

The Impact of Cash Transfers: A Review of the Evidence from Low- and Middle-income Countries

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Abstract

This article presents the findings of a review of the impact of non-contributory cash transfers on individuals and households in low- and middle-income countries, covering the literature of 15 years, from 2000 to 2015. Based on evidence extracted from 165 studies, retrieved through a systematic search and screening process, this article discusses the impact of cash transfers on 35 indicators covering six outcome areas: monetary poverty; education; health and nutrition; savings, investment and production; work; and empowerment. For most of the studies, cash transfers contributed to progress in the selected indicators in the direction intended by policymakers. Despite variations in the size and strength of the underlying evidence base by outcome and indicator, this finding is consistent across all outcome areas. The article also investigates unintended effects of cash transfer receipt, such as potential reductions in adult work effort and increased fertility, finding limited evidence for such unintended effects. Finally, the article highlights gaps in the evidence base and areas which would benefit from additional future research.

Introduction

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; Hanlon *et al.*, 2010; Honorati *et al.*, 2015; ILO, 2014).

This expansion has been accompanied by a growing number of evaluations, resulting in an expanding body of evidence on the effects of different policies and programmes.

This article presents the results of a systematic literature review of the empirical evidence on the impact of cash transfers on individuals and households covering 15 years of literature (2000 to 2015) for low- and middle-income countries. Its interventions of focus are non-contributory monetary transfers, including conditional and unconditional cash transfers, social pensions and enterprise grants. The primary objectives of the review were to retrieve, assess and synthesise the evidence on the impacts, intended and unintended, of cash transfers on individuals and households, paying particular attention to the role of transfer design and implementation features.¹ Compared with existing reviews on cash transfers, this review displays some key distinguishing features in terms of methods, breadth of the evidence covered, and focus on the role of programme design and implementation features.

In terms of the evidence reviewed, the six outcome areas covered by the study are: monetary poverty; education; health and nutrition; savings, investment and production; work; and empowerment. For each outcome, five to seven indicators were identified on the basis of their policy relevance, coverage in the literature and prevalence of sex-disaggregated results (Table 1).²

The article is structured as follows. The following section provides an overview of the methodological approach adopted. The article then discusses the evidence base from which information was extracted and synthesised. The next section reports the findings by outcome and indicator. Given word count limitations, the focus is on the overall impact of cash transfers on the selected indicators, not on the role of programme design and implementation features. The final section concludes.

Methods

This article draws from a literature review that complied 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.

The methodological approach was written up in protocol form, reviewed by cash transfer and information specialists, and tested prior to being revised and published, as is standard regular practice in systematic reviews, to promote rigour, transparency and replicability (Waddington *et al.*, 2012). The protocol includes detailed information on the study's research questions, inclusion and exclusion criteria and literature search methods. It is publicly available in Annex 2 of the full report (Bastagli *et al.*, 2016).

The literature searches were conducted in mid-2015. The inclusion criteria applied in the first instance were set as follows:

TABLE 1. The six outcomes and selected indicator areas under review

Monetary 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	Physical abuse by male partner
Food expenditure	Maths test scores	Dietary diversity	Borrowing	Child work	Non-physical 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

- **Interventions:** cash transfers paid to individuals or households by the State or non-governmental organisation, defined as non-contributory or social assistance transfers, funded out of general taxation or by donors, including conditional cash transfers, unconditional cash transfers, social pensions and enterprise grants (contributory social security transfers, social funds and public works programmes were not included).
- **Type of study:** original analysis using primary or secondary data, using either counterfactual analysis (experimental or quasi-experimental methods) or descriptive analysis investigating links between cash transfer design and implementation features and the outcomes of interest. Both peer-reviewed and grey literature were considered with the view of minimising publication bias, as non-significant or negative findings are less likely to be published in academic journals (Waddington *et al.*, 2012).
- **Year of publication:** 2000–2015.
- **Language of publication:** English.
- **Geographic and population coverage:** low- and middle-income countries as defined by the World Bank in 2015. The study's focus on individual- and household-level outcomes means the review excluded studies only reporting community- or country-level outcomes.
- **Outcomes:** monetary poverty, education, health and nutrition, savings, investment and production, work and empowerment.
- **Cash transfer design and implementation features:** core design features; conditionality; targeting; payment mechanism; grievance mechanism and programme governance; complementary interventions and supply-side services.

