Source: ©UNICEF/UN0742480/

CASH TRANSFERS IN AFRICA

Impacts On Poverty, Food Security, Productivity, and Resilience: Evidence Summary

September 2025

TABLE OF CONTENTS

Acknowledgements 4

1. Introduction 5

2. Conceptualising how cash transfers affect poverty, food security, productivity, and resilience 7

First-order impacts 8

Second-order impacts 9

Third-order impacts 10

Programme Design Features 12

Contextual Factors 12

3. Methodology 13

4. Evidence on the impacts of cash transfers on poverty, food security, livelihood strengthening and productivity, resilience, and local economies in Africa 15

4.1 High-level findings 15

4.2 Evidence of impacts of cash transfers on poverty 16
Poverty headcount and poverty gap 16
Multidimensional poverty 19
Household expenditures 19
Moderators of impact of cash transfers on monetary and multidimensional poverty 23

4.3 Evidence of impacts of cash transfers on food security 24
Food expenditure and consumption 24
Dietary diversity 26
Moderators of impact of cash transfers on food security 27

4.4 Evidence of impacts of cash transfers on non-productive household assets and material well-being 28
Dwelling characteristics, including water, sanitation, and hygiene (WASH) 29

4.5 Evidence of impacts of cash transfers on savings and debt 32

4.6 Evidence on productive impacts 34
Farm assets, livestock ownership, and non-farm enterprise operation 35
Moderators of impact of cash transfers on production 39

4.7 Evidence of impacts of cash transfers on labour supply 40

4.8 Evidence of impacts of cash transfers on resilience 42
Resilience to shocks including livelihood diversification and coping strategies 44
Moderators of impact of cash transfers on resilience 45

4.9 Evidence of impacts of cash transfers on local communities and economies 46
Local food prices 46
Multiplier effects 46
Moderators of impact of cash transfers on local economies 49
Social cohesion 50
Moderators of impact of cash transfers on social cohesion 52

5. Lessons learned from reviewing the evidence 53

5.1 Where is the evidence the strongest? 53

5.2 Where do we need more research? 55

5.3 The role of programme design and implementation features 56

6. Conclusions 57

Source: ©UNICEF/UN0836487/Andrianantenaina

ACKNOWLEDGEMENTS

This summary document was commissioned by UNICEF and drafted by Policy Research Solutions (PRESTO). Authors included Essa Chanie Mussa, Xanthe Hunt, Naomi Neijhoft, and Tia Palermo. Research assistance was provided by Prince Changole. The authors thank Sara Abdoulayi, Paul van Ufford, Tayllor Spadafora, and Richard de Groot for comments and Devon Rohr for design. Funding for this work was generously provided by the William and Flora Hewlett Foundation.

Source: ©UNICEF/UNI587851/Ramasomanana

1. INTRODUCTION

Social protection is prominently featured in the 2030 development agenda, and 52.4 per cent of the global population are covered by at least one social protection benefit (ILO 2024). Social protection programmes can contribute to reducing poverty and inequality and can also enhance social cohesion. They are vital to national development strategies. However, regional comparisons indicate that Africa has the lowest social protection coverage globally, with 19.1 per cent of people covered by at least one social protection benefit (12.6 per cent of vulnerable persons are covered by social assistance in Africa), yet coverage in many countries is substantially lower (ILO 2024).

Sub-Saharan Africa has both the highest rate globally of children living in extreme poverty (40 per cent), as well as the largest share of the world's extreme poor children (71 per cent) (Salmeron-Gomez et al. 2023). Globally, social protection coverage rates among children and adolescents are among the lowest of all groups, at 28.2 per cent globally (ranging from 14.2 per cent in the Arab states and 15.2 per cent in Africa, to 76.6 per cent in Europe and Central Asia) (ILO 2024). In sub-Saharan Africa, public social protection expenditure devoted to children is only 0.4 per cent of GDP.

At the same time, social protection programming in the region has expanded dramatically over the past two decades. Many countries in Africa have invested in and expanded their social protection systems (ILO 2021, 2024). In fact, between 2000 and 2015, the number of non-contributory social protection programmes in the region tripled (Cirillo and Tebaldi 2016), and almost every African country now has at least one social safety net programme (Beegle, Coudouel, and Monsalve 2018). Another wave of attention to social protection came during the COVID-19 pandemic, as countries around the world relied on various social protection responses to support the most vulnerable to mitigate fallout from the pandemic.

Social protection programming can be divided into contributory and non-contributory programming. In contributory programming, participants must pay into programming to receive benefits when eligible (for example, in the event of injury, maternity, unemployment, or retirement). In contrast, non-contributory programming is available to individuals even if they have not paid into programmes and includes both social assistance programmes and social care. Social assistance includes social transfers (cash transfers); food vouchers or consumable in-kind transfers, including school feeding programmes, productive asset transfers, public works programmes, fee waivers, targeted subsidies, and social care services (e.g., childcare benefits, family support services, childcare provision).

Aligned with global trends, in Africa, governments have introduced flagship social safety net programmes and increased social protection coverage (World Bank 2018). For instance, between 2010 and 2016, the number of countries in sub-Saharan Africa with an unconditional cash transfer programme doubled from 20 to 40 out of 48 countries (Hagen-Zanker et al. 2016). Nevertheless, in the majority of countries, coverage rates have plateaued or remained relatively modest, with some notable exceptions.

Much of the expansion of social protection in Africa is in the form of social cash transfer programmes and is informed by a robust body of global evidence that demonstrates that cash transfer programmes can be a cost effective approach to improve key outcomes that can help break the intergenerational persistence of poverty, improve human capital outcomes, and address gender inequities in the burden of poverty. **In the current evidence overview, we focus on cash transfers**, which are a core element of social protection strategies in low- and middle-income countries. They are generally designed to provide regular and predictable cash support to poor and vulnerable households or individuals. The direct provision of cash empowers these households and individuals to make decisions on how to address their unique vulnerabilities and helps them alleviate the worst effects of poverty (Agrawal et al. 2020; Garcia, Moore, and Moore 2012). Many cash transfer programmes have objectives related to reducing poverty and food insecurity, in combination with improving human capital development (including health, nutrition, and education). Poverty reduction objectives can be framed from the perspective of both monetary poverty and multidimensional poverty. These measures are complementary, and multidimensional poverty aims to capture individuals' access to goods and services and measures deprivations across various domains (including health, education, infrastructure, among others). Evidence shows cash transfers reduce poverty and food insecurity and increase productivity, school attendance, and other aspects of well-being (Baird et al. 2014; Bastagli et al. 2019; Davis et al. 2016; Owusu-Addo, Renzaho, and Smith 2018; Pega et al. 2022).

At the same time, country-level expansion of social protection programming is often constrained by a variety of factors, including political will and financing issues. These issues are exacerbated by an incomplete awareness and understanding among different stakeholders of social protection impacts. This includes a persistence of commonly-held misperceptions around the nature and impacts of cash transfer programmes. The problem is further compounded by the inaccessibility and underutilisation of existing evidence, which has the potential to inform policy, programmatic reform, and national financing

decisions. In the wake of not only the COVID-19 pandemic, but also with increasing challenges associated with the effects of climate change, local and global socio-economic crises, and an increasing number of people living in fragile and conflict contexts, it is **imperative that available evidence be made accessible** to inform decisions on the use of scarce resources to extend coverage, improve adequacy, and optimise the delivery of social protection programmes in Africa.

While numerous impact evaluations and systematic reviews have examined cash transfer programme impacts, including in Africa, these are often in academic publications - which may require payment to access - or lengthy technical reports that are not easily accessible to a broader audience. In addition, summaries of evidence across countries or outcomes are also lacking, as many systematic reviews focus on narrow outcomes by design. In this paper we aim to synthesise **evidence on the impacts of social cash transfer programmes on poverty, food security, productivity, resilience, and community-level effects (economic and social)** in brief and in language accessible to policymakers, practitioners, and other stakeholders. The paper provides an overview of the evidence with a focus on Africa, focusing on where notable impacts are evident, where they are not, where evidence is scarce, and founding a discussion of the factors determining programme effectiveness or its absence, as the evidence allows. This summary is part of a series, with each summary separately synthesising evidence on cash transfers' impacts on poverty, education, health, nutrition, adolescents, gender equality, and climate resilience. Where possible, we focus on evidence from national cash transfer programmes and not emergency settings. In particular, we highlight evidence from evaluations conducted in Africa under the Transfer Project[1].

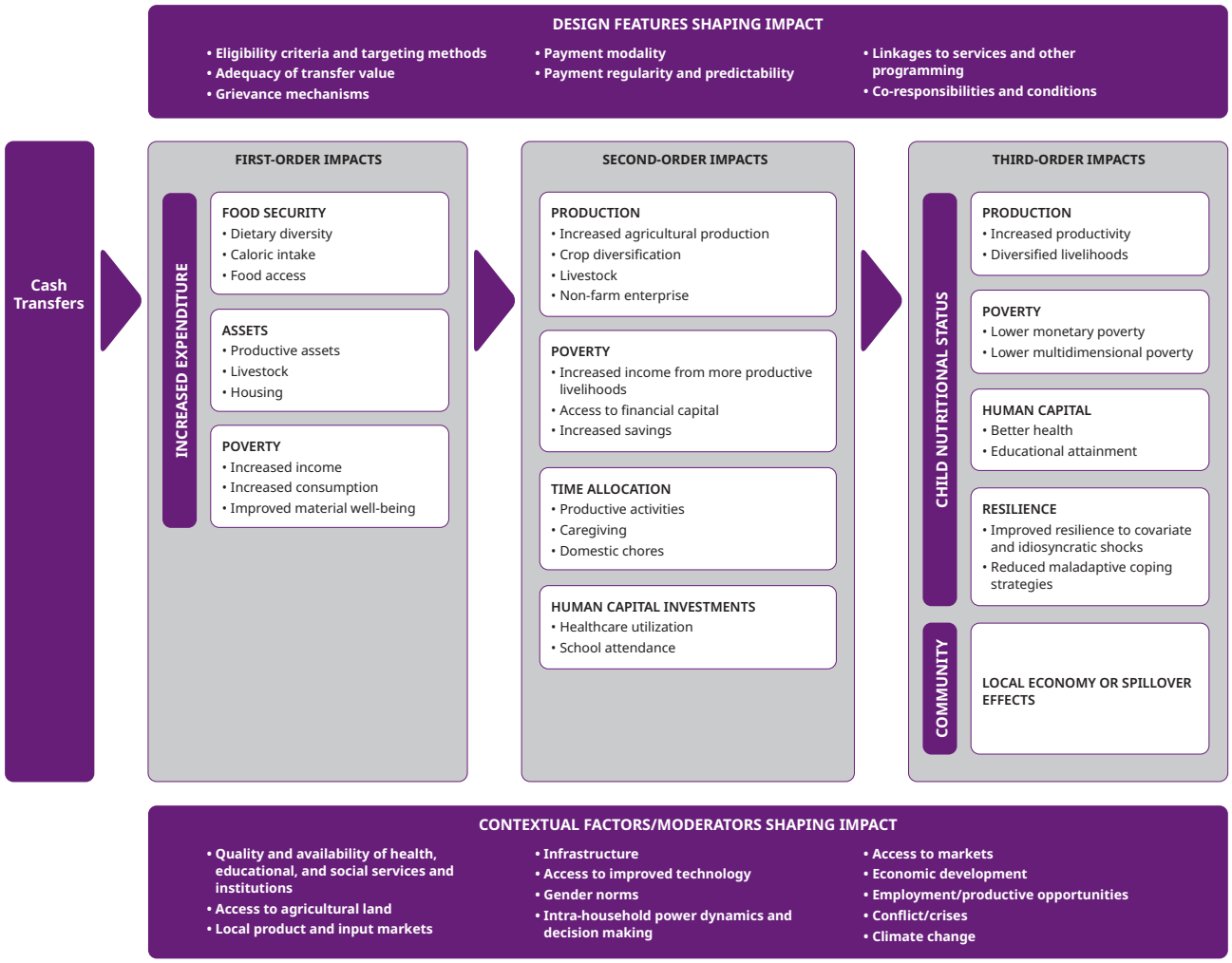
Box 1. Key concepts and terminology

- The Social Protection Inter-Agency Cooperative Board (SPIAC-B) defines social protection as the "set of policies and programmes aimed at preventing or protecting all people against poverty, vulnerability and social exclusion, throughout their life cycles, with a particular emphasis towards vulnerable groups" (SPIAC-B). Social protection programming can be divided into **contributory and non-contributory programming**. In contributory programming, participants must pay into programming to receive benefits when eligible (for example, in the event of injury, maternity, unemployment, or retirement). In contrast, non-contributory programming is available to individuals even if they have not paid into programmes and includes both social assistance or social insurance programmes for the most vulnerable, as well as social care (family support services). Social assistance includes social transfers (cash transfers, vouchers, in-kind transfers), public works programmes, fee waivers, and subsidies.
- This review focuses on evidence from **social cash transfers**, including both unconditional and conditional cash transfers. Unconditional cash transfers are provided to individuals or households without conditions around compliance with certain behaviours. Conditional cash transfers, on the other hand, are provided subject to households or individuals complying with certain behavioural requirements (conditions), such as household members' school attendance or health check-ups. In some settings, an unconditional base transfer may be provided and then additional top-up amounts may be subject to conditions. Conditions are increasingly referred to as "co-responsibilities."
- **Social cash transfers** are regular, predictable cash transfers delivered to households, generally with objectives related to poverty reduction, consumption smoothing, resilience strengthening, and human capital development. They are typically delivered over a longer period of time as compared to cash transfers in humanitarian or emergency settings. The latter may be short-term transfers (three to six months) intended to meet basic needs for food, shelter, etc.
- When cash transfers are linked with other programming or services, this is referred to as integrated programming, or sometimes as **"cash plus"**. These services might include health care, nutrition-focused programming, vocational training, social and behaviour change communication, or other programming. The motivation for designing programmes with intentional linkages is that evidence shows that, while cash alone has important and diverse impacts, in order to meet some development goals cash may need to be combined with complementary programming or integrated services to overcome certain barriers that poor and marginalised households face. Thus, additional, often intersectoral linkages, can help address some of these barriers to access for health, education, and livelihood diversification, which ultimately contribute to sustainable poverty reduction.

