baird et al., 2011).
- For indicators on **health and nutrition**, two studies found higher transfer levels associated with improvements in child height-for-age z-scores (HAZ), one of which was significant (Manley et al., 2015), while another found higher transfers associated with a very small but significant increase in the probability of attending health check-ups (for PROGRESA but not PROCAMPO recipients) (Davis et al., 2002). A fourth study found no impact of cumulatively higher transfers on dietary diversity in Kenya's HSNP (Merttens et al., 2013).
- For indicators on **savings, investment and production**, one study finds that savings and livestock holdings were substantially and significantly higher for those receiving a larger transfer in Kenya's Give Directly experiment (Haushofer and Shapiro, 2013).
- For indicators on **employment**, two studies test the effect of higher transfer levels on overall adult labour participation, three on the number of hours worked, and one on migration. Of those on labour participation, both find higher transfers associated with a reduction in overall labour participation; one of 10 percentage points among adults living with beneficiaries of South Africa's social pension (Bertrand et al., 2003) and the other (less than one percentage point) driven by women in Albania's Ndhima Ekonomike (Dabalen et al., 2008). Regarding hours worked, one study finds no significant effect of higher transfers in Indonesia's short-term UCT (Bazzi et al., 2012), while the other two find a reduction in hours worked, once again among adults living with pension recipients in South Africa's social pension and in Albania's Ndhima Ekonomike, from the same two studies above. The study on migration finds higher grants in Mexico's PROGRESA leading to small but significant increases in migration to the US (1–2 percentage points) and a reduction in domestic migration (less than one percentage point) (Angelucci, 2004).
- For indicators on **empowerment**, two studies considered transfer level, with both yielding some significant results. One found that, under certain circumstances, a larger transfer increased the likelihood of physical abuse in Mexico's Oportunidades (Angelucci, 2008). While in a sexual health incentive programme in Malawi, comparisons of impacts arising from larger or smaller incentives to practice safe sex (US$10 versus US$4) show that, among females, only the higher transfer led to a significant positive impact on practising safe sex (abstinence or use of a condom). However, interestingly, among men both transfer sizes led to a statistically significant reduction in practising safe sex of around nine percentage points (Kohler and Thornton, 2012).

The evidence above provides a number of interesting insights. First, for some indicators, higher transfer levels appear to have led to what would generally be considered more positive impacts (e.g. greater improvements in household and food expenditure, supporting savings and investment in productive assets, incentivising safe sex among females, and some weaker evidence of improvements in certain health and nutrition outcomes). For other indicators (particularly relating to education and employment) the evidence is more mixed. For education, this includes no evidence of higher transfer levels affecting attendance and unclear impacts on educational outcomes, potentially due in part to the relatively weaker role played by cash compared to other factors (e.g. supply and quality of schooling) for such indicators. For employment, although the evidence from two programmes points to higher transfers being associated with a reduction in labour participation and hours worked, these reductions should be understood in their proper context as being among family members taking care of elderly and child dependents, highlighting that higher transfer values can alleviate the *overall* work-burden of adult family members taking care of dependents.

Second, it is important to highlight one of the more unexpected impacts of higher transfers that was found for empowerment, which is the finding that higher transfer levels were, under certain circumstances, associated with increased likelihood of physical abuse (Angelucci, 2008). While this is not an argument against providing sufficiently sized transfers, it does remind us that the provision of cash transfers invariably interacts with and affects intra-household dynamics and power relations.

A final point worth highlighting when it comes to the role of transfer size is the potential presence of thresholds (where higher transfers may have a particularly strong effect on certain outcomes only after reaching a certain level) and non-linear impacts (where impacts do not change proportionately with an additional unit increase in transfer size). These issues can often be overlooked in standard impact evaluations. For example, in interpreting the lack of a statistically significant effect on attendance arising from higher transfers in Cambodia's CESSP (Filmer and Schady, 2011), it must be kept in mind that the transfers themselves were very small (with lower values being just 2% of median beneficiary income), such that even at higher levels, they may not have been able to significantly affect school-going behaviour. Similarly, the one study in which increased transfer size was not associated with any statistically significant increase in household expenditure was from a programme with an already substantial (one-off) transfer size (an average of US$382 per person) (Blattman et al., 2013). Given this, it is not surprising if, beyond a certain transfer size, the marginal impact on certain indicators (expenditure in this case) from an extra unit of transfer fails to have a significant effect (e.g. if people choose after a certain point to save or invest their additional money instead). The existence and form of such threshold effects and non-linear impacts are both areas ripe for further research in order to help inform the choice of optimal transfer sizes.

Transfer frequency, timing and predictability

The evidence base on transfer frequency and timing is not as extensive as for transfer size, with a total of three unique studies explicitly testing the role of these impacts across four of the six outcome areas (none for health and nutrition and empowerment). Just one study provides insights into transfer predictability, but as noted in Chapters 6 to 11, there was frequent mention in the studies reviewed of the important role played by predictable and reliable transfers (or lack thereof) in mediating ultimate outcomes. The key findings are summarised below.