Four distinct literature search tracks were used: (1) bibliographic databases, (2) other electronic sources (i.e. websites and search engines), (3) expert recommendations, (4) past reviews and snowballing. Separate searches were carried out for the six outcomes of interest and the six cash transfer design and implementation features.

More than 38,000 studies were retrieved at the initial search stage. Studies were additionally screened to test whether they met the inclusion criteria, followed by a screening of relevant studies by research team members at the study abstract and full-text level. At this initial screening stage, 50 studies were double-screened and discrepancies were discussed, in order to reduce subjectivity.

Over 610 studies met the initial inclusion criteria and underwent a second-stage screening that considered the methodological rigour or 'quality' of each study. Two assessment tools were developed, one for quantitative counterfactual studies, the second for the qualitative descriptive studies.³ For quantitative studies, the assessment tool builds on the definitions and tools in Higgins *et al.* (2011), Hombrados and Waddington (2012) and Yoong *et al.* (2012). It identifies four sets

of issues against which the methodological approaches of studies are assessed: (1) selection bias and confounding factors (e.g. whether information was presented on comparison and treated group equivalence and what means were used to control for selection bias); (2) attrition bias (e.g. what attempts were made to determine the effects of attrition on outcomes? Was any non-random attrition in the sample a threat to validity?); (3) statistical significance (e.g. issues of unit of analysis errors, sufficiently large sample size and any heterogeneity or heteroscedasticity accounted for); and (4) 'other bias' (e.g. performance bias, detection bias, outcome reporting bias). For qualitative studies, building on DFID (2014) and Spencer *et al.* (2003), the assessment tool considers: clarity and transparency of the approach; credibility of findings; acknowledgement of potential internal bias or limitations; external validity.

The assessment tools were used to make a judgment over whether a study employing counterfactual analysis demonstrates 'high risk' or 'low risk' of bias for each of the four domains identified and whether a qualitative study displayed 'no concerns', 'some concerns' or 'major concerns'. The studies that showed 'no concerns' or 'low risk' in terms of risk of bias and methodological rigour were included in the review.

The final 201 studies that passed the search, retrieval and assessment stages are listed in an Annotated Bibliography (Harman *et al.*, 2016), containing detailed information on each entry, including the intervention analysed, methods used and outcomes covered. It is available as online supplementary material to this paper.⁴

For each outcome, evidence was extracted and synthesised for five to seven indicators (Table 1). For studies relying on 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. Indicators covered include first-order, second-order and third-order outcomes. First-order outcomes are understood to capture effects triggered as a direct consequence of receiving a cash transfer. Second-order, or intermediate, outcomes broadly refer to those behaviours and actions that may be influenced by cash transfer participation (e.g. school attendance, work participation). Third-order outcomes capture measures that commonly manifest themselves in the medium to long term (e.g. learning/test scores, health status).

Descriptive evidence of links between variations in cash transfer design and implementation features and the outcome indicators under review was also extracted, where available. Due to word count restrictions, these are not reported in detail here, although findings are included in the concluding discussion.

In synthesising the evidence, the review used both a vote counting and narrative synthesis approach. The vote counting approach reports the number of studies showing an increase/decrease in a specific indicator. For quantitative

counterfactual analyses, regression coefficients and statistical significance were systematically extracted and used to conduct an unweighted vote count, providing an indication of the size and strength of the evidence available for each indicator. The review also used a narrative synthesis approach, including examples of the ranges and magnitudes of effects and discussion of results that are not statistically significant.