2. CONCEPTUALISING HOW CASH TRANSFERS AFFECT POVERTY, FOOD SECURITY, PRODUCTIVITY, AND RESILIENCE

The conceptual framework in Figure 2 shows how cash transfer programmes may influence different outcomes of interest. The framework has more outcomes of interest (for example, health and education) that are broader than the outcomes discussed in this summary (some outcomes are discussed in further detail in the related summaries from this series); however, they are included in the conceptual framework to illustrate how human development and related outcomes interact with the outcomes summarised here. The outcomes included in the paper are presented in Table 1: monetary poverty, savings, material well-being, production, assets, food security, resilience to shocks, and local economy or spillover effects. Cash transfer programmes may influence these outcomes directly or indirectly (first-, second-, or third-order impacts) and across the short, medium, and long term (Biscaye et al. 2017). While the linkages are suggestive based on theory, in the evidence review section we highlight which pathways have strong supporting evidence and where gaps still exist. The framework serves as the point of reference for the remainder of this paper.

FIGURE 2. CONCEPTUAL FRAMEWORK LINKING CASH TO POVERTY, FOOD SECURITY, PRODUCTIVITY, RESILIENCE, AND LOCAL ECONOMY EFFECTS



First-Order Impacts

Cash transfer programmes can directly alleviate financial constraints and increase income available to households in the short term. Short-term impacts on available income are expected to increase consumption across several domains.

FOOD SECURITY: Most immediately, cash transfers tend to increase food expenditures, leading to greater food security, including higher caloric consumption and increased dietary diversity (Hidrobo et al. 2018; Arnold, Conway, and Greenslade 2011; Bastagli et al. 2016). Food security is defined as 'having, at all times, both physical and economic access to sufficient food to meet dietary needs for a productive and healthy life' (USAID). Food security may be constrained because of household-level factors, such as a lack of or decline in household economic resources (e.g., loss of household labour or productive assets); because of limitations on households' ability to access adequate livelihood strategies (e.g., dependence on subsistence farming); or because of household behavioural characteristics (e.g., resource allocation decisions) (Devereux S 2012). Cash transfers can, in part, serve as a buffer against some of the negative impacts on food security resulting from changes at any of these levels. Cash transfer programmes increase household income, and, subsequently, resources available for households to buy food (d'Agostino, Pieroni, and Scarlato 2013; de Groot et al. 2017). Households commonly use cash transfers to buy more and higher quality food (Tiwari et al. 2016). However, because impacts of cash transfer programmes on food security occur via impacts on food expenditure, impacts are moderated by the availability of food and the prices of food (de Groot et al. 2017). Impacts on food security are also affected by contextual factors in settings in which people live. Thus, food items may become less affordable or accessible due to factors such as economic downturn, inflation, adverse climate events, global pandemics, conflict, or political instability.

ASSETS: Increased income may also lead to increased purchase of household and productive assets, including farm tools and fertiliser, improved agricultural technologies, and livestock (Bastagli et al. 2019; Hidrobo et al. 2018; Alderman and Yemtsov 2012; Bastagli et al. 2016; Harvey and Pavanello 2018; Davis et al. 2016)

POVERTY: Increased consumption can result in reduced poverty rates, or at a minimum reduce the poverty gap, a measure which reflects the depth of poverty. This reduction in poverty can be both monetary as well as multi-dimensional, where deprivations are measured beyond monetary poverty and across several domains (for example, health, education, access to basic infrastructure services). As cash transfers increase consumption, they can also improve the material well-being of households (for example, shoes, clothing and blankets for children, dwelling characteristics, and household assets) (Harvey and Pavanello 2018; UNICEF and ESARO 2015).

Source: ©UNICEF/U.S. CDC/UNI619220/Amanda

Second-Order Impacts

LIVELIHOOD STRENGTHENING: early investments in **productive assets** are expected to increase **agricultural production, livestock ownership**, and investments to open or expand **non-farm enterprises** (Bastagli et al. 2016; Hidrobo et al. 2018; Alderman and Yemtsov 2012; Handa et al. 2014).

POVERTY: In related second-order effects, cash transfers programmes can boost household income through increased value of crop and livestock sales, as well as profits from non-farm enterprises. In turn, cash transfers have positive impacts on households' **savings** (Anderson et al. 2017; Bastagli et al. 2016; Handa et al. 2014), financial inclusion, credit worthiness, and **access to financial capital** (Bastagli et al. 2016). Increased income allows households to accumulate savings, which can provide a cushion in the event of shocks, enable investment in human capital at key points, enable the purchase of productive inputs and assets, or enable households to reduce reliance on debt and maladaptive coping strategies. Aside from improved food security impacts through increased food expenditures described above in first-order impacts, there can also be effects from cash transfer programmes on food security through increased agricultural production at the household level (Devereux 2016).

TIME ALLOCATION: Hypothesised impacts of cash transfers on time use among household members are complex. Changes in **labour patterns** can be detected by changes in time use. Counter to the myth that the income from cash transfers may incentivise adults to work less, evidence overwhelmingly demonstrates that this is not the case (Handa, Daidone, et al. 2018). The relatively small transfer amounts in comparison to household needs act as a catalyst and stabiliser for the household economy, but cash transfer participants do not work less (Handa, Daidone, et al. 2018; Banerjee et al. 2017). Rather, cash transfers induce participants to invest their time differently to maximise income-earning opportunities. As cash transfers provide more income to invest in livelihoods and often lead to increased **creditworthiness**, relaxing **liquidity and credit** constraints, this can subsequently lead to the diversification of income-generating activities and livelihoods. As such, cash transfers may result in changes in the time allocation of beneficiary household members, such as spending more time on productive agricultural activities or operating non-farm businesses (Banerjee et al. 2017; Bastagli et al. 2019; Handa, Daidone, et al. 2018). Some household members may work less in **casual farm labour**, preferring to invest their time on ensuring their **own farm production** (Handa, Daidone, et al. 2018), which is more lucrative. Cash transfers can also lead to changes in other forms of time use, including caregiving and domestic chores.

Complex relationships of time use among household members are especially dynamic when it comes to child labour. There may be substitution effects between adults and children, as adults become engaged in more productive activities. While child labour is a child protection outcome (not a productive outcome), it is intertwined with household decisions about production and time use and thus deserves a brief mention here. For example, while robust evidence shows that cash transfers can reduce child labour (de Hoop and Rosati 2014), other studies indicate that child labour for households may increase as household productivity in farm and non-farm businesses increases. Nevertheless, these increases in child labour for the household often occur simultaneously with increases in school attendance (De Hoop et al. 2019; De Hoop, Groppo, and Handa 2020). That is to say, there is not necessarily a trade-off between increased work for the household and school attendance.

HUMAN CAPITAL INVESTMENTS (HEALTH, NUTRITION, AND EDUCATION): Cash transfers can alleviate financial barriers to **seeking healthcare**, including transportation, medication costs, and user fees, and can improve nutrition (which reduces risk of morbidity and improves treatment outcomes). Greater expenditure on children's material needs, such as shoes and uniforms, can facilitate their school enrolment and attendance (UNICEF and ESARO 2015). It can also increase children's willingness to attend school and reduce absenteeism because of reduced stigma when children have appropriate and clean uniforms and shoes (Bastagli et al. 2016). Simultaneously, greater food security from cash transfers can improve children's ability to pay attention and learn in schools, increasing their attendance and achievement.

Source: ©UNICEF/UNI469427/Onafuwa

Third-Order Impacts

In third-order impacts, and in part via first- and second-order impacts, cash transfers can result in lower poverty rates (both monetary and multidimensional), reductions in the depth of poverty (poverty gap), diversified livelihoods, improved resilience to shocks, and community-level effects such as spillover effects to local economies and social cohesion.

PRODUCTIVITY: Increased savings can help households reduce their debt and improve their **creditworthiness** and **financial inclusion**, which have implications for resilience and productivity. Moreover, cash transfers can empower households to increase investments in and diversify their livelihoods. Increased livelihood activity and **diversified sources of income** (including income from non-farm enterprises) help households and members earn higher and more sustainable incomes, which reduces extreme poverty and improves resilience. Ultimately, cash transfers can promote resilient and inclusive growth in Africa (Correa et al. 2023).

POVERTY: In third-order impacts, **monetary and multidimensional poverty** can be further reduced through effects of first- and second-order impacts, such as increased income, productivity, and livelihood diversification.

HUMAN CAPITAL: Cash transfer programmes can facilitate investments in **human capital** (health, nutrition, and education) to break the intergenerational persistence of poverty (Fiszbein and Schady 2009). These investments can increase future earning capacity and have positive impacts on the larger economy over time (UNICEF 2019b).

RESILIENCE: **Resilience**, in the context of social protection, refers to the degree to which communities and households are able to withstand, cope with, and bounce back from, shocks, including loss of income, illness, disability, family breakdown

Source: ©UNICEF/U.S. CDC/UNI619275/Amanda

or death, natural disasters, climate change, or other crises, at the community (covariate), household (idiosyncratic), or individual levels (UNICEF 2019a). Resilience is often categorised as absorptive, anticipatory, adaptive, or transformative (Box 2). Cash transfers can influence any of these categories of resilience. **Absorptive capacity** includes, for instance, a household being able to draw on food stocks when a crop fails. **Adaptive capacity** includes, for instance, making investments towards drought-resistant farming practices in the face of increasingly regular climate-related crop failure or diversifying income-generating activities to non-farm enterprises to include activities less impacted by climate change.

Box 2. Resilience definitions

- **ABSORPTIVE CAPACITY** – ability to absorb and cope with shocks and reduce impact on livelihoods and basic needs (Bhalla et al. 2024)
- **ANTICIPATORY CAPACITY** – ability of social systems to anticipate shocks and reduce impact through preparedness and planning (Bhalla et al. 2024)
- **ADAPTIVE CAPACITY** – ability of social systems to adapt to recurring shocks or adverse events; deliberate planning to achieve desired states when conditions are going to change (Bhalla et al. 2024)
- **TRANSFORMATIVE CAPACITY** – capacity to make intentional changes to address structural inequalities, promote social equity and drive systemic change, and reshape power dynamics (Oxfam 2017; Kangasniemi et al. 2025).

Impacts of cash transfer programmes on resilience depend on programme design characteristics including value, delivery modalities (electronic v. cash in hand), presence or absence of messaging or conditions, and the types of vulnerabilities beneficiary populations face (Asfaw and Davis 2018). Cash transfers can enhance household capacity to respond to, cope with, and withstand shocks through increased income and diversification of livelihoods, and impacts on savings, food security, and asset ownership (Winder Rossi et al. 2017). Thus, cash transfers, through the alleviation of financial constraints, can reduce negative (maladaptive) coping strategies (e.g., taking out debt, selling productive assets, or engaging children in labour or child marriage) in the face of shocks (for example, death of a family member or adverse climate events), which can result in additional financial hardships).

COMMUNITY-LEVEL EFFECTS: Cash transfer programmes often result in spillover effects in local economies. These impacts are indirect and may follow from (a combination of) increased cash holdings among households; higher demand for goods and services; and from cash transfers being spent in local shops and markets (Bastagli et al. 2016; Thome et al. 2016). Cash transfers can improve the earnings of non-beneficiary groups because of new demand resulting from higher purchasing power among beneficiary households, causing multiplier effects in the community (Gassmann et al. 2023). Despite hypothetical concerns about cash transfers increasing inflation, this generally does not occur (Handa, Daidone, et al. 2018), with some rare exceptions — for example, in instances when there is limited market availability of goods (Kebede 2006). Cash transfers may also have spillover effects on the food security and nutrition of non-beneficiary households embedded in the social networks of recipient households (e.g., through food sharing).

Ultimately, these impacts on first-order and intermediate outcomes translate into impacts on **social cohesion**, which refers to relations between members of society and the state. There are three dimensions of social cohesion, namely bonding, bridging, and linking (Leininger et al. 2021). These can be further organised into horizontal relationships (bonding, or within-group relationships, and bridging, or relations across distinct groups) and vertical relationships (trust in institutions and the state) (Leininger et al. 2021). Attributes of social cohesion include trust, inclusive identity, and cooperation for the common good.

Source: ©UNICEF/UNI419338/Prinsloo

Programme Design Features

Programme design features that can moderate impacts of cash transfers include the following:

- Eligibility criteria and selection processes (effectiveness of targeting)
- Modality of transfer (e-payment vs. cash in hand)
- Frequency and predictability of transfer
- Adequacy of the cash transfer value (including whether these keep pace with inflation)
- Existence of conditions, co-responsibilities, or labelling
- Integrated linkages to social services (in case of integrated cash transfer programmes, often referred to as 'cash plus').

Transparent and effective cash transfer targeting processes help ensure the most vulnerable households and individuals are included. Meanwhile, 'adequate', regular, and predictable transfers may empower households to meet their immediate consumption needs. It is important that transfer values keep pace with inflation. Moreover, payment modality may influence impacts. For example, mobile payments may be easier to conceal and recipients (including women) may have more control over or fewer expectations to share mobile payments as compared to cash payments (which may have greater visibility, for example if participants queue for payments). In addition, labelling, messaging, or co-responsibilities may moderate the level of impacts. For example, conditions may increase women's workload (sometimes referred to as 'time poverty'), and this may counteract effects on impacts like women's empowerment (Peterman et al. 2024). In terms of integrated programming, linkages to specific services can augment impacts on related objectives; for example, linkages to health insurance premium waivers might boost impacts on health-related outcomes, or complementary productive inclusion programming may boost impacts on livelihood diversification. As such, these design characteristics can moderate the level of impact on the outcomes described above.

Contextual Factors

As shown in Figure 2, a wide range of programme design features of cash transfers and factors operating in the contexts in which these programmes are implemented can moderate cash transfer effects.

Contextual factors also influence the size of impacts. While not an exhaustive list, such factors include:

- Access to agricultural land
- The functioning of local product and input markets
- Local infrastructure (access to clean water and sanitation, roads to reach services and markets, etc.)
- Access to improved technologies
- The availability and quality of social services (e.g., Health centres and schools)
- Access to markets, economic development
- Recurring climate events
- Conflict or crises
- Prevailing gender norms
- Intra-household power dynamics and decision-making processes

For example, gender norms and intra-household power dynamics affect who controls cash and resource distribution in the household, as well as girls' and women's use of transfers (for example, for basic needs, food, schooling, non-farm enterprises, etc.), while the functioning of local food and input markets determine household purchasing power and physical access to food and productive inputs.

Source: ©UNICEF/UNI548715/Benekire

3. METHODOLOGY

Guided by the conceptual framework (see Figure 2), this synthesis summarises the existing evidence on the first-, second-, and third-order impacts of cash transfer programmes on monetary and multidimensional poverty, food security, production, resilience, and local economies.

We prioritise evidence from systematic reviews, narrative reviews, and meta-analyses of impact evaluations of cash transfer programmes, with a focus on evidence from Africa, as well as individual studies (published reports and peer-reviewed articles) from the Transfer Project. For outcomes where reviews exist but there are gaps in the evidence from Africa, we draw on global reviews and evidence. For outcomes where systematic reviews and meta-analyses were not available, we draw on evidence from individual studies, identified through searches in PubMed and Google Scholar. We have flagged these as areas for more research to strengthen the African evidence base. Also considered are areas where evidence is emerging but not yet solidified or where there is a need for more evaluations that consider the moderating effects of programme design features and implementation fidelity.