- For indicators on **poverty**, one study found that a more frequent (monthly) transfer in a Kenyan cash transfer experiment was associated with a small but non-significant decrease in non-durable expenditure relative to those receiving a lump sum (Haushofer and Shapiro, 2013). A second study (which potentially also tells us about cumulative transfer receipt and predictability) found that those who had received the expected two transfers had significantly higher growth in total household expenditure per capita than those for whom the second transfer was delayed (Bazzi, 2012).
- For indicators on **education**, one study found that postponement of the bulk of the payment for a programme conditional on good attendance until just before re-enrolment did not affect attendance in Colombia's SCAE, though it did lead to a small but significant increase in enrolment rates (Barrera-Osorio et al., 2008). A second study, though not explicitly designed to test the impact of transfer timing on outcomes, also highlights the importance of transfer timing, with the late delivery of transfers in the school year in Burkina Faso's NCTPP being associated with none of the significant impacts (e.g. on attendance and enrolment) that were found a year later when they were delivered on time (Akresh et al., 2013).
- For indicators on **savings, investment and production**, one study from an experiment in Kenya finds that lump-sum recipients accumulated significantly more non-land assets and large livestock, while monthly recipients accumulated more small livestock and poultry (Haushofer and Shapiro, 2013).
- For indicators on **employment**, one study found that, whereas the delayed receipt of a transfer was associated with a decline of 2.3 working hours a week, those that received the total of two transfers on time did not see any statistically significant decline in hours worked per week (Bazzi et al., 2012). A potential explanation given by the authors is that, in anticipation of

receiving transfers, households may have 're-optimised their labour supply to a lower level' and that these decisions may have had persistent effects (e.g. if previously declined positions were already filled and it was difficult for households to increase their labour supply in response to the delayed receipt of the second quarterly transfer).

Even the limited overall evidence base above provides us with a number of examples showing how the timing and frequency of transfers can have an important bearing on outcomes and differing impacts on different outcome areas and specific indicators. For example, as discussed in the conceptual framework for this study, a frequent and predictable transfer could be expected to favour consumption smoothing and spending on smaller assets, while lump-sum payments may be associated with investment in bulkier assets. The available (albeit limited) evidence on this from the *Give Directly* cash transfer experiment in Kenya would seem to support this hypothesis (Haushofer and Shapiro, 2013).

The evidence on education also reminds us that, as school fees are typically due at specific times of the year, tailoring their timing so that households have sufficient funds available at the right time to pay the fees may help to maximise the impact a cash transfer has on educational outcomes. The same logic is likely to apply to agricultural seasons when cash is required at similar points each year in order to acquire inputs. Further evidence on tailoring the timing of transfers around such points would be very welcome.

While little evidence was found explicitly testing the effect of transfer predictability, some authors of studies reviewed earlier in this report suggested that delays in payments disrupted and undermined potential impacts across the outcome areas analysed (e.g. Bazzi, 2013; Handa et al., 2014; Pellerano et al., 2014; AIR, 2014), though more rigorous research in this area is clearly needed. Some evidence from this review has also highlighted unintended consequences that may arise from unpredictable transfers. For example, drawing on complementary qualitative evidence, Merttens et al. (2015) hypothesise that the 'lumpy' nature of the transfers in Uganda's SAGE programme (due to the first few transfers being delayed and paid as a lump sum) may have explained the significant increases in livestock ownership. Although not a reason for delaying transfers on purpose (especially where their function is to help smooth income) this raises interesting insights as to the potential role of lump-sum payments and further research in this area would clearly be useful.

Duration of exposure

As highlighted in the conceptual framework in Chapter 2, the duration of exposure to a transfer may be critical in determining the extent to which certain programme outcomes are achieved. For example, if transfers are suspended or terminated within a short timeframe, this could undermine the potential intended impact of transfers, and even potentially lead to reversals across outcome areas. This programme design feature was the one with the highest number of studies – 24 in total – of all features covered in this review. This is partly explained by the fact that we included studies that presented findings at different follow-up periods in addition to those that explicitly tested the difference between the different exposure periods. Key findings are summarised below.

- For indicators on **poverty**, nine studies review differential effects of longer exposure to transfers, with statistically significant evidence for seven studies, showing that, on the whole, longer exposure to a programme is associated with higher expenditure and food expenditure levels, though the differences between periods of increasing duration are not always significant.
- For indicators on **education**, eight studies look at the role of increasing treatment period, with overall little evidence of increased attendance due to higher exposure, but one study showing that longer exposure leads to more years of education (Villa, 2014). Among the studies looking at impacts of longer exposure on language or maths test scores or cognitive development, longer exposure does not lead to statistically significant effects, except where this is combined with household eligibility for higher transfers (i.e. higher cumulative transfers).
- For indicators on **health and nutrition**, seven studies investigated differential duration of receipt of transfers (including higher cumulative transfers) on child anthropometric measures and health care use. Of the five looking at child anthropometrics, two did not find significant

effects for longer participation (Esteva, 2012; Manley et al., 2015), while two studies on Mexico's PROGRESA/Oportunidades found that higher *cumulative* transfers (from greater duration and transfer size combined) resulted in improvements in HAZ scores, compared to those receiving lower cumulative transfers (Fernald et al., 2008; Fernald et al., 2009). The fifth study, looking at Ecuador's BDH, identified significant detrimental impacts on child growth indicators among households ceasing to benefit after seven years, compared to those that continued to receive transfers (Buser et al., 2014). Finally, both studies looking at health care use found larger effects on clinic attendance in Peru and Mexico, for children and adults respectively, arising from a longer spell as a transfer recipient household (Behrman and Parker, 2013; Perova and Vakis, 2012).

- For indicators on **savings, investment and production**, two studies find limited differences in ownership of animals or productive assets over time, except for an extremely small but significant increase in productive loans associated with longer exposure to Mexico's Oportunidades (Gertler et al., 2012).
- For indicators on **employment**, four studies focus on **adult labour**, with one not statistically significant, two find increasing exposure linked to greater likelihood or intensity of work among women (Behrman and Parker, 2013; Buser et al., 2014) and one finds a larger reduction in adult labour intensity over time (but only among those who had only received one of the two transfers they were due, see discussion above) (Bazzi et al., 2012). Six studies focus on **child labour**, with mixed results. Three studies by the same author on PROGRESA/Oportunidades find that longer exposure led to significant reductions in the likelihood of working among boys and a marginal increase in migration of adolescent boys some five years later (Behrman et al., 2009; Behrman et al., 2011; Behrman et al., 2012), while Perova and Vakis (2012) conversely find that benefitting for longer in Peru's Juntos was associated with a higher likelihood of working. Maluccio (2005) also found a small increase in the probability of girls from RPS areas in Nicaragua working two years after the programme started, compared to finding no significant effect in the first year.
- For indicators on **empowerment**, three studies were extracted, two of which find significant results. These two indicate that prolonged exposure lowered the likelihood of marriage and pregnancy and increased the likelihood of contraceptive use (Perova and Vakis, 2012; Baird et al., 2011).