Limitations of the review

The review has two main limitations. The first is linked to the inclusion criteria which, by definition, determine that some sources of potentially 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, for others this was not possible given the available resources. For example, the review only considered studies in the English language. This means that studies published in languages such as Spanish and Portuguese, whose numbers are growing with the expansion of cash transfers across Spanish- and Portuguese-speaking countries, are not captured by the present review, potentially affecting its findings.

The second main limitation concerns the approach adopted in the synthesis of the evidence, outlined above. As a result of the high number of outcomes and related indicators covered, it was not possible to implement a meta-analysis approach. The vote-counting approach adopted is a valuable tool in summarising the results of a review with the breadth of indicators covered here. However, it has its limitations (Waddington *et al.*, 2012). It typically does not take study sample sizes or magnitude of effects into account. Moreover, the nature of underlying programmes, for instance whether they are local pilots or nationally implemented government programmes, may not be considered. To address these shortcomings, we complement the vote count with a narrative synthesis of findings which provides examples and ranges of the size of effects and adds details about the underlying policy to the vote count exercise.

The evidence base

Information on the underlying studies, particularly on geographic coverage and types of cash transfer programmes covered, sets the context against which the findings need to be understood (see Table 2). In total, 165 studies met both the inclusion and quality assessment criteria *and* reported on the specific indicators considered. Of these, 114 reported on overall impact of cash transfers relative to a counterfactual for non-beneficiaries. These were the studies included in the evidence extraction stage, ranging from 44 studies for ‘work’ and 44 studies on ‘monetary poverty’, to 27 on ‘empowerment’ and 24 studies for ‘savings, investment and production’.

TABLE 2. Cash transfer programmes covered and number of studies from which evidence was extracted

Country	Programme	Type of programme	Years of operation	Coverage at latest count	Number of studies
<i>Latin America & Caribbean</i>					
Bolivia	Bonosol/Bolivida pension ¹	Social pension	1997–present	800,000 individuals (2010)	1
Brazil	Bolsa Alimentação	CCT	2001–2003	2 million households (2003)	1
Brazil	Bolsa Família	CCT	2003–present	13.8 million households (2013)	2
Brazil	Benefício de Prestação Continuada (BPC)	Social pension	1996–present	3.7 million individuals (2014)	1
Colombia	Familias en Acción ²	CCT	2000–present	2.5 million households (2016)	7
Colombia	Subsidios Condicionados a la Asistencia Escolar (SCAE)	CCT	2005–present	46,000 children (2010)	1
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)	7
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)	6
Honduras	Bono 10,000 ³	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 ⁴	CCT	1997–present	6.1 million households (2015)	20
Mexico	PROCAMPO ⁵	CCT	1994–present	2.6 million producers (2014)	1
Mexico	Programa Apoyo Alimentario (PAL) ⁶	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)	13
Nicaragua	Atención a Crisis	CCT	2005–2006	3,000 households (2006)	5

TABLE 2. Continued

Country	Programme	Type of programme	Years of operation	Coverage at latest count	Number of studies
Paraguay	Tekoporã	CCT	2005–present	131,159 households (2015)	1
Peru	Juntos	CCT	2005–present	769,158 households (2015)	2
<i>Sub-Saharan Africa</i>					
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)	1
Ghana	Livelihood empowerment against poverty (LEAP)	UCT/CCT	2008–present	90,785 beneficiaries (2016) planned to expand to 200,000 by late 2016	2
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
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)	3
Malawi	Sexual health incentive study	CCT	2006–2007	1,307 individuals (2007)	1
South Africa	Old-Age Pension	Social pension	1944–present	3.1 million individuals (2015)	2
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

TABLE 2. Continued

Country	Programme	Type of programme	Years of operation	Coverage at latest count	Number of studies
Zambia	Child Grant Programme	UCT	2010–2013	20,000 households (2013)	2
<i>Middle East and North Africa</i>					
Morocco	Tayssir	UCT/CCT	2008–2010	3,595 households (2008)	1
<i>Europe and Central Asia</i>					
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
<i>South Asia</i>					
Bangladesh	Shombob	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
<i>East Asia and Pacific</i>					
Cambodia	CESSP Scholarship Programme (CSP)	CCT	2005–unknown	unknown	2
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

¹The programme is now called Renta Dignidad and the latest coverage figure given is for this programme.