Regarding the key indicators to measure impact across areas of interest, we adopted indicators most widely reported in past key systematic reviews and Transfer Project evaluation studies. Table 1 presents an overview of these indicators, which are then explained in more detail in upcoming sections that present the evidence on each.

Table 1: Outcomes of interest and list of corresponding indicators

OUTCOMES OF INTEREST	INDICATORS
Poverty	Poverty headcount
	Poverty gap
	Household income / consumption
	Productive assets and livestock
	Multidimensional Poverty
	Savings
	Material well-being
Food security	Food expenditure/consumption
	Food insecurity
	Dietary diversity
Livelihood strengthening	Livelihood diversification
	Agricultural production and inputs (e.g., fertiliser and tools)
	Operating non-farm enterprise
	Ownership of any livestock
Time allocation	Engagement in productive activities, child labour
	Domestic chores, caregiving
Human capital investments	School attendance
	Health-seeking
	Nutrition inputs

Table 1: Outcomes of interest and list of corresponding indicators (CONT.)

OUTCOMES OF INTEREST	INDICATORS
Resilience	Use of positive coping strategies
	Livelihood diversification
	Climate resilience
Community-level	Income multipliers
	Inflation
	Social cohesion

Source: ©UNICEF/UNI731761/Benekire

4. EVIDENCE ON THE IMPACTS OF CASH TRANSFERS ON POVERTY, FOOD SECURITY, LIVELIHOOD STRENGTHENING AND PRODUCTIVITY, RESILIENCE, AND COMMUNITY-LEVEL EFFECTS IN AFRICA

4.1 High-Level Findings

Before we delve into the detailed findings of impacts of cash transfers on poverty reduction, livelihood strengthening and productivity, resilience, and local economy effects and their respective pathways of impact, we provide a brief overview. Cash transfers have positive impacts on **first-order impacts** at the household level, including reduction of poverty and food insecurity, increased consumption, and increases in households' ability to meet basic needs. Studies have consistently demonstrated positive effects of cash transfers on household expenditures. They reduce poverty (headcount and gap), including in sub-Saharan Africa. In some limited cases, however, cash transfer programmes did not have impacts on poverty measures in African countries. Some explanations for lack of impacts in these cases include inadequate transfer sizes (and real value), unpredictability of transfers, and limited duration of transfers. In terms of food security, cash transfer programmes improve both the quantity and quality of food consumed by participating households, with evidence suggesting that households first improve the quality (for example, increased protein and vegetable consumption) of their diet.

In **second-order impacts**, cash transfers have strong impacts on households' savings and help households meet their material needs. Relatedly, there is limited evidence on the impacts of cash transfers on **WASH** outcomes, but among a small number of studies, improvements in use of treated water, improved flooring, and reductions in crowding and use of shared toilets have been found. The evidence demonstrates strong **productive** impacts of cash transfer programmes in sub-Saharan Africa on livestock ownership and livelihood and income diversification, including the operation or expansion of microenterprises or non-farm enterprises. However, evidence on impacts on productive assets and farmland ownership is mixed. Evidence confirms that cash transfers do not reduce adults' participation in work (labour supply). In many instances, cash transfers allow households and individuals to shift income-earning activities from less preferred forms of casual labour to more productive forms of own-farm work and microenterprises.

In **third-order impacts**, there is promising evidence that cash transfers can play a role in enhancing household resilience, including positive coping strategies, livelihood diversification, and reducing vulnerability to shocks. However, fewer studies have examined resilience outcomes, and more research is needed. There is no prevailing evidence that cash transfers cause inflation or drive up food prices in local markets including in Africa. Cash transfer programmes have resulted in significant income multiplier effects in local economies in sub-Saharan Africa. Relatedly, cash transfers have a return on investment through retail and local production. There is some evidence to suggest that cash transfers can increase social cohesion.

Impacts of cash transfer programmes are found to be moderated by design and implementation features such as the size (or value) of the transfer; payment frequency (e.g., monthly vs. quarterly payments), payment predictability/reliability, and payment-related parameters (the modality of payment; duration of programme support; the existence and types of programme conditions or co-responsibilities; and the existence and types of integrated linkages to complementary interventions and services).

Source: ©UNICEF/UN0826368/Dejongh

4.2 Evidence of Impacts of Cash Transfers on Poverty

Evaluations of cash transfer programmes generally use household consumption, poverty headcount, and poverty gap as indicators of monetary poverty (Hagen-Zanker et al. 2016). Although reviews have not covered multidimensional poverty, some studies have evaluated the impacts of cash transfer programmes on reducing this outcome (Song and Imai 2019; Kilburn et al. 2020; Morel Berendson and Girón 2022).

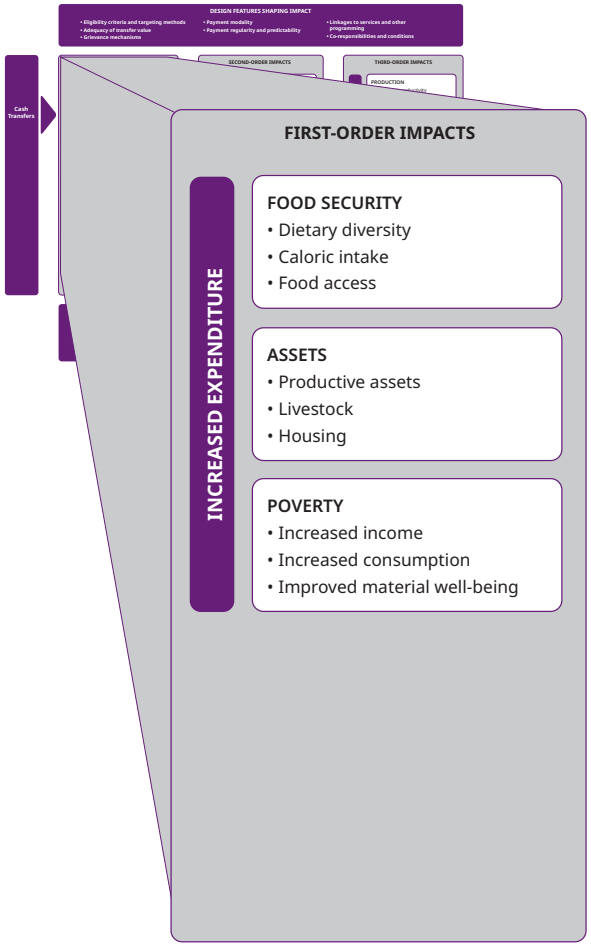
Poverty headcount and poverty gap

Evidence from various systematic reviews and evaluations of large-scale and government-led cash transfer programmes demonstrates that cash transfers have reduced poverty (headcount and gap) including in Africa.

Key concepts:

- **POVERTY HEADCOUNT** – the poverty headcount measures the proportion of the population that is poor (i.e., their income/consumption falls below the national poverty line). Individuals are classified as poor if their household per capita (or per adult equivalent) income/consumption is lower than the national poverty line.
- **POVERTY GAP** – the poverty gap measures the extent of poverty. In other words, it measures how far poor households find themselves from the poverty line by measuring the distance (in monetary value) between household income/consumption and the poverty line.

FIGURE 2A. CONCEPTUAL FRAMEWORK LINKING CASH TO POVERTY, FOOD SECURITY, PRODUCTIVITY, AND RESILIENCE - FIRST-ORDER IMPACTS



Bastagli et al. (2019) conducted a comprehensive review of cash transfer programmes globally. Out of 114 studies on 52 different cash transfer programmes considered, only nine studies assessed the impacts of cash transfer programmes on poverty headcount and poverty gap. Cash transfers were associated with reductions in poverty headcount in six of nine studies (with reductions ranging from 4.1 percentage points in Zambia to 21.9 percentage points in Pakistan) and with reductions in the poverty gap in seven out of nine studies (with reductions ranging from 4.5 percentage points in Mexico to 8.4 percentage points in Zambia).

Four out of the nine studies in the Bastagli et al. (2019) review that assessed impacts of cash transfer programmes on poverty (headcount and gap) were conducted in sub-Saharan Africa, including in Lesotho (Child Grant Programme), Kenya (Hunger Safety Net Programme), Uganda (Social Assistance Grants for Empowerment), and Zambia (Child Grant Programme). Cash transfers led to reductions in poverty headcount (two out of five studies) and poverty gap (two out of five studies). Among studies that found impacts on poverty headcount, reductions ranged between 4.1 percentage points in Zambia's Child Grant Programme (AIR 2014a) and 4.8 percentage points in Kenya's Hunger Safety Net Programme (Merttens et al. 2013). Among studies that found reductions in the poverty gap, reductions ranged from 8.4 percentage points in Zambia's Child Grant Programme (AIR 2014a) and 6.8 percentage points in Kenya's Hunger Safety Net Programme (Merttens et al. 2013). However, it should be noted that impact estimates related to poverty gap effects for these studies are not comparable, as some measure the poverty gap in relation to extreme poverty line (e.g., AIR (2014a), whereas others measure the poverty gap index as proportion of the national poverty line (e.g (Merttens et al. 2013)).

While impacts on food security and consumption often materialise more immediately, impacts on poverty headcount rates and poverty gap often require that households receive the transfer for a longer period of time. This is because prolonged transfers may help households adjust and diversify their livelihoods to earn additional income from other sources. For example, evidence from the Transfer Project described how in Zambia's Child Grant Programme there were no impacts on poverty headcount after 30 months, but there were significant reductions in poverty after 36 and 48 months. Nevertheless, some households that are labour constrained due to old age, disability, or other reasons may never be able to increase their productivity or diversify their livelihoods, and programmes should account for these vulnerable groups and their needs in long-term planning.

In an earlier review, Hagen-Zanker et al. (2011) reviewed five studies from sub-Saharan Africa on the impact of cash transfer programmes on poverty and found that South Africa's social pension programme reduced the poverty headcount rate between 1.6 and 8.8 per cent (Maitra and Ray 2003) and the poverty gap rate by 2.8 per cent (Barrientos 2005). Other studies in the review report did not report significance levels of impacts (e.g. (Leibbrandt et al. 2010; McCord 2009; Samson, Lee, Ndlebe, MacQuene, et al. 2004). Owusu-Addo, Renzaho, and Smith (2018) also reviewed eight studies on seven programmes from sub-Saharan Africa and found that cash transfer programmes reduced poverty headcount in six of the studies, including Uganda (Merttens et al. 2016), Malawi (Handa et al. 2015), Zambia (Handa, Natali, et al. 2016; American Institutes for Research 2015, 2016; AIR, 2015a; 2015b; Handa et al., 2016), and Kenya (Merttens et al. 2013). The reductions in poverty headcount range from 4.8 percentage points in Kenya due to the Hunger Safety Net Programme (HSNP) (Merttens et al. 2013) to 10.0 percentage points in Zambia due to Child Grant Program (CGP) (American Institutes for Research 2016). Cash transfer programmes also significantly reduced the poverty gap, ranging from 2.2 percentage points in Uganda due to Uganda Social Assistance Grants for Empowerment (SAGE) (Merttens et al. 2016) to 10.9 percentage points in Zambia due to CGP (Handa, Natali, et al. 2016).

In one review of six cluster-randomised pilot government-led impact evaluations (including several Transfer Project Evaluations described below) in Malawi (Social Cash Transfer Pilot Scheme), Kenya (Cash Transfer Programme for Orphans and Vulnerable Children and Hunger Safety Net Programme), Lesotho (Child Grants Programme), and Zambia (Multiple Category Targeting Grant and Child Grant Programme), Pega et al. (2022) found that unconditional cash transfer programmes reduced the probability of being extremely poor. The approaches and definitions of extreme poverty adopted vary between the studies, ranging from 'living on USD 1 or less per day' and 'living below the absolute poverty line' (Pega et al. 2022). For example, poverty was defined as living below the national absolute poverty line using the total annual per capita consumption in Malawi (Abdoulayi et al. 2014), but it was defined as being below the national severe poverty line in Zambia (American Institutes for Research 2015).

There are a few additional evaluations not covered in the above-referenced reviews. Senegal's Family Cash Transfer Programme reduced extreme poverty in rural areas by 5 percentage points; however the programme did not reduce poverty as measured by the standard poverty line, nor did it reduce poverty outside of rural areas (Bossuroy et al. 2023). Indeed, the standard poverty line is a higher threshold, and the programme's objectives were related to reducing extreme poverty. After 36 months, the Child Sensitive Social Protection Programme in Burkina Faso reduced the poverty headcount by 15 percentage points, but did not have any effect on the poverty gap (UNICEF Innocenti 2024). This effect on poverty was not evident until the 36-month impact evaluation (it was not found at 24 months), underscoring that **cash transfers are most effective in reducing poverty rates when there is prolonged participation in the programme.**

Several impact evaluations of cash transfer programmes in Africa, implemented as part of the Transfer Project (some have not yet been included in any systematic review or meta-analyses, while others are covered in systematic reviews described above), have considered impacts of cash transfers on poverty and have found significant impacts on a range of poverty measures (e.g., (SCTP Evaluation Team 2016; The Transfer Project 2017; LEAP 1000 Evaluation Team 2018; AIR 2015b, a) (see Table 2). Among 10 evaluations, seven found negative impacts of cash transfers on poverty headcount, ranging from 2.1 in Ghana to 15.3 percentage points in Burkina Faso (Ghana LEAP 1000 Evaluation Team 2018; UNICEF Innocenti 2024). Six out of eight studies reported significant reductions in the poverty gap, with impacts ranging from 2.6 percentage points in Ghana to 12.6 percentage points in Malawi (Abdoulayi et al. 2016; Ghana LEAP 1000 Evaluation Team 2018). **Overall, the literature shows strong evidence on the poverty-reducing effects of cash transfer programmes.**

Source: ©UNICEF/UN0664032/Schermbrucker

Table 2. Summary of impacts of cash transfers on monetary poverty in sub-Saharan Africa from Transfer Project evaluation studies