Overall, the evidence points to a number of potential improvements in outcomes arising from increased duration of exposure to cash transfers, including some improvements in health behaviours and child growth outcomes, higher expenditure and food expenditure, lower likelihood of early marriage, pregnancy and greater contraceptive use. For child growth, it was higher *cumulative* transfers in particular that were important, with the evidence showing that, rather than duration alone, it was the combination of receiving higher transfers over a longer period of time that made the most significant difference.

Results are more mixed in relation to adult labour supply and child labour. For example, with longer exposure leading to increases in female labour participation and intensity in some cases, and either no effects or larger reductions over time in other cases. Understanding these varied impacts requires a detailed look at the specific programmes and contexts in which they were implemented. In the case of Peru's Juntos, for example, where there appeared to be increasing child labour with increased programme exposure, the authors note that explaining such effects would require further research and investigation (Perova and Vakis, 2012).

The lack of evidence that longer exposure leads to higher school attendance is perhaps not surprising if attendance is already at high levels due to short-term exposure to a cash transfer, though the finding of longer exposure leading to more years of education in Colombia's Familias en Acción is an important finding indicating long-term human capital benefits to receiving cash transfers for longer (Villa, 2014).

The evidence above also provides some support for the notion that households which stop receiving transfers can experience serious difficulties (e.g. highly detrimental effects on child growth, as documented in Buser et al. (2014)), even after having received the transfer for a number

of years previously. Taken together with what was just mentioned about the importance of higher cumulative transfers for child growth, this finding should urge great caution among policy-makers when designing 'graduation' systems from cash transfers, to ensure that those who are exited are truly ready to do so and will not return to a position of vulnerability.

While choosing the specific length of eligibility for a cash transfer, as well as any criteria for 'graduation', will clearly depend upon the objectives of a given programme and budget considerations, the evidence above suggests that ensuring recipients benefit for a sufficient period is likely to have critical implications for a number of outcome areas. One area in particular which would benefit from further research, especially for programmes that aim to facilitate 'productive inclusion' of beneficiaries or to increase resilience, is the role of duration in supporting longer-term productive asset accumulation.

12.5.3 Conditionality

As discussed in the conceptual framework in Chapter 2, cash transfers may include a conditionality component which can vary depending on the precise behavioural requirements, monitoring arrangements, response to non-compliance and enforcement in practice. 11 studies across four of the six outcome areas (excluding poverty and savings, investment and production) provide insights into how conditionality influenced the indicators being reviewed. Among these studies, five explicitly compared CCTs and UCTs experimentally across education, health and nutrition, and empowerment (Akresh et al., 2012; Akresh et al., 2013; Baird et al., 2011; Baird et al., 2012; Benhassine et al., 2013). The others tested variations of conditionalities within a given programme in different ways. The headline findings from the outcome chapters are summarised below.

- For indicators on **education**, three studies explicitly tested the difference between CCTs and UCTs on attendance and other indicators, including school drop-out, test scores and cognitive ability. Overall, they show that while CCTs tend to yield slightly better outcomes compared to UCTs, the differences are not always significant and 'labelling' cash transfers by strongly encouraging school enrolment (rather than monitoring and enforcing conditions) did, in the one study where it was tested, lead to slightly better outcomes on participation and maths scores (Benhassine et al., 2013). A fourth study did not directly compare CCTs and UCTs, but instead tested different variations of a CCT, including a basic CCT treatment based on school attendance and a 'tertiary treatment' where some of the transfers were conditional on students' graduation and tertiary enrolment rather than attendance (Barrera-Osorio et al., 2008). The results show that the type of incentive mattered. Specifically, providing incentives around graduation rather than just attendance increased attendance by five percentage points, whereas, in the same locality, the basic CCT did not significantly increase attendance.[150]
- For indicators on **health and nutrition**, three studies show that making transfer receipt conditional on health visits led to higher numbers of health visits compared to when transfers were not conditional (Attanasio et al., 2015; Akresh et al., 2012; Benedetti and Ibarrarán, 2015). It is not clear from the studies whether this is due to the messaging or monitoring of attending health services, or enforcement of conditions.
- For indicators on **employment**, three studies on **child labour** indicate the importance of either the presence or *perception* of conditionalities relating to school enrolment or attendance, in terms of reducing the likelihood or intensity of child labour. Consistent with findings from an earlier study on the same programme for educational outcomes, one shows that where part of the transfer is conditional upon students graduating and enrolling in tertiary education, it has stronger effects on reducing child labour participation and intensity compared to transfers simply conditional on attendance (Barrera-Osorio et al., 2011). A second shows that the mere perception of transfers being conditional on school enrolment (even when they were not) has a significant impact in reducing the probability of children working full time and the number of hours worked compared to when beneficiaries perceive that there are no conditions (Schady and Araujo, 2006). The third study tests the effect of conditionality more loosely, exploiting

150 It should be noted that attendance is tested for slightly different age groups in the Suba locality, depending on the treatment, with the basic CCT measuring effects on those in grades 6-8 and the graduation CCT measuring effects for those in grades 9–11.

the fact that school enrolment conditions in Honduras's Bono 10,000 only applied to one child aged 6–18 per household, and finds that only in the households with just one school-age child was there any significant effect on child labour participation (a reduction), indicating a potential role played by the conditions (Benedetti and Ibarrarán, 2015). Meanwhile, the one study to investigate the effect of conditionalities on **adult labour** found some limited evidence (in just one of the two years observed) of a very small magnitude that households with a higher proportion of their grant being conditional in PROGRESA exhibited lower US migration (Angelucci, 2004).