²The programme is now called Más Familias en Acción.

³The programme is now called Bono vida Mejor.

⁴The programme is now called Prospera.

⁵The programme is now called PROAGRO.

⁶Merged in 2016 with PROSPERA.

The majority of these studies focused on cash transfer programmes in Latin America (61 per cent). Around 29 per cent 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 11 per cent.

In total, evidence on 52 different cash transfer programmes is analysed here, with some studies analysing more than one programme. The majority of interventions covered are conditional cash transfers (CCTs) (55 per cent), mostly located in Latin America. Twenty-five per cent of the programmes are unconditional cash transfers (UCTs), mostly implemented in sub-Saharan Africa. Of the remaining programmes, 9 per cent involve a combination of CCTs and UCTs, 7 per cent are social pensions and 4 per cent are enterprise grants (Table 2).

Within these broad groupings, it is worth highlighting the range of programmes covered in terms of programme objectives, transfer levels and coverage. The review draws on studies of programmes which range from Uganda's WINGS cash transfer, which targeted 1,800 individuals in 120 war-affected villages with the aim of supporting them to start small retail and trading enterprises, to national programmes such as Brazil's Bolsa Familia, reaching over 26 per cent of Brazil's population (around 55 million people) with the objective of providing a minimum income to low-income households while promoting education and health service use, and to Mexico's Adultos Mayores social pension, providing support to individuals aged 70 and over, covering 2.1 million beneficiaries across Mexico.

Finally, we note that the distribution of studies by geographical region differs by outcome area (see Table 3). There are examples of studies, included in the review, that evaluate the same programme(s) and report on the same indicator. This is taken into account in the review of the evidence, and cautions against making generalisations based on simply counting the number of studies with significant results for a given indicator, without considering that geographical clustering could be producing the appearance of a trend.

The impact of cash transfers

The following sub-sections report the findings arising from the vote counting and narrative synthesis analysis by outcome. For each outcome and indicator, we discuss the number of studies available and direction of cash transfer effects by indicator; as well as examples of the ranges of such effects and descriptive evidence of the ways in which design and implementation features may be driving such results. The results of the vote counting analysis are summarised in Table 4, providing an indication of the size and strength of the evidence available for each outcome and indicator.

TABLE 3. Number of studies from which evidence on cash transfer impact was extracted by broad outcome area and geographical region of the intervention being studied

Outcome	Latin America & Caribbean	Sub-Saharan Africa	Middle		South Asia	East Asia & Pacific
			East & North Africa	Europe & Central Asia		
Poverty	24	14	0	2	2	2
Education	9	11	1	0	2	3
Health and nutrition	20	8	0	0	2	1
Savings, investment and production	7	15	0	1	1	0
Employment	22	15	1	1	1	4
Empowerment	14	11	0	1	1	0

Note: These figures should be read by outcome. They do not add up to the total absolute number of studies by geographic region as some studies reported results for more than one outcome area.

Monetary poverty

The evidence is consistent across all three sets of indicators covered in this outcome, indicating that cash transfer receipt mostly leads to an increase in total expenditure and food expenditure and a decrease in the Foster-Greer-Thorbecke (FGT) poverty measures. Thirty-five studies reported findings on *total expenditure*, with 26 of these studies demonstrating at least one significant impact. All but one of these 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 Atencion 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*, 25 studies show at least one statistically significant effect, with 23 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). Six studies find no significant impact, 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

TABLE 4. Number of studies from which evidence was extracted by outcome, statistical significance and direction of the results 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	25	23	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 (26 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 (31 total studies)					
Health service use	15	10	9	0	1
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)	3	1	0	1	0
Underweight (WAZ)	5	0	0	0	0
Savings, investment and production (24 total studies)					
Savings	10	5	5	0	0
Borrowing	15	8	4	3	1
Agricultural asset accumulation	8	3	3	0	0
Agricultural inputs	8	7	6	1	0
Livestock assets	17	12	12	0	0
Business and enterprise	9	5	4	1	0
Employment (44 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			

TABLE 4. Continued

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
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†	8	5			
Children sector work intensity†	4	3			
Empowerment (27 total studies)					
Abuse (physical by male partner)*	7	6	0	6	0
Abuse (non-physical by male partner)*	7	6	2	4	0
Female decision-making power on expenditure*	8	3	3	0	0
Female decision-making power on non-expenditure-related decisions*	5	2	1	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.