COUNTRY	PROGRAMME	ACRONYM	EVALUATION POINT	IMPACT ON POVERTY HEADCOUNT (PERCENTAGE POINTS)	IMPACT ON POVERTY GAP (PERCENTAGE POINTS)
Angola	Social Cash Transfer Programme	SCTP	32 months	*Not measured*	*Not measured*
Burkina Faso	Child Sensitive Social Protection Programme	CSSPP	36 months	15.3	N.S.
Ethiopia	Social Cash Transfer Pilot Programme (Tigray Region)	SCTPP	36 months	*Not measured*	*Not measured*
Ghana	Livelihood Empowerment Against Poverty	LEAP	72 months	*Not measured*	*Not measured*
	Livelihood Empowerment Against Poverty 1000	LEAP 1000	24 months	2.1	2.6
Kenya	Cash Transfer for Orphans and Vulnerable Children (CT-OVC)	CT-OVC	24 months	13.2	*Not measured*
Lesotho	Child Grant Programme	CGP	24 months	N.S.	N.S.
	Child Grant Programme + SPRINGS (CGP-SPRINGS)	CGP-SPRINGS	N/A (post-intervention	N.S.	5.7
Malawi	Social Cash Transfer Programme	SCTP	Endline (30 months)	14.9	12.6
Mozambique	Child Grant (0-2)	CG-02	24 months	8.8	4.8
South Africa	South African Child Support Grant	CSG	N/A (dose-response effect)	*Not measured*	*Not measured*
Tanzania	Productive Social Safety Net	PSSN	24 months	*Not measured*	*Not measured*
Zambia	Child Grant Programme	CGP	48 months	9.0	10.0
	Multiple Category Targeting Grant	MCTG	36 months	9.0	12.0

N/A = not applicable
N.S. = not significant

For Zambia, the results for the 30 months follow up study indicate impacts based on moderate and severe poverty lines. The first figures are associated with moderate poverty line and the second figures are related to severe poverty line.
Source: (LEAP 1000 Evaluation Team 2018; SCTP Evaluation Team 2016; AIR 2014b; Oxford Policy Management 2014; HSCT evaluation team 2018; FAO and UNICEF 2018; AIR 2015b, a; Child Grant Evaluation Team 2022; Ward et al. 2010)

In some limited cases, however, cash transfer programmes did not have impacts on poverty measures. For example, Merttens et al. (2015) did not find significant impacts of Uganda's Social Assistance Grants for Empowerment on poverty headcount and poverty gap. Similarly, after 30 months, the Child Grant Programme in Zambia failed to reduce poverty headcount (AIR 2014b). Both poverty headcount and poverty gap were also not significantly reduced in Zimbabwe's Harmonised Social Cash Transfer at 48 months (HSCT evaluation team 2018). Inadequate transfer sizes (and real value) and limited duration of programme participation, as discussed under the moderators of impact sub-section, could partly explain the reasons for the lack of impacts.

Multidimensional poverty

A handful other studies provide strong evidence that cash transfer programmes can reduce multidimensional poverty, but more research is needed.

Key concepts:

- **MULTIDIMENSIONAL POVERTY** – multidimensional poverty is a complementary measure to monetary poverty. It measures deprivations along various dimensions, including education, health, and access to basic services. These dimensions are measured using various indicators (i.e., years of schooling, child school enrolment, child mortality, nutrition, electricity, drinking water, sanitation, flooring, cooking fuel, and assets). Studies use various measures of multidimensional poverty, including the Alkire and Foster Method (used by Oxford Poverty and Human Development Initiative), the Bristol Child Deprivation approach, and the Multiple Overlapping Deprivation Analysis (MODA) method.

None of the systematic reviews included in this synthesis investigated the impacts of cash transfer programmes on multidimensional poverty. However, several individual evaluations have examined impacts on this outcome. Among the Transfer Project evaluations, an evaluation of the Lesotho Child Grant Programme (CGP) examined impacts on multidimensional child poverty (calculated based on the Bristol Child Deprivation approach) and found that CGP reduced severe food deprivation[2] by 16.6 percentage points and severe health deprivation[3] by 19.9 percentage points among children aged 0-5 years (Pellerano et al. 2014). The programme also reduced the average number of deprivations suffered by these children by 0.4. However, the programme did not have significant impacts on all aspects of the severe deprivation indicators among children aged 6 to 17 years. Using the same data but restricting the sample to children surveyed both rounds and aged 6 to 17 years at follow-up, another study from Lesotho found that CGP reduces the incidence of multidimensional deprivation by 2.5 percentage points among children deprived in four dimensions and living in female-headed households, but there were no impacts among male-headed households (Carraro and Ferrone 2023). In Ghana, the Government's Livelihood Empowerment Against Poverty (LEAP) program reduced the global Multidimensional Poverty Index (measured the Alkire and Foster method, which measures the incidence and intensity of deprivations in health, education, and standard of living at the household level (Alkire et al. 2014)) among pre-school and school-aged children in beneficiary households by 10.5 and 1.3 per cent, respectively (Osei and Turkson 2022). Kenya's Hunger Safety Net Programme (HSNP) was also found to reduce multidimensional poverty by 0.046 to 0.048 (as a continuous score; Song and Imai 2019). Using data from the Young Lives cohort study, one study investigated the impacts of three large-scale social protection schemes in Ethiopia, India, and Peru on multidimensional child poverty (also using the Alkire and Foster method). The study consistently finds that the programmes reduced the incidence and intensity of the Multidimensional Poverty Index (MPI) for the severely poor individuals in all the three countries, and impacts were sustained both in the medium and longer periods' runs (Borga and D'Ambrosio 2021). For example, using the 50 per cent cut-off level, the PSNP in Ethiopia, National Rural Employment Guarantee Act (NREGA) in India, and Juntos in Peru resulted in a 13 per cent, 9 per cent, and 21 per cent reduction in the incidence of multidimensional child poverty, respectively. Finally, in a non-governmental cash transfer programme in South Africa, a conditional cash transfer programme (the 'Swa Koteka' programme) reduced the baseline MPI of adolescent girls and young women aged 13 to 20 years by 16 per cent (Kilburn et al. 2020).

Household expenditure

Evidence from systematic reviews and evaluations of large-scale and government-led cash transfer programmes has consistently demonstrated positive effects on household expenditure, including in Africa. Increases in expenditure reflect households' choices to spend cash in ways that increase their well-being, including increasing food security, enabling children to go to school, improving material well-being, and, subsequently, making investments that can improve future productivity.

Key concepts:

- **HOUSEHOLD EXPENDITURE** – studies adopt a wide range of measures to capture household expenditure including per capita and total monthly household expenditure, as well as per capita and total monthly food expenditure.

Evidence from systematic reviews on the impacts of cash transfer programmes on household total expenditure has consistently demonstrated positive impacts (Hagen-Zanker et al. 2011; Bastagli et al. 2016). Of the 114 studies considered in the Bastagli et al. (2019) review, 35 studies assessed the impacts of cash transfers on total household expenditure. Twelve of these studies were conducted in sub-Saharan Africa, largely in

the eastern and southern Africa regions. Consistent with global evidence, cash transfers increased total household expenditure in nine studies (out of 12). For example, in Kenya, while the Hunger Safety Net Programme (Merttens et al. 2013) increased average monthly consumption expenditure, the cash transfer by Give Directly experiment (Haushofer and Shapiro 2013) increased total monthly non-durable expenditure. Malawi's Social Cash Transfer Programme also increased per capita total expenditures (Miller, Tsoka, and Reichert 2011). Similarly, positive impacts were also found in Uganda due to the Youth Opportunities Programme (Blattman, Fiala, and Martinez 2013), the Women's Income Generating Support programme (Blattman et al. 2015; Green et al. 2015), the World Food Programme's Karamoja Cash Transfer (Gilligan et al. 2013), and the Social Assistance Grants for Empowerment (i.e., the Senior Citizen Grant and the Vulnerable Family Support Grant) (Merttens et al. 2015). Finally, Zambia's Child Grant Programme also increased household expenditure (American Institutes for Research 2016). Unfortunately, direct comparisons on the size of the impact are challenging, as studies use different units of measurement and reference period, and impacts are often reported in local currencies. For example, per capita monthly total expenditure increased with 10.44 Zambian kwacha in Zambia's Child Grant Programme (American Institutes for Research 2016), monthly total expenditure per equivalent adult increased by 10,000 Ugandan Shillings in Uganda's Social Assistance Grants for Empowerment – Senior Citizen Grant (Merttens et al. 2015), and average monthly consumption expenditure increased by 224.8 Kenyan Shillings in Kenya's Hunger Safety Net Programme (Merttens et al. 2013).

Hagen-Zanker et al. (2011) reviewed 17 studies on household expenditure, including three studies from sub-Saharan Africa on two programmes (the Social Cash Transfer Programme in Malawi and the Social Cash Transfer in Zambia), and documented significant impacts of cash transfers on total household expenditure in 10 of these studies. Also in this review, effect sizes were often reported in local currencies and indicators differed, making it difficult to compare across countries. Among the studies that presented results in percentage changes, impacts ranged from a 13.9 per cent increase in total household expenditure in the Programa de Asignación Familiar in Honduras (Coady 2004) to an 18.2 per cent increase in annual total household expenditure in the Red de Protección Social in Nicaragua (Gitter and Caldés 2010). All three studies conducted in sub-Saharan Africa also found positive impacts of cash transfer programmes on household expenditures, including monthly total household expenditure in Malawi (Miller, Tsoka, and Reichert 2011), total household expenditure in Zambia (Tembo and Freeland 2008), and average weekly per capita expenditure in Zambia's urban areas (Schüring, Boonstoppel, and Michelo 2007). Sizes of impacts were reported in local currency in Malawi and percentages in Zambia, making comparison of depth of impact challenging.

Owusu-Addo, Renzaho, and Smith (2018) reviewed 12 studies from sub-Saharan Africa, five of which were also covered in the Bastagli et al. (2019) review described above; they found strong evidence that cash transfer programmes increase total household consumption expenditure. Overall, the study finds that cash transfers in all countries examined (except in Ghana) increased household expenditure, including Uganda Social Assistance Grants for Empowerment (SAGE) and World Food Program Karamoja Cash Transfer Pilot in Uganda (Merttens et al. 2016; Gilligan, Roy, and UNICEF 2016), Hunger Safety Net Programme (HSNP) in Kenya (Merttens et al. 2013), CGP in Lesotho (Pellerano et al. 2014), SCTP in Malawi (Miller et al. 2020; Abdoulayi et al. 2014), Child Grant Programme and Multiple Category Targeting Grant (MCTG) in Zambia (American Institutes for Research 2015; Handa, Peterman, et al. 2016), and Harmonised Social Cash Transfer (HSCT) in Zimbabwe (Bhalla et al. 2018). In this review, estimates are also not comparable due to differences in the units of measurement of outcomes, reference period, and indicators. A separate study found that the Child Development Grant Programme (CDGP) in northern Nigeria increased monthly household expenditure by NGN 4,330 (including impacts of NGN 2,720 on food expenditure), which is greater than the value of the transfer itself (NGN 4,000 by the time of the endline) (Carneiro et al. 2019).

In other evidence from Africa not covered by these reviews, Senegal's Family Cash Transfer Programme was found to increase total monthly expenditures by 7,441 FCFA and per capita monthly expenditures by 1,269 FCFA (Bossuroy et al. 2023). Additionally, a cash transfer project in Democratic Republic of Congo, which was jointly implemented by UNICEF and World Food Programme in collaboration with Government, increased the share of all expenditures dedicated to food (food expenditure share), and qualitative findings from the study suggested that implementers had told participants that the money was specifically to buy food (UNICEF Innocenti – Global Office of Research and Foresight et al. 2024). Overall the programme had a negative effect on expenditures; however there were challenges with the evaluation that suggest that findings should be interpreted with caution (UNICEF Innocenti – Global Office of Research and Foresight et al. 2024). The Child Sensitive Social Protection Programme in Burkina Faso increased total expenditures annually by FCFA 301,253 (UNICEF Innocenti 2024). Challenges reported about the transfer were low-value, especially considering inflation, and poor network connectivity needed to receive the e-transfers.

The evidence base on cash transfer programmes implemented in sub-Saharan Africa generated through the Transfer Project further strengthens the case that cash transfer programmes increase household expenditure (e.g., Social Cash Transfer Programme (SCTP) in Malawi; Child Grant Programme (CGP) in Zambia; and Livelihood Empowerment Against Poverty 1000

(LEAP 1000) in Ghana). Many of these evaluations were covered in the above-referenced reviews. Under the Transfer Project, impacts of cash transfers on total household expenditure tend to be assessed using total per capita (adult equivalent) expenditure reported in local currencies. Handa et al. (2018) also reviewed the evidence from eight Transfer Project evaluation studies and found that total per capita expenditure increased significantly in six of seven studies' reported results (see Table 3). The impact was not statistically significant in Ghana (LEAP) and estimates were not reported on this outcome for Ethiopia's Social Cash Transfer Pilot Programme (SCTPP). Positive impacts on household and per capita expenditure were also found in Zambia (AIR 2015a), Malawi (SCTP Evaluation Team 2016), and Ghana (LEAP 1000 Evaluation Team 2018) (see Table 3).

Three studies did not find overall impacts of cash transfer programmes on total household expenditure, largely due to irregular payments or low transfer value (see Moderators section below). These include Ghana LEAP (in earlier years) (Handa et al. 2014), Lesotho's Child Grant Programme (CGP) (Pellerano et al. 2014), and Ethiopia's Tigray Social Cash Transfer Pilot Programme (Berhane et al. (2015)). The lack of impacts from Ghana LEAP in 2014 were thought to be due to irregular payments, the lumpy nature of payments when made, and the low level of benefits. In fact, after the 2014 findings, efforts were made to make payments regular, maintain the real value, and there was a transition from delivery via manual payments by Ghana Post to payments using biometrically encoded cards. Another round of data was collected in 2016 when it was found that the LEAP programme did have positive impacts on expenditures. On the other hand, an evaluation of Lesotho's CGP looked at different aspects of expenditure and found that CGP reduced average monthly expenditure on alcoholic drinks by 6.03 Maloti and increased spending on clothing and footwear by 16.84 Maloti (mainly for children) and education by 16.71 Maloti (Pellerano et al. 2014). The short recall period used in the consumption expenditure (seven days for food items) and the low predictability of the CGP payments may have underestimated the effect sizes given that the last transfer was made on average three months before the survey. Finally, no significant impacts of Ethiopia's Tigray Social Cash Transfer Pilot Programme were found on non-food consumption expenditures (Berhane et al. 2015). Evaluators highlighted that the absence of impacts on non-food expenditure could have been due to an inadequate transfer value.