- For indicators on **empowerment**, evidence was extracted from two studies (both for the Malawian ZCTP), but significant results were only found in one (Baird et al., 2011). In that study, an unexpected result was that the UCT group was overall less likely to be married at follow-up compared to the control group, whereas no such effect was observed in the CCT group that received transfers conditional upon school enrolment and attendance (the difference between the two groups was significant). In addition, the UCT had a stronger impact in terms of preventing pregnancies among older teenagers compared to the CCT; whereas girls over 15 in the CCT group were around 10 percentage points more likely to have ever been pregnant than younger CCT group girls, there was no increase in pregnancies among those receiving the UCT. In the other study, however, neither the UCT nor the CCT arm had any significant effect on whether girls receiving the transfers were ever married (Baird et al., 2012).
- For indicators on **poverty** and **savings, investment and production**, no studies were extracted on the role of conditionality. However, several studies did discuss the strong role played by the messaging associated with the transfer ('implicit' conditionality) with regard to productive impacts. For example, in several cases, messaging that encouraged child-related expenses was seen to reduce productive impacts (see Chapter 9).

Overall, the evidence retrieved leads to three main conclusions. First, making transfers conditional on certain behaviours or actions can affect the outcomes relating to the conditions on which the transfers are conditioned and may have larger effects than unconditional transfers, although this is not always the case. The size of effects and difference between conditional and unconditional transfers vary and are not always large or significant. Of the eight studies comparing a CCT to a UCT, six find (somewhat) larger impacts for education and health and nutrition outcomes for CCTs and/or significant impacts where they are not significant for UCTs (four of these differences are statistically significant).

For example, among the studies on education, Akresh et al. (2013) found that transfers conditional on enrolment led to a significant increase in attendance of 13 percentage points compared to a non-significant increase of seven percentage points for those receiving the UCT, while Baird et al. (2011) found CCTs conditional on enrolment and attendance led to a significant eight percentage point increase compared to a non-significant increase of six percentage points for UCTs. However, the difference between CCTs and UCTs on attendance in the study by Baird et al. (2011) was not always significant, nor was there a significant difference between them in terms of cognitive ability or maths scores. Among the specific studies reporting on health care use, the effects appear to be larger for CCTs than UCTs. For example, Attanasio et al. (2015) estimate that preventative health visits for children were 50% lower among beneficiaries of Familias en Acción excluded from a conditionality requirement. Similarly, Akresh et al. (2012) find that transfers conditional on quarterly child growth monitoring in the NCTPP experiment in Burkina Faso led to a 49%increase in the number of routine preventative visits over the previous year compared to a control group, while those receiving unconditional transfers did not see any significant change.

A second broad conclusion is that, while it was not always possible to disentangle which aspect of conditions was driving the results in some studies, there is evidence that perceptions of conditions (Schady and Araujo, 2006) and the messaging associated with transfers, for instance encouraging certain behaviours and service use (Benhassine et al., 2013), can influence cash transfer outcomes. This is consistent with findings from other studies in the review under savings, investment and production, which suggest that the messaging provided around the use of transfers can have important implications for how cash is used. For example, Pellerano et al. (2014) stress that the lack of impacts on savings and productive outcomes for Lesotho's CGP was

due to the strong messaging that the money was supposed to be used for children's education. The above raises questions over the extent to which it is necessary to include a sanctionary element to conditionality non-compliance and to strictly enforce such conditions, potentially associated with high administrative and social costs. It also suggests that improving certain outcomes may primarily require greater and improved information and service provision.

Third, the imposition of conditions can also lead to unanticipated effects. One example from Malawi's ZCTP is that while CCTs resulted in a greater increase in girls' school attendance than for those receiving UCTs, those that received the UCTs had a lower probability of becoming pregnant and were less likely to marry later (Baird et al., 2011).

These findings broadly support a number of existing reviews discussed in Chapter 3 which, on the one hand suggest that conditional transfers tend to be associated with larger effects in some areas, specifically education and health (Baird et al., 2013; Saavedra and Garcia, 2012; Fiszbein and Schady, 2009), and on the other find that conditions do not always have significant impacts and may even have negative effects (e.g. on child growth, when conditions were attached to work or savings) (Manley et al., 2012).

In sum, while there may be a role for including an element of conditionality in certain contexts, it is increasingly apparent that encouraging beneficiaries of cash transfers to take certain actions, which may involve considerably lower financial and other costs than strict monitoring and enforcement of sanctionary conditions, can contribute to progress towards intended outcomes. Given that this review found 11 relevant studies, further research on the role of CCTs more generally, and specifically into the role of messaging and communications strategies and the regulation of response to non-compliance, on influencing outcomes and their related cost-effectiveness would be helpful.

12.5.4 Targeting

Only one of the studies reviewed – the midline evaluation of Uganda's SAGE programme by Merttens et al. (2015) – was found to provide insights into the differential impacts of different targeting mechanisms. While several studies included in the review analyse programmes testing different targeting approaches (for example HSNP in Kenya), differential analysis is only used to establish targeting effectiveness rather than how these approaches affect programme impacts. For Uganda's SAGE, one treatment arm – the Senior Citizen Grant (SCG) – used age to determine eligibility, targeting those aged 60 or 65 and above, depending on the region. Another treatment arm – the Vulnerable Family Support Grant (VFSG) – targeted on the basis of a composite index based on demographic indicators of vulnerability. The study finds:

- For indicators on **poverty**, a significant increase in monthly food expenditure was found for the VFSG (8,500 Ugandan shillings), while the impact for the SCG (1,500 shillings) was not significant. The authors explain the lack of significance on food expenditure for the age-targeted households with the hypothesis that this transfer is seen as a personal transfer by recipients, and as such is spent on personal items (e.g. clothing). For total household expenditure, a significant increase for both groups is found, while effects on poverty measures are all non-significant.
- For indicators on **education**, the main finding is that of a small reduction (three percentage points) in the proportion of school-age children attending formal education among those targeted on the basis of the vulnerability index, which is driven by a greater increase in the proportion of girls attending school within the control group. However, no significant changes were estimated among households targeted on the basis of old age and the differences between the two targeted groups are not explained.
- For indicators on **savings, investment and production**, across the range of indicators reviewed, with exception for those on borrowing, impacts are consistently higher and more frequently highly significant for households receiving the VFSG than the SCG.
- For indicators on **employment**, impacts on the proportion of adults engaged in productive activities, casual labour and the average number of hours spent working were not significant

for either group. However, the impact on the mean number of months spent working in the past year was a significant increase of around half a month, but only for those targeted using a vulnerability index. The differences between groups are not explained.