*These indicators capture outcomes for women and girls only.

the lack of impact of Pakistan's BISP on food expenditure to the irregularity of transfer payment.

A high number of studies reporting on total expenditure and food expenditure are on Mexico's PROGRESA (7 studies) and Nicaragua's RPS (6

studies) and in almost all cases these find significant and positive impacts. This could lead to concerns that these countries are driving the trend. However, the impacts observed in studies from other regions, notably Sub-Saharan Africa, are in the same direction and we do not observe patterns in any of them that contradict the trend emerging from the region with most studies.

Nine studies consider cash transfer impacts on *FGT poverty measures* (poverty headcount, poverty gap, squared poverty gap). Among these studies, around two-thirds find a statistically significant result. While cash transfers were shown to mostly increase total and food expenditure, it appears that in some cases this impact is not large enough to have a subsequent effect on aggregate poverty levels. With the exception of the study on Albania's Ndhima Ekonomike programme, studies reporting statistically significant effects 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 a reduction of around 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.

Education

Overall, there is a sizeable and consistent evidence base on the links between cash transfer receipt and school attendance. A smaller number of studies and 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 policy objectives: an 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 the programme. One explanation put forward by the authors is that the need for the child to help at home was a reason for keeping children out of school, more so than the ability to pay for schooling. Seven studies found non-significant impacts on school attendance measures. Examples of possible reasons for these results (provided by the authors) generally refer to design and implementation features, such as small transfer size, and contextual factors, such as 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 for Colombia's Familias en Accion (Baez and Camacho, 2011). Five studies provided an overall effect estimate of cash transfers on *cognitive development* scores. Of these, three studies found a statistically significant positive effect. The smaller evidence base available on these third-order outcomes 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.).

For education, geographical coverage of studies is diverse. Latin-American studies do not drive findings for this outcome area and impacts in the intended direction are found for both Latin-American and African studies.

Health and nutrition

The available evidence for all three health indicator areas – use of health services, dietary diversity and child anthropometric measures – is largely consistent in the direction of effects, showing improvements in the indicators. It highlights how cash transfers are mostly associated with increased use of health services and improved dietary diversity; both second-order outcomes. The evidence also underscores how variations in cash transfer 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 outcome. 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 (Evans *et al.*, 2014). 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. Statistically 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 child *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 being underweight. All significant overall changes were improvements, with the evidence base strongest for stunting.

For health and nutrition there are considerably more studies focusing on Latin-American countries, compared with other regions, and this should be taken into account when considering the results synthesised above. Again, however, for indicators with evidence available from different regions, the overall results in terms of statistical significance of effects and direction of effects is consistent across regions. In the case of stunting, the two studies reporting statistically significant effects (reductions) in stunting are both on CCTs in Latin American countries, Nicaragua and Mexico. All other studies reporting results on stunting, including from Latin America, Sub-Saharan Africa and South Asia, consistently report statistically non-significant effects.

Savings, investment and production

The evidence on the impact of cash transfers on savings, investment and production mostly confirms the argument that receiving a guaranteed and predictable source of income can help households lift liquidity, savings and credit constraints, enabling investments.⁵ 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. Impacts on borrowing, agricultural productive assets and business/enterprise were less clear-cut or had a smaller evidence base.

Of the 10 studies that examined the overall effect of cash transfers on household *savings*, half found statistically significant increases in the share of households reporting savings (ranging from 7 to 24 percentage points) or the amount of savings accumulated. Evidence showed 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 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 receipt). 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 considering this, 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 find no significant impacts. The authors explain that, in the case of non-significant findings, low transfer size and irregularities in transfer payments may partly explain the results.