Source: ©UNICEF/UN0827403/Ayene

Table 3. Summary of (significant) impacts of cash transfers on household expenditure in sub-Saharan Africa from Transfer Project evaluation studies

COUNTRY	PROGRAMME	ACRONYM	EVALUATION POINT	MEASUREMENT UNIT	REFERENCE PERIOD	IMPACT IN LOCAL CURRENCIES
Angola	Social Cash Transfer Programme	SCTP	32 months	No indicators examined	N/A	*Not measured*
Burkina Faso	Child Sensitive Social Protection Programme	CSSPP	36 months	Total expenditures per capita	Annual	301,253
Ethiopia	Social Cash Transfer Pilot Programme	SCTPP	36 months	No indicators examined	N/A	*Not measured*
Ghana	Livelihood Empowerment Against Poverty	LEAP	72 months	Household real monthly consumption expenditure per adult equivalent	Monthly	N.S.
	Livelihood Empowerment Against Poverty 1000	LEAP 1000	24 months	Adult equivalent household expenditure	Monthly	8.47 Cedi
				Total household expenditure	Monthly	40.70 Cedi
Kenya*	Cash Transfers for Orphans and Vulnerable Children	CT-OVC	24 months	Total per capita expenditure	Monthly	259.98 Shilling
Lesotho*	Child Grant Programme	CGP	N/A (post-intervention	Total per capita expenditure	Monthly	18.16 Loti
Malawi*	Social Cash Transfer Programme	SCTP	30 months	Total per capita expenditure	Monthly	10,292.66 Kwacha
Mozambique	Child Grant 0-2	CG-02	24 months	Per Capita Consumption Expenditures	Monthly	118.2 MZN
South Africa	South African Child Support Grant	CSG	N/A (dose-response effect)	No indicators examined	N/A	*Not measured*
Tanzania	Productive Social Safety Net	PSSN	24 months	Total reported (personal) expenditure	Last four weeks	N.S.
Zambia	Child Grant Programme	CGP	48 months	Total per capita expenditure	Monthly	14.83 Zambian Kwacha
Zimbabwe*	Harmonized Social Cash Transfer	HSCT	12 months	Total per capita expenditure	Monthly	2.74 USD
Zambia*	Child Grant Programme	CGP	48 months	Total per capita expenditure	Monthly	14.83 Kwacha
	Multiple Categorical Targeting Grant	MCTG	36 months	Total per capita expenditure	Monthly	19.96 Kwacha

N/A = not applicable
N.S. = not significant

**Studies reviewed (Handa, Daidone, et al. 2018) and value were taken from their review, and estimates show impacts on monthly Per Capita Expenditure.*
Source: (Handa, Natali, et al. 2018; LEAP 1000 Evaluation Team 2018; AIR 2015a; Ward et al. 2010).

Moderators of impact of cash transfers on monetary and multidimensional poverty

Impacts of cash transfer programmes are often moderated by design and implementation features, such as the value of the transfer (adequacy); payment frequency (e.g., monthly vs. quarterly payments), payment predictability/reliability, and payment mechanisms; the duration of programme support; the existence and types of possible programme conditions or co-responsibilities; and the existence and types of integrated linkages to complementary interventions (Bastagli et al. 2016; Hagen-Zanker et al. 2016). Impacts of cash transfers on poverty, consumption, and other outcomes depends on the real value of their transfer size. Inflation causes the real value of cash transfers to decrease over time if payment amounts are not adjusted accordingly on a regular basis. Overall, studies reported that larger transfers are associated with bigger reductions in monetary poverty indicators. Moreover, larger payments (for example, payments that represent 20 per cent or more of households' pre-program monthly expenditures) tend to have broader impacts on a wider range of dimensions, including productive impacts (Transfer Project 2015). In addition, longer exposure to cash transfers are often needed to reduce poverty rates (Bastagli et al. 2016). Looking into possible reasons behind a lack of impact of cash transfers on poverty and consumption in some of the studies presented above, the scant literature shows that **infrequent and unpredictable transfers or failure to adjust for inflation often erode impacts on expenditures.**

Case study 1. Moderating effects of the cash transfer value on impacts on poverty in Ghana

In Ghana, an evaluation of the Livelihood Empowerment Against Poverty (LEAP) programme conducted between 2010 and 2012 found no impact of cash transfers on consumption (Handa et al. 2014). The evaluation observed that the **value of the cash transfers as relatively low** (approximately 11 per cent of pre-programme consumption, compared to larger percentages like 15 per cent where we start to see impacts on schooling, or 20 per cent where impacts on productive and financial outcomes start to materialise). Moreover, **payments were inconsistent** (not regular and not predictable) with long gaps between payment periods. These factors, combined with a 19 per cent cumulative inflation rate between 2010 and 2012, explained the lack of programme impact on consumption. Based on this evidence, ***successful steps were taken to increase the transfer value, and the LEAP programme has since been found to have positive impacts on consumption*** (LEAP Evaluation Team 2017; LEAP 1000 Evaluation Team 2018).

Evidence gaps on the impact of cash transfers on (monetary) poverty

- The evidence base on the impacts of cash transfers on multidimensional poverty is limited and needs further study.
- Poverty is almost always measured at the household level, and individual-level measures of consumption could elucidate whether programmes work differently for vulnerable groups, including women and girls, children, people with disability, etc.

Source: ©UNICEF/UNI731756/Benekire

4.3 Evidence of Impacts of Cash Transfers on Food Security

Key concepts:

- **FOOD SECURITY** – an individual or household having an insufficient supply or access to safe and nutritious food needed for normal growth and to maintain a healthy life.

In terms of food security, evaluations can measure quantity of food consumed, generally measured by household **food expenditure**, or **dietary diversity**. The latter is usually measured by summing the number of foods or food groups consumed over a reference period. Some studies also refer to 'quality' of diets, which generally refers to increased consumption of animal source foods or vegetables (Hidrobo et al. 2018).

Food expenditure and consumption

Cash transfers increase food expenditure and food consumption.

Key concepts:

- **FOOD EXPENDITURE** – how much households spend on food in a given week or month (expressed as 'per capita' or 'per adult equivalent').
- **FOOD CONSUMPTION** – value of food consumed (expressed as 'per capita' or 'per adult equivalent') in calories or monetary value.

The global evidence on the impacts of cash transfer programmes on food expenditure and food consumption is well-summarised in a range of reviews, including Richter (2010), (Gentilini 2016), Segura-Perez et al. (2016), de Groot et al. (2017), Bastagli et al. (2016), (Hidrobo et al. 2018), and Bastagli et al. (2019). In a meta-analysis of 58 studies covering 46 programmes in 25 countries in Latin America and the Caribbean, East Asia and the Pacific, South Asia, and sub-Saharan Africa conducted by Hidrobo et al. (2018), **cash transfer programmes were found to improve both the quantity and quality of food consumed by beneficiaries**. For example, in 40 estimates across 21 programmes, caloric intake increased by 8 per cent globally (6 per cent in sub-Saharan Africa). The authors note that food expenditure tends to rise faster than calorie intake as a result of cash, at least at the start of programme exposure, because households typically use the transfers to improve the quality of their diet first by increasing their consumption of more expensive animal source foods.

The Bastagli et al. (2019) review found that, among 31 studies reporting on the impacts of cash transfer programmes on food expenditure, 23 studies showed at least one positive impact on food expenditures. The mean effect size among the 23 studies that showed at least one positive impact translated into a 13 per cent increase in monthly food expenditure. The largest effects were found in South Asia, with a 19 per cent increase in monthly food expenditure, while the smallest effects were in sub-Saharan Africa, where monthly food expenditure increased by 12 per cent. Hidrobo et al. (2018) reviewed 66 studies reporting on food security and found that, among 17 programmes reporting on consumption (expenditure), cash transfer programmes increased food consumption or expenditure by 13 per cent.

Out of the 31 studies in the Bastagli et al. (2019) review that considered the impacts of cash transfer programmes on food security, nine sub-Saharan African studies were covered, including from Kenya (Haushofer and Shapiro 2013; Merttens et al. 2013), Lesotho (Pellerano et al. 2014), Malawi (Miller, Tsoka, and Reichert 2011), Niger (Aker et al. 2014), Uganda (Gilligan 2013; Blattman et al. 2015), and Zambia (AIR 2014b; Daidone et al. 2014). These evaluations analysed the impacts of cash transfer programmes on monthly food expenditure, food consumption per capita, food expenditure per capita, and weekly food expenditure per capita. Cash transfers increased these outcomes in eight out of nine studies. Hagen-Zanker et al. (2011) reviewed 17 studies, including five studies from sub-Saharan Africa, and found positive impacts of cash transfers on different indicators of total food expenditure in 13 out of the 17 studies.

Some more recent evaluations from Africa were not covered in the above-referenced reviews. After three years, Senegal's Family Cash Transfer Programme increased total monthly food expenditures by 4,787 FCFA and increased protein consumption (Bossuroy et al. 2023). A cash transfer designed to respond to COVID-19 in Democratic Republic of Congo , which was jointly implemented by UNICEF and World Food Programme in collaboration with Government, increased the proportion of household expenditures directed towards food but there were no impacts on other food security measures (for example, food consumption and acceptable food consumption (UNICEF Innocenti – Global Office of Research and Foresight et al. 2024). After 36 months, the Child Sensitive Social Protection Programme in Burkina Faso increased food security as measured by number of meals per day and the household food insecurity access scale (UNICEF Innocenti 2024). In Angola, the government Valor Crianca programme targeted to food insecure households with a child under age five years increased household food security (as measured by number of meals per day, household hunger, and the Food Insecurity Experience Scale) (Damoah et al. 2024).

Evaluation studies conducted as part of the Transfer Project have also reported positive impacts of cash transfer programmes on food expenditure (e.g., (SCTP Evaluation Team 2016; LEAP 1000 Evaluation Team 2018; American Institutes for Research 2016)). As part of the Transfer Project, impacts of cash transfers on food expenditure tend to be assessed using per adult equivalent food expenditure with evidence reported in local currencies. Handa et al. (2018) reviewed eight Transfer Project evaluation studies and found that social cash transfer programmes significantly increased per capita food expenditure in six of these studies (see Table 4). In addition, in Ghana, adult equivalent monthly food expenditure increased by 6.65 Ghanian Cedi due to Ghana's Livelihood Empowerment Against Poverty 1000 pilot programme (LEAP 1000 Evaluation Team 2018). In Mozambique the Child Grant 0-2 increased monthly per capita food expenditure by 57.3 MZN (Bonilla et al. 2022).

Table 4. Summary of impacts of cash transfers on food expenditure in sub-Saharan Africa from Transfer Project evaluation studies

COUNTRY	PROGRAMME	ACRONYM	EVALUATION POINT	MEASUREMENT UNIT	REFERENCE PERIOD	IMPACT IN LOCAL CURRENCIES
Angola	Social Cash Transfer Programme	SCTP	32 months	No indicators examined	N/A	*Not measured*
Burkina Faso	Child Sensitive Social Protection Programme	CSSPP	36 months	Household expenditure on food and beverages	Annual	N.S.
Ethiopia	Social Cash Transfer Pilot Programme	SCTPP	24 months	Per capita food expenditure	Monthly	2628 Birr
Ghana	Livelihood Empowerment Against Poverty 1000	LEAP 1000	24 months	Adult equivalent food expenditure	Monthly	6.65 Cedis
	Livelihood Empowerment Against Poverty	LEAP	6 years	N/A	N/A	NR
Kenya	Cash Transfers for Orphans and Vulnerable Children	CT-OVC	48 months	Per capita food expenditure	Monthly	849.04 Shillings
Lesotho	Child Grant Programme (CGP-SPRINGS)	CGP (CGP-SPRINGS)	24 months	Per capita food expenditure	Monthly	108.764 Loti
Malawi	Social Cash Transfer Programme	SCTP	27 months	Per capita food expenditure	Annual	8,475.40 Malawian Kwacha
Mozambique	Child Grant 0-2	CG 0-2	24 months	Per capita food expenditure	Monthly	57.3 MZN
South Africa	South African Child Support Grant	CSG	N/A (dose-response effect)	No indicators examined	N/A	*Not measured*
Tanzania	Productive Social Safety Net	PSSN	24 months	No indicators examined	N/A	*Not measured*
Zambia	Multiple Category Targeting Grant	SCT	36 months	Per capita food expenditure	Monthly	39.51 Zambian Kwacha
	Child Grant Programme	CGP	48 months	Per capita food expenditure	Monthly	9.75 Zambian Kwacha
Zimbabwe	Harmonised Social Cash Transfer	HSCT	12 months	Per capita food expenditure	Monthly	20.41 USD

N/A = not applicable
NR = not reported
N.S. = not significant

Source: (Handa, Natali, et al. 2018); Ethiopia (Berhane et al. 2015); Ghana LEAP (Handa et al. 2014); Kenya CT-OVC (Team 2012); Lesotho CGP (Pellerano et al. 2014); Malawi SCTP (Abdoulayi et al. 2016); Zambia CGP (AIR 2014b); Zambia MCTG (American Institutes for Research 2015); Zimbabwe HSCT (AIR 2014b; Dewbre 2015).

While the bulk of the evidence, globally and in Africa, suggests that cash transfers increase food expenditure and food consumption, there are a limited number of evaluations in which such impacts were not seen. These evaluations largely found no impacts on expenditures due to low transfer value or unpredictable or irregular payments. In Africa, these include an earlier evaluation of Ghana's LEAP[4] (Ghana LEAP Evaluation Team 2014), Lesotho (Pellerano et al. 2014), and Zambia's Monze Cash Transfer pilot (Seidenfeld and Handa 2011). Few studies have reported negative impacts of cash transfers on food expenditure and food consumption (Gilligan et al. 2021).

Dietary diversity

Cash transfer programmes have been found to improve both the quantity and quality of food consumed by beneficiary households—with evidence suggesting that households first improve the quality of their diet.

Key concepts:

- **DIETARY DIVERSITY** – diversity of food consumed, generally reported as number of food groups.

Bastagli et al. (2019) includes 12 studies on the impacts of cash transfers on dietary diversity. They find that just over half of these studies (seven out of 12) showed significant improvements in this area. In Africa, positive impacts were observed in programmes in Malawi (Baird et al. 2013) and Zambia (AIR 2014b; Daidone et al. 2014). In a meta-analysis of 58 studies covering 46 programmes in 25 countries in Latin America and the Caribbean, East Asia and the Pacific, South Asia, and sub-Saharan Africa conducted by Hidrobo et al. (2018), cash transfer programmes were found to improve the quality of food (primarily through increases in consumption of calories from animal sources) consumed by beneficiaries. In terms of dietary diversity, Hidrobo et al. (2018) find that across 17 impact estimates, consumption of fruits and vegetables increased by 7 per cent on average, globally. Turning to animal source foods, Hidrobo and colleagues (2018) examined 50 impact estimates across 17 programmes and found that cash transfers increase animal source food consumption by 19 per cent on average, globally. In sub-Saharan Africa, this effect was much larger and amounted to a 32 per cent increase.

In one recent African evaluation not covered in these reviews, the government of Angola's Valor Crianca programme increased children's dietary diversity (as measured by diet diversity and minimum acceptable diet) (Damoah et al. 2024).