- For indicators on **empowerment**, no statistically significant impact of programme participation is found in either of the two treatment groups (SCG and VFSG). There are, however, visible, though untested, differences in the impacts: for the SCG (age-targeted) group, impacts are larger and generally positive, while those for the VFSG grant are negative, though minimal (though, as stated, neither impact is statistically significant).

Given that the evidence extracted only focuses on one study, which itself does not provide a statistical test of the differences in impact across targeting mechanisms, the review cannot draw any strong conclusions. However, the evidence retrieved on indicators across poverty, education, employment and savings, investment and production is at least consistent with evidence elsewhere in the review showing that the demographic make-up of beneficiary households can lead to significant variation in effects. Examples include the findings above under core design features around variation in impacts on clinic use in Mexico's Oportunidades when transfers were given to elderly households (Behrman et al., 2013) and variations in impacts among female-headed households (see section 12.2.2)

Given the dearth of firm evidence on the role of different targeting approaches, it is not appropriate to draw any firm policy implications. However, the state of the evidence base here does show that further research into how different targeting approaches influence outcomes would make an important contribution to our understanding of the operation of cash transfers and could help in the design of future targeting approaches. Importantly, there is potentially quite a lot of analysis of the differential impact of targeting that could be done using data from existing research.[151] This analysis could complement the extensive research on the targeting performance of alternative mechanisms which was not part of this review.[152]

12.5.5 Payment modality

Two studies, both by the same authors (Aker et al., 2011; 2014) on the Zap Mobile Cash Transfer Programme in Niger, explicitly test the effect of transferring money using mobile phones versus manual cash payments. They find:

- For indicators on **health**, a significant improvement in dietary diversity (an extra half of a food group on average, representing a 16% increase) arising from the electronic payment, though no significant effect on child wasting is found.
- For indicators on **savings, production and investment**, compared to manual cash payments, mobile money transfers affected crop choices (increasing the range of crops grown compared to the group receiving transfers manually, particularly marginal cash crops), but they did not affect overall production or savings (98% of households withdrew the full amount all at once).
- For indicators on **empowerment**, there were no significant results on decision-making within the household.

Given the very limited evidence base, it is again difficult to draw any overall conclusions on the differential impacts of different payment modalities, though a few points are worth noting.

Interestingly, the two studies reviewed showed that the way transfers were made did not affect selected indicators for savings, which is where the conceptual framework most notably predicts a shift in behaviour to take place. To shed some light on this, it is useful to highlight some further evidence that emerged within the studies for this review. For example, one study that made it

151 Quite a few programme evaluations collect data on different targeting approaches used in pilots, but these are used mostly to look at targeting effectiveness, while impacts are not disaggregated by targeting mechanism – e.g. HSNP in Kenya and the Child Grant in Zambia.

152 The review's focus on impacts on outcomes means that targeting performance as a measure of whether and how well a transfer reaches its intended target population or any considerations of the political dimensions around targeting were not considered.

to the final list and annotated bibliography, but did not report on the specific indicators being considered, found that the move towards electronic payments in Mexico's Oportunidades resulted in a number of changes in terms of informal savings arrangements (which were reduced), the frequency of receiving remittances (which increased) and the use of savings rather than loans or reducing consumption when coping with idiosyncratic shocks (Masino and Niño-Zarazúa, 2014). Once again stressing the role of implementation and messaging, the study of Kazakhstan's BOTA (which was paid through bank accounts) explained the lack of significant impacts on saving and borrowing as being the result of programme officers advising recipients that they should pick up all their money at one go (O'Brien et al., 2013).

It would be useful if further research on payment mechanisms therefore focused on a broad range of intended and unintended outcome areas. For example, it would be helpful to explore differences in terms of the 'social' effects that different payment mechanisms lead to, or the scope for information dissemination through different payment mechanisms.

12.5.6 Grievance mechanisms and programme governance

None of the studies reviewed analysed the differential impacts of having a functioning grievance mechanism for cash transfer programmes or policies, such as a grievance mechanism or system for social auditing. While this is perhaps understandable given the large number of other arguably more prominent design or implementation features, it does represent an important gap in our knowledge, given what the conceptual framework suggests about how such systems may influence outcomes.

12.5.7 Complementary interventions and supply-side services

Finally, as noted in Chapter 2, complementing basic transfers with additional activities, such as training, lump-sum grants, supply-side investments or links to other programmes and social services, could be expected to enhance the effectiveness of cash transfers. Eight studies provided insights into the role of complementary interventions and supply-side services.