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 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 a significant increase in expenditure or use (with impacts ranging from 4 to 18 percentage points depending on the input and programme), primarily for fertiliser and seeds, while one reports a significant, but small, decrease for Kenya's cash transfer-OVC (Orphans and Vulnerable Children) on the use of pesticides and on seed expenditure, partly explained by the authors as a result of the low value of the transfer, which was eroded over time (Asfaw *et al.*, 2014). Of 17 studies that assessed 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).

With regards to the geographic spread of the evidence, this is the one outcome area for which the majority of studies focus on Sub-Saharan Africa (15), followed by Latin America (7). Across all six of the indicators covered here the results are thus largely driven by evidence from Sub-Saharan Africa. No region-specific patterns in terms of statistical significance and direction of the results are observed.

Work

For both adult and child work, three indicators were considered that measured whether the individual works or does not work (participation), the time spent working (work intensity) and the sector/type of work. 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, in the intensity of overall child labour – consistent with the increases in school attendance found for education.

Fourteen 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). Ten 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 De 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 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, regarding 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 work*. Of these, five find at least one significant effect, which include three showing 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. Ten studies report the impact of cash transfers on the *intensity of adult labour in different sectors/types of work*; 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.

A total of 19 studies report cash transfer impacts on *child labour*. Of the eight studies that find a statistically significant result, 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 find 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.

For work, evidence from all geographic macro regions was retrieved and analysed, with the majority of studies based on cash transfers in Latin America (22) followed by Sub-Saharan Africa (15). The one indicator on which a difference by region in findings is observed concerns child labour: all of the studies reporting a statistically significant reduction in child work are based on cash transfers in Latin America, with the exception of a study on Indonesia also reporting such a result. However, studies reporting no statistically significant effect on child work cover cash transfers in both Sub-Saharan Africa and Latin America.

Empowerment

The evidence reviewed finds that cash transfers can reduce physical abuse by a male partner, but also that they can increase non-physical abuse by a male partner, such as emotional abuse or controlling behaviour. It finds support both for the theory that increased income lowers stress-related abuse (Farmer and Tiefenthaler, 1997) and for the theory that increased income enables the woman to negotiate her way out of abuse (Tauchen *et al.*, 1991). The relatively strong evidence that decision-making power increases for women in beneficiary households also offers substance to this latter theory. The available evidence also reveals that, for women and girls, directly or indirectly receiving a transfer reduces the likelihood of having multiple sexual partners, indicating that cash transfers may reduce the incidence of relationships that are transactional. In contrast, the evidence for men and boys suggests that cash transfers can lead to an increase in risky sexual activity among this group. The evidence also points to cash transfers having a significant impact on women's fertility choices.

Coming to the specific findings, eight studies considered the impact of cash transfers on physical or non-physical *abuse by a male partner*. Six reported significant results for physical or sexual abuse, all showing a reduction in abuse (the non-significant results also indicated a reduction). The findings for non-physical (e.g. emotional) abuse were mixed: six studies found 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 negligible 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 the four studies reporting significant results all 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 statistically significant results. Three of these indicated delayed marriage for beneficiary women (by 1.5 years at one estimate in 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 found that the transfer actually increased the rate of marriage, which may be linked to an element of the programme's design that incentivised fertility by linking transfer eligibility to pregnancy or childbirth (Stecklov *et al.*, 2006; 2007).

Ten studies reported 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 played a role (Stecklov *et al.*, 2006). Of the three studies reporting non-significant results, two indicated a decline in the likelihood of pregnancy and one a rise.

There were nine 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 per cent 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, they were also *less likely*

to report having had safe sex, which the authors interpret as a higher rate of sex in general (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.

The evidence on empowerment indicators is drawn from studies on Latin America (14) closely followed by sub-Saharan Africa (11) and a study from Europe and Central Asia and South Asia respectively. No region-specific patterns in results, in terms of statistical significance and direction of effect are observed.