Similar findings have been reported in Transfer Project evaluation studies, including in Ethiopia (Berhane et al. 2015), Ghana (LEAP 1000 Evaluation Team 2018), Kenya (Ward et al. 2010), Malawi (SCTP Evaluation Team 2016), Mozambique (Child Grant Evaluation Team 2022), Zambia (American Institutes for Research 2015, 2016), and Zimbabwe (HSCT evaluation team 2018). In Ethiopia, cash transfers significantly improved household dietary diversity (Berhane et al. 2015). In Ghana, the LEAP 1000 pilot programme, which was targeted to households with pregnant women or small children, had positive impacts on food consumption and number of meals consumed, but had no impact on a summary measure of household food insecurity (Ghana LEAP 1000 Evaluation Team 2018). A previous evaluation of LEAP did not show positive impacts on food consumption; however, there were concerns about the evaluation design, suggesting that those findings should be interpreted with caution (Ghana LEAP Evaluation Team 2017). In Kenya, the Cash Transfer for Orphans and Vulnerable Children (CT-OVC) resulted in significant household dietary diversity improvements (Ward et al. 2010). In Malawi, dietary diversity among beneficiary households was also improved as part of the Social Cash

Source: ©UNICEF/UN0557721/

Transfer Programme, with significant increases in the budget share devoted to meat, fish, and poultry products (with budget share devoted to these foods increasing from 7.8 per cent at midline to 10.1 per cent at endline) (SCTP Evaluation Team 2016). In Mozambique, the Child Grant (0 to 2 years) found beneficial and sizeable impacts on children's dietary diversity, including a 7 percentage point increase in minimum meal frequency and 11 percentage point increase in minimum dietary diversity; the cash transfer also reduced an overall measure of household food insecurity by 0.79 points (Child Grant Evaluation Team 2022). Zambia's Child Grant Programme significantly improved a summary measure of household food insecurity and the number of households eating more than one meal per day, as well as children under five having access to nutritious food (American Institutes for Research 2016). Zambia's Multiple Category Targeting Grant also improved dietary diversity, with significant increases in protein consumption (with spending on poultry and fish increasing from ZMW 4.95 at baseline to ZMW 5.15 at endline) (American Institutes for Research 2015). The Zambia evaluation found that the programme's impact on per capita food consumption was 66 per cent larger than the per capita transfer size, implying an important multiplier effect was at play; an effect which the evaluation team determined to be driven by increased productive activity, including diversification of income sources among recipient households (American Institutes for Research 2015). Finally, in Zimbabwe, the Harmonised Social Cash Transfer increased dietary diversity by 7 per cent, with significant increases in consumption of fruits, eggs, pulses and legumes, fats, and sweets. These effects were the largest among the poorest households (HSCT evaluation team 2018).

Evidence from the Africa region overwhelmingly supports that cash transfers increase dietary diversity, with little evidence to the contrary.

Moderators of impact of cash transfers on food security

In the limited cases where cash transfer programmes were not found to improve food security, this was explained by low transfer value (including failure to maintain the real transfer value against inflation), implementation problems (such as irregular payments), and/or contextual factors in the programme environment (such as limited market options) (Bastagli et al. 2016). Additionally, limitations with study design and comparison groups have explained at least one instance of lack of findings (in Ghana).

Evidence gaps on the impacts of cash transfers on food security

- Improved food security outcomes like food expenditure and dietary diversity can set into motion a cascade of other impacts, including reduced stress and worry, improved quality of life, increased cognition and ability to pay attention in school, and increased productivity (Beyene 2023; Bhandari et al. 2023; FAO 2000). Thus, these downstream effects, such as stress and cognitive outcomes, should be considered more systematically in evaluations to increase the evidence base.
- Food security is generally measured at the household level, and individual measures of food security outcomes could improve understanding of different effects within households among different groups (for example, women and girls, people with disabilities, etc.).

Source: ©UNICEF/UN0159475/Meyer

4.4 Evidence of Impacts of Cash Transfers on Non-Productive Household Assets and Material Well-Being

There is substantial empirical evidence that cash transfer programmes in sub-Saharan Africa help participating households meet their basic material needs.

Key concepts:

- **MATERIAL WELL-BEING** – measured by individual household member ownership of specific items (for children, this is often measured as a pair of clothes, a pair of shoes, and a blanket).

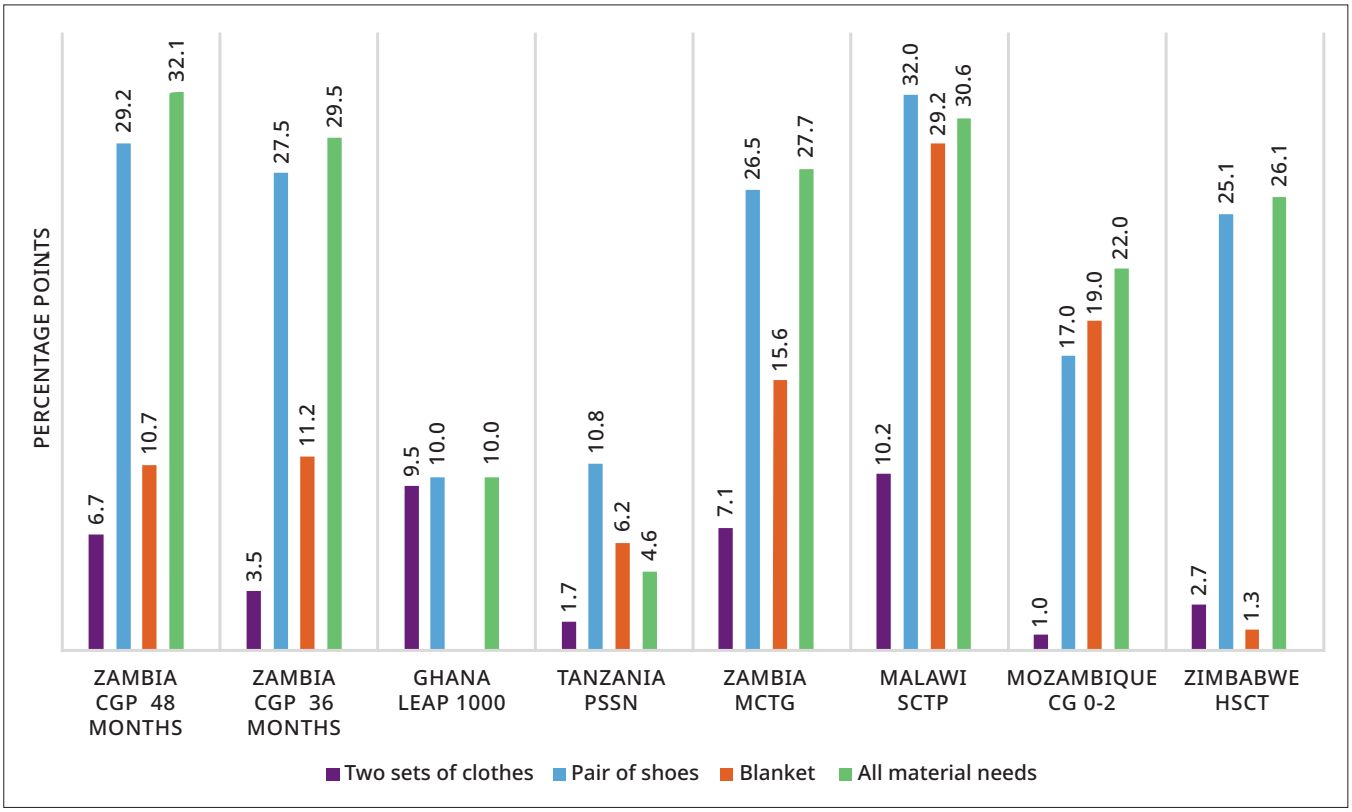
Cash transfer programmes can increase household assets, improve dwelling characteristics, and improve the material wellbeing of individuals (including children). However, to date, reviews have tended to only cover productive assets and not other types of household assets or material well-being (Bastagli et al. 2019; Hidrobo et al. 2018).

Nevertheless, several evaluations from Africa have investigated these outcomes. After three years, Senegal's Family Cash Transfer Programme increased households' ownership of durable goods by 11 per cent (Bossuroy et al. 2023). After 12 months, the Child Sensitive Social Protection Programme in Burkina Faso increased the likelihood that children had shoes, two sets of clothes, and a blanket; after 36 months, only impacts on blanket were sustained (UNICEF Innocenti 2024). The programme also improved household assets with respect to improved lighting, finished fence walls and roofing, and water treatment, number of asset types (including mobile phones, electronics, furniture, and entertainment appliances) owned by 0.715 types and total number of assets by 1.718, on average; there were no impacts on improved toilets or availability of handwashing facilities (UNICEF Innocenti 2024). In Angola, the government's Valor Crianca programme targeted to food-insecure households with a child under the age of five increased children's material well-being as measured by owning shoes, clothes, and blankets (Damoah et al. 2024). The programme also increased the number of household non-productive assets (telephone, bicycle, radio, motorbike), as well as purchases of fabrics and textiles, clothing, footwear, mosquito nets, and detergents and soaps. In the Democratic Republic of Congo, a cash transfer programme jointly implemented by UNICEF and the World Food Programme (WFP) in collaboration with the government had a negative impact on housing quality and household assets; however, there were challenges with the evaluation that suggest that findings should be interpreted with caution (UNICEF Innocenti – Global Office of Research and Foresight et al. 2024).

Several Transfer Project evaluations have also examined children's material well-being (e.g., (SCTP Evaluation Team 2016; LEAP 1000 Evaluation Team 2018; HSCT evaluation team 2018; The Tanzania Cash Plus Evaluation Team 2018; Child Grant Evaluation Team 2022; AIR 2015b, a, 2014b). All these studies (eight in total) reported positive impacts on at least one of the measures of material well-being considered, including ownership of a pair of clothes, a pair of shoes, and/or a blanket among children aged 5 to 17 years. Some of these studies (seven out of 10) found that cash transfers increased the likelihood of ownership of all these three material needs among children of these ages. Yet, clear differences in effect sizes have been observed across measures of material well-being and between countries (see Figure 3). Cash transfer programmes have larger effects on ownership of a pair of shoes than on the ownership of a pair of clothes or a blanket, with impacts ranging from 10 percentage point increase in the probability of owning shoes in Ghana's Livelihood Empowerment Against Poverty 1000 to 32 percentage points in Malawi's Social Cash Transfer Programme. As for ownership of a pair of clothes, three studies (out of eight) documented significant impacts, with increases ranging from 6.7 percentage points in Zambia's Child Grant Programme to 9.5 percentage points in Ghana's Livelihood Empowerment Against Poverty 1000. Children's ownership of a blanket also increased in five out of seven studies with results, with impacts ranging from 10.7 percentage points in Zambia's Child Grant Programme to 29.2 percentage points in Malawi's Social Cash Transfer Programme. Overall, there is substantial empirical evidence that **cash transfer programmes in sub-Saharan Africa help participating households meet the material needs of their children**.

Source: ©TransferProject/Michelle Mills/Ghana 2015

Figure 3. Impacts of cash transfer programmes on children's material well-being in sub-Saharan Africa



Acronyms: CG = Child Grant; CGP = Child Grant Programme; HSCT = Harmonized Social Cash Transfer; LEAP = Livelihood Empowerment Against Poverty; MCTG = Multiple Category Targeting Grant; PSSN = Productive Social Safety Net; SCTP = Social Cash Transfer Programme.
Note: For Ghana LEAP 1000, "all material needs" refers to the ownership of pair of shoes and two sets of clothes.
Source: Figures compiled from Transfer Project evaluations. Insignificant impacts: two sets of clothes (Zambia CGP-36 months, Tanzania, Malawi, Mozambique, and Zimbabwe), blanket (Tanzania and Zimbabwe), and all material needs (Tanzania).

Dwelling characteristics, including water, sanitation, and hygiene (WASH)

There is limited evidence on the impacts of cash transfers on WASH outcomes, but among a small number of studies, improvements in use of treated water and improved flooring, reductions in crowding, and use of shared toilets have been found.

Dwelling characteristics can have important implications for health and nutrition outcomes. For example, poor housing and hygiene conditions can increase children's exposure to pathogens, resulting in higher risk for developing diarrhoeal and other infectious diseases (Yaya et al. 2018), which has subsequent implications for nutritional status. Six out of nine Transfer Project studies in Africa that examined the impacts of cash transfers on water, sanitation, and hygiene (WASH) found significant improvements, and one found mixed effects (positive and negative) (Table 5). After 12 months, the Child Sensitive Social Protection Programme in Burkina Faso increased the probability that households treated their water before use (UNICEF Innocenti – Global Office of Research and Foresight 2024). Mixed effects were found in the Ghana LEAP evaluation, where the programme increased the proportion of households with floors made of cements, but reduced the proportion of households reporting use of a flush or pit toilet (Ghana LEAP Evaluation Team 2017). However, also in Ghana, LEAP 1000 increased the probability that households had improved flooring materials (Ghana LEAP 1000 Evaluation Team 2018). In Lesotho, the CGP significantly increased households' roof quality (Pellerano et al. 2014). In Kenya, CT-OVC beneficiaries had a decreased likelihood of having no toilet and using firewood, residue, animal waste, or grass as their main cooking fuel (Ward et al. 2010). The Mozambique Child Grant 0-2 increased the probability that households treated their water and had soap or detergent, as well as a latrine (Bonilla et al. 2022). In Zambia, the CGP significantly increased the probability that households owned a toilet and had a cement floor (American Institutes for Research 2016).

Table 5. Dwelling conditions and water, sanitation and hygiene (WASH)

COUNTRY	PROGRAMME	ACRONYM	EVALUATION TIME POINT	INDICATORS	EFFECT SIZE
Angola	Social Cash Transfer Programme	SCTP	32 months	No indicators examined	*Not measured*
Burkina Faso	Child Sensitive Social Protection Programme	CSSPP	36 months	Number of persons per room	-0.738
				Finished fence wall	N.S.
				Finished roofing	18.75 pp
				Improved floor	N.S.
				Improved source of drinking water during dry season	N.S.
				Improved source of drinking water during rainy season	N.S.
				Treated water before use	2.47 pp
				Access to improved toilet	N.S.
				Access to improved cooking fuel	N.S.
				Availability of hand washing facilities	N.S.
Ethiopia	Social Cash Transfer Pilot Programme (Tigray Region)	SCTPP	36 months	No Indicators Examined	*Not measured*
Ghana	Livelihood Empowerment Against Poverty	LEAP	72 months	Improved Source of Drinking Water	N.S.
				Floor made of cement	12 pp
				Outer walls made of cement	N.S.
				Flush or Pit Toilet	-28 pp
	Livelihood Empowerment Against Poverty 1000	LEAP 1000	24 months	Number of acceptable domains	0.140
				Improved floor	4.9 pp
				Improved drinking water	N.S.
				Improved Sanitation	N.S.
				Appropriate handwashing facility	N.S.
Lesotho	Child Grants Programme	CGP	24 months	Piped water on premises	N.S.
				Good quality floor	N.S.
				Good quality walls	N.S.
				Good quality roof	5.1 pp
				Any type of toilet	N.S.