- For indicators on **poverty**, evidence from five studies was extracted, showing little evidence of differential increases in expenditure arising from additional business training (Blattman et al., 2015), agricultural insurance (Karlan et al., 2014) or scholarships for vocational training or a lump-sum grant (Macours et al., 2012a; 2012b). Women who were randomly selected to participate with their husbands (or a relative in control of household finances) in Uganda's WINGS and received some training in communication between couples and problem solving did, however, see an unexpected significant decline in individual non-durable expenditure compared to women who participated alone (Green et al., 2015).
- For indicators on **education**, two studies, both referring to Nicaragua's Atención a Crisis programme, found little difference in child development outcomes (including cognitive development) and school attendance resulting from receiving both the basic transfer and either a scholarship for vocational training or additional lump-sum payment (Macours et al., 2009; Macours et al., 2012).
- For indicators on **health and nutrition**, one study found a significant and substantial impact in the halving of moderate acute malnutrition when combining cash transfers with nutritional supplements in Niger (compared to those that received a cash only equivalent transfer) (Langendorf et al., 2014).
- For indicators on **savings, investment and production**, the four studies from which evidence was extracted all report significant effects resulting from combining cash transfers with complementary interventions. These include additional supervision and training in Uganda's WINGS leading to higher savings, business start-up and survival (Blattman et al., 2015), as well as joint participation and training in communication between couples and problem solving. These, in turn, led to reductions in the proportion of women engaged in business, but an increase in the proportion who belonged to a savings group (Green et al., 2015). Combining conditional transfers in Nicaragua's Atención a Crisis with vocational training or a productive

investment grant was also found to lead to a shift in income portfolios (Macours and Vakis, 2009). The combination of a cash grant with rainfall insurance in an experiment in Ghana also revealed a higher cumulative effect when both are provided together, compared to receiving the cash grant alone, particularly measuring the value of harvest (Karlan et al., 2014).

- For indicators on **employment**, no significant impact is found for a range of labour participation and intensity measures in Uganda's WINGS programme due to receiving additional group training or supervisory visits, compared to those that received the basic transfer, nor is there a significant effect on non-agricultural employment hours as a result of including another household member as a beneficiary and providing training in couples' communication and problem solving (Blattman et al., 2015; Green et al., 2015). By contrast, in Nicaragua's Atención a Crisis, those receiving a productive business grant in addition to a CCT saw a considerably higher significant effect on non-agricultural self-employment (Macours et al., 2012). A further study on the same programme finds variations in a number of child labour measures between the different groups, key among them being that children aged 8–15 from households that received the complementary business grant saw a significant increase in their weekly work hours in non-agricultural labour, while those from the basic cash transfer group and group receiving complementary vocational training saw no significant increase (Del Carpio, 2008).
- For indicators on **empowerment**, evidence from two studies was extracted (both for the WINGS programme in Uganda). In terms of business training, although it was associated with declines in physical and emotional abuse, this was not significant, though receipt of training was associated with a significant *increase* in controlling behaviour (Blattman et al., 2015). In terms of including women's husbands (or other household members in control of spending), no significant effect on physical or emotional abuse or women's decision-making power was found (Green et al., 2015).

Two broad conclusions may be draw from the evidence analysed. Firstly, supplementing cash transfers with appropriate training, grants or products can play a key role in strengthening intended impacts of a cash transfer programme. This is seen most clearly from the evidence on savings, investment and production, where, for example, combining transfers with agricultural insurance in Ghana led to a higher cumulative effect on the value of harvest obtained (Karlan et al., 2014), additional supervision and training in Uganda's WINGS led to higher savings, business start-up and survival (Blattman et al., 2015) and those receiving a productive business grant in addition to a CCT in Nicaragua saw a considerably higher significant effect on non-agricultural self-employment (Macours et al., 2012). It is also evident from the study included under health and nutrition, where supplementing cash with nutritional supplements led to a halving of moderate acute malnutrition (compared to receiving cash alone), notably because this intervention targeted households in a context where there were many constraints to achieving dietary diversity (Langendorf et al., 2014).

The second main finding is that it is important to be aware of potential unintended impacts arising from different complementary interventions. For example, from the evidence on empowerment it was found that receipt of training was associated with a significant *increase* in controlling behaviour (Blattman et al., 2015). Also in Nicaragua's Atención a Crisis, children aged 8–15 from households that received the complementary business grant saw a significant increase in their weekly work hours in non-agricultural labour, while those from the basic cash transfer group and group receiving complementary vocational training saw no significant increase (Del Carpio, 2008).

Overall then, some key questions facing policy-makers are whether the interventions achieve their intended outcomes and whether there will be any negative unintended impacts. A third important question, which is outside the scope of this review, is whether overall the complementary interventions were cost-effective in terms of the marginal added value that they helped to achieve.

As for areas for further research, it could be useful to explore the short and longer-term effects of different combinations of interventions alongside regular cash transfers, including testing different variations (e.g. more or less supervision, providing complementary services through the cash transfer programme or better coordination with existing interventions, etc.).

12.6 Conclusion

12.6.1 Cash transfers can have wide-reaching impacts

One of the clearest results to emerge from this review is just how powerful a policy instrument cash transfers can be. Considering the impacts of cash transfers on individuals and households, the evidence highlights how extensive their benefits for beneficiaries can be, often reaching well beyond a programme's core objectives. For studies reporting statistically significant results, the vast majority are in the direction policy-makers intended to achieve (see section 12.2.1). This finding is particularly impressive given its consistency across the critical outcome areas – monetary poverty; education; health and nutrition; savings, investment and production; employment and empowerment – and the high number of indicators covered by this review.

Clear and significant impacts are especially well documented for intended first- and second-order outcomes, such as expenditure on food and other household items, access to schooling or use of health services. Interestingly, cash transfers are shown to have impacts on a number of first- and second-order outcomes *simultaneously*, for instance greater school attendance is consistently accompanied by a reduction in child labour. There is also robust evidence that cash transfers can affect first- and second-order outcomes that are generally not the immediate focus of many programmes, such as savings, productive investments and diversification of livelihood strategies. Positive impacts on investment in livestock and agricultural inputs are consistently found across CCTs in Latin America and UCTs in sub-Saharan Africa, suggesting that not only can cash transfers play a role in reducing poverty by redistributing resources to the poor, they can also foster their economic autonomy and self-sufficiency.