Conclusion

The impact of cash transfers: a review of the evidence

Overall, the available evidence reflects a wide range of potential beneficial impacts of cash transfers on individuals and households. For studies reporting statistically significant results, the vast majority are in the direction policy-makers intend to achieve. This finding is consistent across the six outcome areas 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 and use of health services. Cash transfers are also 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 not only play a role in reducing poverty by transferring resources, but can also foster people's economic autonomy and self-sufficiency.

The review highlights that 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 are influenced by more than income alone and 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 uncovered a number of studies that find no statistically significant effect of transfers on the indicators reviewed and some studies that flag unintended effects. The review highlights how these vary, depending on

the underlying indicator and on factors linked with programme design and implementation features.

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 does not support these concerns. With regard to work, more than 50 per cent of studies on adult work participation and intensity rates showed that work 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, the cash transfer led to a statistically significant *decrease* in the number of pregnancies or births among beneficiaries, compared to those who did not receive the transfer.

The role of cash transfer design and implementation features

The review pays special attention to the role of cash transfer design and implementation features. While these are not covered in detail in this article, the findings of overall impact reflect the critical role played by such features. In particular, transfer levels and the duration of participation in a programme matter to the indicators covered here, with evidence indicating how higher transfer values and longer participation are linked to larger impacts in terms of increased service utilisation in education and health, and health and education outcomes. The timing of the transfer matters too, with evidence of the linking of transfer schedules to the school cycle associated with higher impact on school attendance, for example.

The review finds that making transfers conditional on certain behaviours or actions does not necessarily affect the outcomes relating to the conditions set, for instance in terms of school attendance and health care visits. In the limited number of studies indicating a statistically significant impact of conditionality on the indicators of interest (service use), it was not always possible to disentangle which aspect of the conditions was driving results. However, the available evidence indicates that the communication and people's awareness of conditionality requirements in terms of school and health service utilisation can influence programme outcomes, contributing to progress in such indicators.

Finally, the review found that supplementing cash transfers with appropriate supply-side interventions can play a key role in strengthening intended impacts of a cash transfer programme. Supply-side barriers such as low-quality schooling and health services were among the most widely cited reasons for the low or no impact of cash transfers on the health and education indicators reviewed, especially for third-order outcomes.

Areas for future research

The review indicated areas where further research could usefully contribute to understanding how cash transfers work, and promote informed policy debate. Five of these are summarised below.

First, additional rigorous evaluations of cash transfer programmes in low- and middle-income countries beyond Latin America and, to a lesser extent, sub-Saharan Africa are needed. 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 on 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 transfers.

Third, future evaluations should have 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, greater attention should also be given to evaluating the role of service provision and quality.

Following on from this point, the review highlights the role of programme design and implementation features in mediating cash transfer impacts, but also finds that the evidence base explicitly assessing such features remains small. If one of the motivations of policy evaluations is to generate information to be used to improve policy effectiveness through appropriate policy design and implementation, then future research could usefully investigate further the role of variations in specific cash transfer parameters in shaping policy impact.

Supplementary material

To view supplementary material for this article, please visit <https://doi.org/10.1017/S0047279418000715>

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Notes

1 Due to the word limit, this article reports the findings on the impacts of cash transfers on the selected indicators and does not report the detailed findings on the role of transfer design

- and implementation features. These may be found in the full report from which this article is drawn (Bastagli *et al.*, 2016).
- 2 One of the review's objectives was to retrieve, assess and synthesise the evidence on the impact of cash transfers on women and girls. These results are not reported here but may be found in the full report (Bastagli *et al.*, 2016).
 - 3 Both tools are available in Annex 2 of the full report.
 - 4 See link to the Annotated Bibliography file here:
 - 5 For this outcome area, the available evidence covers 12 countries and 21 different cash transfer programmes. Unlike for other impact areas, these were primarily UCTs in Sub Saharan Africa (N=17) as most evidence on this outcome has been recently generated through FAO's From Protection to Production (PtoP) project.

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