Table 5. Dwelling conditions and water, sanitation and hygiene (WASH) (CONT.)

COUNTRY	PROGRAMME	ACRONYM	EVALUATION TIME POINT	INDICATORS	EFFECT SIZE
Kenya	Cash Transfers for Orphans and Vulnerable Children	CT-OVC	24 months	No Toilet	-10.6 pp
				Poor quality walls	N.S.
				Poor quality roof	N.S.
				Poor quality floor	N.S.
				Main source of cooking fuel is firewood or residue/animal waste/grass	-6.5 pp
				Main source of drinking water during dry season is river, lake, or pond	N.S.
Malawi	Social Cash Transfer Programme	SCTP	24 months	No indicators examined	*Not measured*
Mozambique	Child Grant 0-2	CG-02	24 months	Main source of drinking water is safe	N.S.
				HH Treats water to make it safe	20 pp
				Water Available for Handwashing	N.S.
				Soap/detergent	24 pp
				Latrine	7 pp
South Africa	South African Child Support Grant	CSG	N/A (dose-response effect)	No indicators examined	*Not measured*
Tanzania	Productive Social Safety Net	PSSN	24 months	No indicators examined	*Not measured*
Zambia	Child Grant Programme	CGP	48 months	Own toilet	9.4 pp
				Iron sheet roof	N.S.
				Cement floor	2.0 pp
				Brick Wall	N.S.
	Multiple Category Targeting Programme	MCTP	36 months	Purchased roof	N.S.
				Purchased floor	N.S.
				Purchased wall	N.S
				Clean water	N.S.
				Own toilet	N.S.
Zimbabwe	Harmonised Social Cast Transfer Programme	HSCT	48 months	No indicators examined	*Not measured*

N.S. = not significant
pp = percentage points

Source: (American Institutes for Research 2015, 2016; Angeles et al. 2018; Ghana LEAP 1000 Evaluation Team 2018; Ghana LEAP Evaluation Team 2017; UNICEF Innocenti – Global Office of Research and Foresight 2024; Pellerano et al. 2014)

4.5 Evidence of Impacts of Cash Transfers on Savings and Debt

Cash transfers have strong impacts on the presence and amount of households' savings.

Key concepts:

- **SAVINGS** – money set aside for future use

The increase in available income through regular and predictable transfers is expected to help low-income households increase their savings (Bastagli et al. 2016). Hidrobo et al. (2018) examined cash transfer impacts from 11 studies (nine from sub-Saharan Africa) on the probability of having any savings and all of these found positive impacts, with an average effect of a 49 per cent increase in the probability of having savings. In the same review, 11 out of 12 studies (six from sub-Saharan Africa) found positive impacts on the amount of savings, with an average effect of a 61 per cent increase (Hidrobo et al. 2018). Similarly, Bastagli et al. (2016) reviewed 10 studies (eight from sub-Saharan Africa), of which five studies reported significant increases in the share of households reporting savings or the amount of savings accumulated due to cash transfer programmes. Four of the eight studies reviewed from sub-Saharan Africa reported significant impacts on either proportion of households with savings, amount of savings, or both. The proportion of households holding any savings increased by a range of 2.4 percentage points in Zambia's Child Grant Programme to 10 percentage points in Kenya's Give Directly experiment. Carneiro et al. (2019) also found that the Child Development Grant Programme in northern Nigeria increased the share of households with savings and the total value of savings (including both cash and in-kind savings). For example, the programme increased the proportion of households with any members who saved in any institution by 6.76 per cent. Five out of seven studies reviewed by Owusu-Addo, Renzaho, and Smith (2018) also showed that cash transfer programmes have positive impacts on savings behaviour, with the proportion of households who saved ranging from 3 percentage points in Tanzania to 24 percentage points in Zambia. However, it should be noted that these studies differ in terms of programme duration (exposure) (e.g. 18 months in Tanzania and 24 months in Zambia) and indicators examined. For example, while the study in Tanzania considered the share of households who saved in non-bank institutions, households saving was considered in Zambia.

Some newer studies from Africa were not captured in the above-referenced reviews. For example, a cash transfer in Democratic Republic of Congo jointly implemented by UNICEF and World Food Programme in collaboration with the government increased the proportion of households that saved over the past year by 8.9 percentage points (UNICEF Innocenti – Global Office of Research and Foresight et al. 2024). In Burkina Faso, after 36 months there were no impacts on savings or debt (UNICEF Innocenti 2024). Finally, in Angola, the government's Valor Crianca programme targeted to food insecure households with a child under the age of five increased the probability of having savings, amount of households' savings, and financial inclusion (measured by having a bank account or receiving money from people outside the household) (Damoah et al. 2024). The cash transfer also reduced household debt.

Several Transfer Project evaluation studies (FAO and UNICEF 2018; HSCT evaluation team 2018; Handa et al. 2014; LEAP 1000 Evaluation Team 2018; LEAP Evaluation Team 2017; AIR 2015a, b; Child Grant Evaluation Team 2022) report improved savings due to cash transfer programmes. As shown in Table 6, cash transfers increased savings at the household level between 4.0 percentage points in Mozambique's Child Grant (0 to 2 years) and 15.3 percentage points in Ghana's Livelihood Empowerment Against Poverty. What is more, these evaluations also document that savings by women substantially increased, with impacts ranging from 4.3 percentage points in Zimbabwe's Harmonised Social Cash Transfer to 14.7 percentage points in Zambia's Child Grant Programme. While these studies clearly demonstrate robust evidence that cash transfers increase savings, an evaluation of Lesotho's Child Grant Programme did not find a significant impact on household savings (in the last 12 months) (Oxford Policy Management 2014). However, the study also highlighted that the proportion of households contributing to burial societies and burial plans increased significantly both among control and treatment groups. As discussed under the moderators of impact at the end of this sub-section, low transfer value and short duration could also be some of the reasons for the lack of impacts.

Source: ©UNICEF/UNI702938/Dicko

Table 6. Summary of (significant) impacts of cash transfers on savings in sub-Saharan Africa from Transfer Project evaluation studies

COUNTRY	PROGRAMME	ACRONYM	EVALUATION POINT	MEASUREMENT UNIT	REFERENCE PERIOD	IMPACT IN PERCENTAGE POINTS
Angola	Social Cash Transfer Programme	SCTP	32 months	Savings (caregiver)	Past month	-14.7
Burkina Faso	Child Sensitive Social Protection Programme	CSSPP	36 months	Total household savings amount	At endline	N.S.
Ethiopia	Social Cash Transfer Pilot Programme (Tigray Region)	SCTPP	36 months	No indicators examined	*Not measured*	*Not measured*
Ghana	Livelihood Empowerment Against Poverty 1000	LEAP 1000	24 months	Saving money (women)	Past month	12.0
	Livelihood Empowerment Against Poverty	LEAP	48 months	Any savings (household)	Unspecified	15.3
	Livelihood Empowerment Against Poverty	LEAP	24 months	Any savings (household)	Past month	10.8
Lesotho	Child Grant Programme	CGP	24 months	Any savings (household)	Last 12 months	N.S.
Kenya	Cash Transfers for Orphans and Vulnerable Children	CT-OVC	24 months	No indicators examined	*Not measured*	*Not measured*
Malawi	Social Cash Transfer Programme	SCTP	24 months	No indicators examined	*Not measured*	*Not measured*
Mozambique	Child Grant 0-2	N/A	24 months	Any savings (household)	Current	4.0
South Africa	South African Child Support Grant	CSG	N/A (dose-response effect)	No indicators examined	*Not measured*	*Not measured*
Tanzania	Productive Social Safety Net	PSSN	24 months	No indicators examined	*Not measured*	*Not measured*
Zambia	Child Grant Programme	CGP	48 months	Any savings (women)	Last 3 months	14.7
Zimbabwe	Harmonised Social Cash Transfer	HSCT	48 months	Any savings (women)	Past month	4.3

N/A = not applicable
N.S. = not significant

Source: (FAO and UNICEF 2018; HSCT evaluation team 2018; Handa et al. 2014; LEAP 1000 Evaluation Team 2018; LEAP Evaluation Team 2017; Child Grant Evaluation Team 2022; AIR 2015b, a)

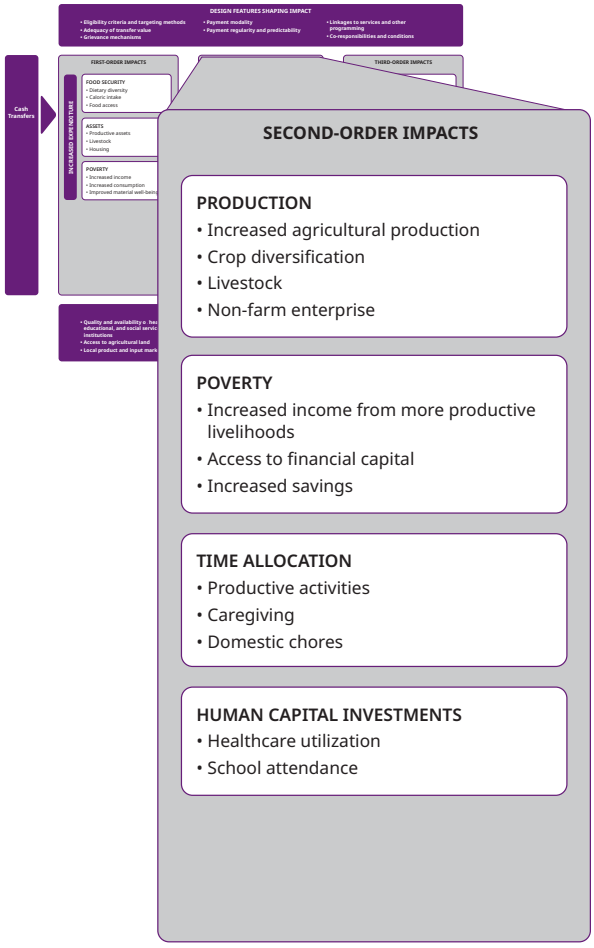
4.6 Evidence on Productive Impacts

National cash transfer programmes increase productive asset ownership, productivity, and livelihood diversification.

A large evidence base exists from early evaluations of national cash transfer programmes that pre-dated designs that systemically included 'plus' components, including linkages to productive supports. Based on the positive evidence from these evaluations, several countries have shifted from having objectives primarily geared toward alleviation of short-term poverty and promotion of improvements in human capital toward designs that are meant to enhance economic or productive inclusion of programme participants. These new objectives underscore livelihood enhancement and enable a sustainable exit from poverty. Cash transfers (including cash plus or so-called 'graduation programmes') aim to help low-income households overcome credit and liquidity constraints (achieved through increased savings, debt reduction, and financial inclusion) and invest in productive activities (Daidone et al. 2019), which in some cases may facilitate reaching a level where they are deemed ready to 'exit' the programme (Correa et al. 2023). However, it is important to note that, by targeting extremely poor or food insecure households, programmes often target vulnerable groups which may in many cases be labour-constrained. Some of these households that include elderly persons or persons with disability may require long-term support, and programmes should consider these vulnerable groups in long-term planning.

Productive impacts refer to the influence of cash transfer programmes on increasing the capacity of households to generate income through productive activities or shifts in household labour patterns (Daidone et al. 2019). This sub-section summarises the evidence of cash transfer programmes on productive impacts along a wide range of indicators building on systematic reviews and Transfer Project evaluation studies. Productive impacts of cash transfer programmes are measured through a wide range of indicators including, though not limited to, harvest value or crop sale, expenditure on agriculture inputs, agricultural inputs and/or tool use, operating a non-farm enterprise, profits from non-farm enterprises, productive asset purchases or ownership (e.g., livestock or farm assets including farm tools and non-farm enterprise assets), and the labour supply of adults and children. The section below presents evidence with a focus on four commonly used measures in evaluations in sub-Saharan Africa.

FIGURE 2B. CONCEPTUAL FRAMEWORK LINKING CASH TO POVERTY, FOOD SECURITY, PRODUCTIVITY, AND RESILIENCE - SECOND-ORDER IMPACTS



Source: ©UNICEF/UN0663897/Schermbrucker

Farm assets, livestock ownership and non-farm enterprise operation

The evidence demonstrates strong productive impacts of cash transfer programmes in sub-Saharan Africa livestock ownership and the operation of non-farm enterprises, while evidence on impacts on ownership farm productive assets is more mixed.

Key concepts:

- **LIVESTOCK OWNERSHIP** – ownership of animals such as poultry, goats, sheep, or cows and is often measured in number of animals or tropic livestock units (TLU), which converts livestock to a common unit.
- **AGRICULTURAL ASSETS** – ownership or purchase of farm assets such as axes, hoes, sickles, and ploughs.
- **USE OF MODERN AGRICULTURAL INPUTS** – use of or expenditure on chemical fertiliser or improved seeds.
- **OPERATION OF A NON-FARM ENTERPRISES** – ownership or operation of a non-farm business or enterprise by the household or a member of the household.

Review studies by Alderman and Yemtsov (2012), Arnold et al. (2011), Hidrobo et al. (2018), Owusu-Addo, Renzaho, and Smith (2018), Bastagli et al. (2019), and Correa et al. (2023) show that cash transfer programmes can result in productive impacts; for instance, the purchase of livestock and farm tools, the use of improved or modern agricultural inputs, and the operation of microenterprises.

Livestock ownership

Hidrobo et al. (2018) reviewed 15 studies (11 from sub-Saharan Africa) on the impacts of social protection programmes (including conditional cash transfers, unconditional cash transfers, public works programmes, and food transfers/vouchers) on **livestock ownership**. Eight of the studies find positive impacts, with an overall average increase of 14 per cent in the likelihood of owning any livestock (based on a meta-analysis of the 15 studies). More specifically, six of the studies (all from sub-Saharan Africa) were classified as having 'large' impacts (more than 40 per cent), with the largest impacts observed in Zambia, including an 86 per cent increase due to the Multiple Category Targeting Grant and a 72 per cent increase due to the Child Grant Programme. Owusu-Addo, Renzaho, and Smith (2018) also reviewed 12 studies (all from sub-Saharan Africa) on livestock ownership and found significant and positive impacts in 11 of the studies, with effect sizes ranging from 1.5 percentage points (cattle) to 59.3 percentage points (chickens) for participants in Malawi's SCTP. Among studies in that review, ownership of any livestock also increased, ranging from 4.7 percentage points in Burkina Faso in the Nahouri Cash Transfer Pilot Project (NCTPP) to 20.9 percentage points in Zambia 's CGP.