The review has highlighted how the evidence is less strong for changes in third-order outcomes – that is, medium- to long-term effects – linked to cash transfers. This holds particularly for human development outcomes, i.e. health and nutrition and education. For instance, while there is a strong evidence base linking cash transfer receipt to increases in school attendance (second-order outcome), there is less evidence showing that cash transfers are associated with an increase in test scores (third-order outcome). This may be partly due to the nature of such indicators, which may require longer time periods for impacts to become manifest, meaning the timing of some evaluations may simply not have captured such effects. Crucially, however, as pointed out by the conceptual framework, these particular outcomes are additionally dependent on a number of mediating factors, critically the quality of services.

The review also investigates the potential unintended effects of cash transfers. As outlined in the conceptual framework in Chapter 2, these can work against programme objectives and offset progress against indicators such as poverty reduction. In particular, the available evidence on two sets of effects related to first-order outcomes is worth highlighting here: (1) the potential for cash transfers to generate work disincentive effects, to be associated with a reduction in labour supply and work effort, and (2) the potential for cash transfers, especially those targeted at households with children, to be associated with an increase in fertility.

Interestingly, the evidence reviewed here does not support these concerns. With regard to work, on average, just under half of the studies looking at adult labour outcomes found a statistically significant effect, indicating that more than 50% of studies find that employment outcomes were unaffected by the transfer. Among those studies reporting a significant effect among adult workers, the majority find an *increase* in work participation. Where a reduction in work participation or work intensity is reported, this reflects a reduction in participation among the elderly or a reduction in casual work. With regard to fertility, the review finds that for five out of seven studies (with the exception of two studies on PRAF in Honduras, Stecklov et al., 2007) the cash transfer led to a statistically significant *decrease* in the number of pregnancies among beneficiaries, compared to those who did not receive the transfer.

12.6.2 Understanding what drives impact: the role of design and implementation features

The evidence consolidated by the review shows that variations in design and implementation features influence programme impact, highlighting the available cash transfer design options and related trade-offs faced by policy-makers.

Among the cash transfer design and implementation features considered, those for which there is a comparatively strong evidence base include core design features, particularly transfer level and transfer frequency, timing and predictability. For some indicators, higher transfer levels appear to have led to what would generally be considered more positive impacts (see section 12.2.3), however for some outcome areas (notably empowerment), higher transfer levels led to unintended impact. The evidence also points to a number of potential improvements in outcomes arising from increased duration of exposure to cash transfers, including, for example, some improvements in health behaviours and child growth outcomes, but for other outcome areas the evidence is more mixed (e.g. employment).

The review also found that making transfers conditional on certain behaviours or actions can affect the outcomes relating to the conditions on which the transfers are conditioned and, in some cases, have larger effects than unconditional transfers. While it was not always possible to disentangle which aspect of conditions was driving results on the role of conditionality, there is evidence that perceptions of conditions and messaging of prescribed behaviours associated with transfer receipt can influence programme outcomes, contributing to progress in achieving intended outcomes.

Finally, the review found that supplementing cash transfers with appropriate training opportunities or other services can play a key role in strengthening intended impacts of a cash transfer programme. At the same time, as with other design features, it is advisable to take potential unintended effects into account. An example is provided by the increase in controlling behaviour associated with receipt of training (see section 12.3).

Other factors, including household characteristics and starting endowments also mediate programme impact and could also be carefully considered by policy-makers when debating programme objectives and design options. For some indicators, evidence suggests that the marginal impacts of cash transfers are generally higher for households and individuals that demonstrated the lowest levels of those indicators prior to receiving the intervention, as there is more space for improvement. For example, for education and productive asset accumulation, marginal effects are often highest where overall rates at baseline were lowest. This has implications for targeting design, whereby a programme aiming to have a strong impact may choose to target specific geographic areas or population categories based on these considerations (i.e. those with a low initial asset-base or areas where poverty rates are particularly high). In the case of education, for example, a programme may choose to target those who are least likely to attend school or those more likely to drop out. This generally includes children transitioning to secondary or tertiary schooling and children with disabilities.

On the other hand, some of the evidence highlighted in Chapter 9 suggests that relatively richer households with access to land and other assets, who also have higher levels of social and human capital and are not labour constrained, are better able to diversify their livelihoods, invest in further assets, and send their children to secondary school. Therefore, cash transfer programmes pursuing such objectives may choose to explicitly target 'less poor' households with the aim of achieving stronger effects on the outcomes of interest.

12.6.3 Impact trajectories can differ for women and girls

One of the key policy questions relating to cash transfers is whether they can play a role in addressing gender-based inequalities. This review considers two aspects of this question: (1) whether impacts differ for women and girls, compared to men and boys, and (2) whether impacts differ across households by sex of the household head or main beneficiary/recipient.

In particular, compared with other outcomes examined in the review, there is a strong evidence base on the implications of cash transfers for women and girls in education, employment and empowerment. The studies reviewed show a clear improvement in education indicators for girls and women associated with cash transfers. On the whole, they highlight an increase in school attendance, with weaker but still positive effects for girls in cognitive development and test scores associated with cash transfer receipt.

With respect to the work indicators, the studies mostly report on a reduction in labour force participation and work intensity for girls. We find some differential effects for men and women for labour force participation and work intensity and one of the main emerging themes around gendered effects concerns changes in time allocation to different activities, with a number of studies finding an increase in time spent on domestic work by women linked to cash transfers. This is one example of the type of unintended effects of cash transfers uncovered by the review. A number of studies suggest that mothers may be substituting for their daughter's reduced work efforts when the latter start attending school more regularly. Such impacts can affect women's capacity to meet their multiple time-demands, especially when there are additional programme-imposed requirements (e.g. attending meetings or participating in complementary interventions and supply-side services). These trade-offs could be carefully assessed by policy-makers, especially in light of women's existing time-burdens, for instance in terms of unpaid care work.

In the outcome area of empowerment, the review found that while transfers tend to increase women's decision-making power and reduce physical abuse, in some cases these impacts were accompanied by increased non-physical abuse, such as emotional abuse or controlling behaviour. This suggests that when a transfer is specifically targeted at women, the design, implementation and M&E stages should include considerations of context-specific gender relations and the underlying drivers of gender-based inequalities. A transfer should be delivered in such a way that at worst it does not aggravate intra-household tensions and at best helps to tackle gender-specific barriers.

Theory suggests there are several reasons why variations in the impact of cash transfers by sex of the household head and sex of the main beneficiary/recipient might be expected. For example, women may have different spending preferences and priorities; higher constraints on their time, mobility and market participation; differing cultural roles and aptitudes; differing risk attitudes. They may also face a very different set of initial endowments compared to their male peers, for example in terms of human and social capital or entitlement to and ownership of assets (Quisumbing and Maluccio, 2000; Holmes and Jones, 2010).

Studies on the effects of cash transfers on food expenditure find that these do not differ for female-headed households or female recipients compared with their male couterparts. In terms of investment, a number of studies found greater impacts for female-headed households compared with male-headed households. This challenges the notion of female recipients focusing their transfers on their children, as earlier reviews suggest (e.g. Yoong et al., 2012). This finding may partly be explained by the fact that female-headed households often have lower initial levels of productive assets than those headed by men. This means that programme implementers could potentially expect to see greater proportionate improvements in productive investments when targeting female-headed households.

12.6.4 Gaps in the evidence base

Finally, having reviewed such a wide breadth of literature, the review permits the identification of a number of areas where the evidence is comparatively weak and/or in need of further research.

First, in terms of geographic coverage, it was demonstrated in Chapter 5 and again in section 12.1 that the evidence base of high quality studies in English is currently dominated by studies of programmes and policies in Latin America. As shown in Figure 5.4, except for studies focusing on the outcome area savings, investment and production, for all other outcome areas (and

especially employment) the majority of studies were of cash transfers in Latin America.[153] While there were a good number of studies covering interventions in sub-Saharan Africa, the second most represented region after Latin America for all outcome areas, other regions are particularly underrepresented. Studies of cash transfers in South Asia, the Middle East and North Africa, East Asia and the Pacific, and Europe and Central Asia accounted for just 8% of the studies from which evidence was extracted in this review. Given that cash transfers are being implemented in these regions, some with high population coverage, the lower number of methodologically rigorous evaluations of cash transfers in these regions accessible to an English-reading audience represents a gap in the evidence base. Addressing it could open up additional information on a number of the knowledge gaps discussed below.

Second, in terms of interventions, it was shown earlier how the lion's share (55%) of programmes reviewed were CCTs, while 25% were UCTs, 9% a combination of both, 4% enterprise grants and the remaining 7% social pensions. While a sizeable body of evidence is therefore available on UCTs, given the dominance of CCT evaluations and the rapid growth of UCTs in recent years, it would be advisable, moving forward, to continue to build the evidence base on UCTs, especially for those outcome areas that continue to rely on evidence from CCTs to a large extent, e.g. health and nutrition.[154] Another example of a finding worthy of further exploration and explanation concerns the lack of evidence of a link between cash transfers and child labour in sub-Saharan Africa relative to studies from Latin America (see Chapter 10). A key question is to what extent this result reflects variations in policy design features and, specifically, the role of conditionality given the predominance of evidence based on CCTs for Latin America whereas the majority of programmes studied for sub-Saharan African countries are unconditional.

Also, given the growing interest in the use of enterprise grants for supporting productive inclusion, and the large number of social pensions that exist (e.g. HelpAge, 2016), there is scope for a greater focus on evaluations of these types of cash transfer interventions in order to better understand their effects on different types of beneficiary, and the role of programme design features.

Third, looking across the different outcome indicators, the review has revealed a number of areas and indicators for which there is now a comparatively strong evidence base and others for which the evidence remains relatively weak – these are identified by outcome area in the summary of the evidence in section 12.2.2. In particular, future evaluations could address the evidence gaps on higher order outcomes of ultimate policy interest, such as child growth measures and health status and educational performance, providing new and additional evidence on the longer-term impacts of cash transfers. Given what this review has shown about the role of programme design feaures and about the reasons why cash transfers alone may not translate into improvements in certain higher order outcomes, rigorous mixed-methods approaches, based on strong conceptual underpinnings, could help to ensure that special attention is paid to such factors.

Fourth, there is a need for more dissaggregated analysis by key dimensions of interest, particularly by individual or household characteristics for which high levels of inequality in the underlying indicators are observed. Greater emphasis could be given to providing sex-disaggregated results, particularly in some outcome areas. For example, just six of the 44 studies on monetary poverty provided any gendered analysis for the indicators covered. Furthermore, additional analysis on intra-household/individual effects of cash transfers, for example in terms of child nutritional outcomes, could help shed light on the extent to which cash transfers address specific vulnerabilities.

Lastly, the review of evidence on programme design and implementation features has demonstrated their importance in mediating cash transfer impacts. A review of the findings in section 12.3 highlighted a number of areas ripe for additional research. In particular, there are

153 While Figure 5.4 represents the studies from which evidence was extracted on the indicators reviewed, the indicators chosen included a broad spread of key indicators and, as such, this can be taken as a reasonable approximation of the geographic spread of the evidence base more broadly.

154 An upcoming systematic review will, in fact, fill this gap for the health area, considering the impacts of UCTs on a number of health indicators (Pega et al., 2014)

gaps in terms of our understanding of the role of alternative targeting mechanisms, grievance mechanisms and programme governance and payment mechanisms in influencing outcomes. Given the increasing interest in, and acknowledgment of, the importance of these aspects of programme design, further research in these areas could be beneficial. Other programme design features for which this review found comparatively limited rigorous evidence concerns the role of frequency and timing of payments and type or nature of conditionality. Finally, despite the largest evidence base being around programme participation duration, further research on the longevity of impacts in the years after households stop receiving transfers would be of value.

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