Evidence from the Bastagli et al. (2016) review of 17 studies also shows substantial and consistent impacts on livestock ownership and value as a result of cash transfer programmes. Of the 17 studies, 12 focus on sub-Saharan Africa, and eight report significant impacts on one or more of indicators on livestock ownership, including ownership of different types of livestock and on the number of livestock owned. Effect sizes show that cash transfer programmes increased the likelihood of owning small livestock, such as chickens, with impacts ranging from 8.8 percentage points in Zambia's Child Grant Programme to 52.2 percentage points in Malawi's Social Cash Transfer Programme. Tanzania's Community-based Conditional Cash Transfer Programme (conditional on school attendance and health check-ups) and Uganda's Women's Income Generating Support programme also increased the number of livestock owned by beneficiary households.

According to one review examining how non-contributory social protection programming can support resilience and inclusive agricultural growth in Africa, cash transfer programmes were found to have positive impacts on **livestock ownership and value** (Correa et al. 2023). Among studies covered in this review, Tanzania's Productive Social Safety Net led to a 19 percentage point increase in the share of households owning livestock, while in Niger, the Social Safety Net Cash Transfer Pilot Programme Project increased the value of livestock by 60 per cent. Cash transfers increased livestock ownership (as measured by a livestock index) in Zambia, Malawi, Ghana, and Zimbabwe. In their meta-analysis, the review found positive impacts on livestock ownership among 15 cash transfer programmes, four cash plus programmes, and four graduation programmes in sub-Saharan Africa. Ranges of increase in livestock ownership/herding from cash plus and graduation programmes ranged from a 32 per cent TLU increase in Senegal's pilot cash plus program to a 79 per cent increase in Ethiopia's Integrated Nutrition and Social Cash Transfer pilot (Correa et al. 2023).

In one African study not covered in these reviews conducted in the Democratic Republic of Congo, a cash transfer programme jointly implemented by UNICEF and the World Food Programme (WFP) in collaboration with the government had no impacts on livestock ownership; however, there were challenges with the evaluation that suggest that findings should be interpreted with caution (UNICEF Innocenti – Global Office of Research and

Foresight et al. 2024). In a second study, after 36 months, the Child Sensitive Social Protection Programme in Burkina Faso increased the number of livestock owned (UNICEF Innocenti 2024). Finally, in Angola, the government's Valor Crianca programme targeted to food insecure households with a child under five years increased households' ownership of livestock (Damoah et al. 2024).

Ownership of productive assets and operation of non-farm enterprises

Several reviews demonstrate that cash transfers increase productive capacity through the purchase of farm tools, non-farm productive assets, and the use of improved or modern agricultural inputs (Arnold, Conway, and Greenslade 2011; Daidone et al. 2019; Alderman, Gilligan, and Lehrer 2012; Bastagli et al. 2019; Hidrobo et al. 2018).

Mixed evidence on the impact of cash transfer programmes on ownership of **agricultural assets** in sub-Saharan Africa is reported in several reviews (Bastagli et al. 2019; Hidrobo et al. 2018; Owusu-Addo, Renzaho, and Smith 2018). In a review by Bastagli et al. (2016), three out of seven studies found positive impacts on household ownership of hoes, axes, sickles, and ploughs. The impacts ranged from a 3.6-percentage point increase in household ownership of ploughs in Zambia's Child Grant Programme to a 32.2-percentage point increase in household ownership of axes in Malawi's Social Cash Transfer Programme. As argued in Arnold et al. (2011), cash transfers could help poor households improve their long-term income generating potential by allowing them to accumulate productive assets and avoid losing them through distress sales in the face of shocks. However, a comprehensive review of non-contributory social protection programmes (including conditional cash transfers, unconditional cash transfers, public works programmes, and food transfers/vouchers) noted that only one (in Malawi) out of five studies found that cash transfers increased ownership of any **farm productive assets**, zero out of four studies found positive impacts on farm productive assets as measured by monetary units, and one (in Ethiopia) out of three studies found positive impacts on the number of agricultural assets owned (Hidrobo et al. 2018). Another review focused on Africa found modest positive impacts on **durable goods** (generally defined as home improvement and productive tools for farming) (Andrews, Hsiao, and Ralston 2018). Owusu-Addo, Renzaho, and Smith (2018) also reviewed eight studies (covering nine programmes) from six sub-Saharan African countries and found significant impacts on agricultural assets (broadly defined) in six out of the nine programmes examined, including Uganda's Senior Citizens Grant (SCG) and Vulnerable Family Support Grant (VFSG), Malawi's Social Cash Transfer (SCT), Zambia's CGP and MCTG, and Zimbabwe's HSCT, with effects sizes ranging from 3.6 to 32.2 percentage points. The other three programmes including Lesotho's Child Grant Programme, Kenya's HSNP, and Zambia's Monze Cash Transfer (MCT) found no impacts. Finally, Correa et al. (2023) reviewed 40 studies covering programmes in 13 countries and found that cash transfers increase ownership of **agricultural tools** (ranging from 16 per cent increase in Malawi's Social Cash Transfer to 43 per cent increase in a cash plus pilot in Senegal) and **livestock** (in Zambia, Malawi, Ghana, Tanzania, and Zimbabwe - but not in Lesotho's CGP or the Tigray Social Cash Transfer Pilot in Ethiopia; meta-analysis of 15 cash transfer programmes found a positive impact of 0.2 standard deviations).

A few more recent evaluations from Africa were not covered in these reviews. In the Democratic Republic of Congo, a cash transfer programme in response to COVID-19 jointly implemented by UNICEF and the World Food Programme (WFP) in collaboration with the government had no impacts on **livestock ownership**; however, there were challenges with the evaluation that suggest that findings should be interpreted with caution (UNICEF Innocenti – Global Office of Research and Foresight et al. 2024). After 36 months, the Child Sensitive Social Protection Programme in Burkina Faso increased **agricultural inputs** (UNICEF Innocenti 2024).

Evidence on **farmland ownership** (whether households own farmland and how much) is also mixed. For example, a review of Transfer Project evaluations by Daidone et al. (2019) found that the size of land operated increased in Zambia due to CGP by 0.18 hectares but decreased in Ghana by 0.4 hectares due to LEAP. In Ethiopia, the SCTPP increased the share of households using land by 3.9 percentage points. However, there were no impacts in Lesotho and Malawi. The Hidrobo et al. (2018) review found no impacts on farmland ownership (in one study from Kenya) or area of land owned (among three studies from Kenya and Tanzania). After 36 months, the Child Sensitive Social Protection Programme in Burkina Faso increased the number of agricultural plots households owned as well as total size of cultivated land (UNICEF Innocenti 2024).

The Hidrobo et al. (2018) review of cash and food transfers and public works found small, positive impacts on **non-farm business assets** (measured as owning any assets and monetary value of assets). However, in individual studies assessed, impacts were only significant in four out of 10 studies for any ownership and two out of three studies when considering monetary value. Bastagli et al. (2016) also examined the impacts of cash transfer programmes on operating **non-farm enterprises (NFE)** and **business assets** and found that three (CGP in Zambia by two studies and YOP in Uganda) out of five studies found positive impacts. The effect sizes ranged between a 4.5-percentage point increase in owning business assets to 16.6 percentage points on the share of households operating a non-farm enterprise, both in Zambia. Daidone et al. (2019) also found that cash

transfer programmes increased the proportion of households operating a non-farm enterprise in two out of seven countries examined, including in Zambia and Zimbabwe, where cash transfers increased the proportion of households operating non-farm business in the last year by 17.8 percentage points and 4.8 percentage points, respectively. The review, however, did not find strong impacts on the ownership or operation of non-farm businesses in other study countries (Ethiopia, Ghana, Kenya, Lesotho, and Malawi).

Transfer Project studies evaluating government-led cash transfer programmes in sub-Saharan Africa also find significant impacts of cash transfers on productive activities in most cases. Table 7 summarises the impacts of ten Transfer Project evaluation studies—covering 14 programmes in 12 countries—on productive asset ownership, livestock ownership, and non-farm enterprise operations.

Among Transfer Project studies reporting impacts on **any farm or key asset (e.g., radio or bicycle) ownership**, impacts were positive in significant in five out of six studies, with increases ranging between 1.9 percentage points in Ethiopia's Social Cash Transfer Pilot Programme (Berhane et al. 2015) to 11.7 percentage points in Ghana's Livelihood Empowerment Against Poverty programme (LEAP Evaluation Team 2017). A multi-country study from Transfer Project evaluations in Ghana, Malawi, and Zimbabwe found that unconditional cash transfers increased asset ownership in all three countries (Handa et al. 2022). Examples of these increases include Mozambique's Child Grant (0 to 2 years), which increased the ownership of a wide variety of productive and key household assets—particularly axes, machetes, hoes, pestles, stoves, bicycles, solar panels, chairs, tables, beds, and radios—with increases ranging from 4.0 to 15.0 percentage points and an asset index increased by a score of 0.27 (Child Grant Evaluation Team 2022). Positive impacts were observed for household ownership of several farm assets in Zambia's Child Grant Programme (e.g., hammers by 4.4 percentage points) (Daidone et al. 2014) and in Malawi's Social Cash Transfer Programme (e.g., axes by 32.2 percentage points) (Covarrubias, Davis, and Winters 2012).

Source: ©UNICEF/UN0635404/Ayene

Ownership of any livestock increased in four of seven Transfer Project studies that measured this outcome, with impacts from cash transfers ranging from 5.6 percentage points in Ghana's Livelihood Empowerment Against Poverty 1000 (LEAP 1000 Evaluation Team 2018) to 20.4 percentage points in Tanzania's Productive Social Safety Net (Tanzania PSSN Youth Study Evaluation Team, 2018). For example, 48 months into the programme, beneficiaries of Zambia's Child Grant Programme were 10.0 percentage points more likely to own cattle and 14.0 percentage points more likely to own chickens relative to the control group (AIR 2015a). However, in some countries such as Burkina Faso, while impacts on any livestock ownership were not significant, there were significant increases in number of livestock owned by households (not shown in table) as a result of the cash transfer (UNICEF Innocenti 2024).

Finally, as for the **operation of a non-farm enterprise** among the Transfer Project eight studies that reported on the measure, four studies (covering three programmes in two countries) showed that cash transfer beneficiary households were more likely to own or operate a non-farm enterprise, with impacts ranging from 3.0 percentage points in Zambia's Multiple Category Targeting Grant (AIR 2015a) to 14.4 percentage points in Zambia's Child Grant Programme (AIR 2015b). Unlike findings in other studies, a negative impact was observed on non-farm enterprise ownership in Ghana's Livelihood Empowerment Against Poverty programme, with comparison households showing a higher increase in the probability of owning a non-farm enterprise than cash transfer beneficiary households (LEAP Evaluation Team 2017). Authors explained that this was potentially due to study design limitations, whereby comparison households were slightly better off as compared to treatment households participating in LEAP prior to programme rollout. A multi-country study from Transfer Project evaluations in Ghana, Malawi, and Zimbabwe found that unconditional cash transfers did not increase non-farm enterprise in these countries (Handa et al. 2022). An in-depth study of Kenya's OVC-CT found that while there were no overall impacts on operation of a non-farm enterprise when disaggregating by gender of the household head, there were positive impacts among female-headed households and negative impacts among male-headed households (Asfaw et al. 2014). Another review of 40 studies covering programmes in 13 countries found that cash transfers increased engagement in non-farm business in Malawi, Zambia, Ethiopia, and Ghana (Correa et al. 2023).

Table 7. Summary of productive impacts of cash transfers in sub-Saharan Africa from Transfer Project evaluation studies (percentage points)

COUNTRY	PROGRAMME	ACRONYM	EVALUATION POINT	ANY FARM OR KEY ASSET OWNERSHIP	ANY LIVESTOCK OWNERSHIP	OPERATING A NON-FARM ENTERPRISE
Angola	Social Cash Transfer Programme	SCTP	32 months	*Not measured*	14.2 pp	11
Burkina Faso	Child Sensitive Social Protection Programme	CSSPP	36 months	1.718 (Number of assets)	N.S.	*Not measured*
Ethiopia	Social Cash Transfer Pilot Programme	SCTPP	24 months	1.9 pp	7.0 pp	*Not measured*
Ghana	Livelihood Empowerment Against Poverty	LEAP	Endline (72 months)	11.7 pp	N.S.	-14.5 pp
	Livelihood Empowerment Against Poverty 1000	LEAP 1000	24 months	*Not measured*	5.6 pp	N.S.
Kenya	Cash Transfers for Orphans and Vulnerable Children	CT-OVC	24 months	N.S.	N.S.	*Not measured*
Lesotho	Child Grants Programme	CGP	24 months	*Not measured*	N.S.	N.S.
Malawi	Social Cash Transfer Programme	SCTP	Endline (30 months)	6.5 pp	22.0 pp	N.S.
Mozambique	Child Grant (0-2)	N/A	24 months	*Not measured*	*Not measured*	7.0 pp
South Africa	South African Child Support Grant	CSG	N/A (dose-response effect)	*Not measured*	*Not measured*	*Not measured*
Tanzania	Productive Social Safety Net	PSSN	22 months	*Not measured*	20.4 pp	*Not measured*
Zambia	Child Grant Programme	CGP	36 months	*Not measured*	*Not measured*	12.1 pp
			48 months	*Not measured*	*Not measured*	14.4 pp
	Multiple Category Targeting Grant	MCTG	48 months	*Not measured*	*Not measured*	3.0
Zimbabwe	Harmonised Social Cash Transfer	HSCT	48 months	5.5 pp	N.S.	N.S.

N/A = not applicable
N.S. = not significant
pp=percentage points

Such studies may have results on specific asset or livestock types. Some results (e.g., Child Grant evaluation team 2022 on livestock ownership) report results using index.
Source: (Abdoulayi et al. 2014; American Institutes for Research 2014, 2015, 2016; Angeles et al. 2018; Berhane et al. 2015; Bonilla et al. 2022; Ghana LEAP 1000 Evaluation Team 2018; Ghana LEAP Evaluation Team 2017; Pellerano et al. 2014; Research 2014; Tanzania PSSN Youth Study Evaluation Team 2016, 2018; Ward et al. 2010)

Moderators of impact of cash transfers on production

The evidence on the impact of cash transfers on productive activities mostly show that predictable cash transfers can help households overcome liquidity and credit constraints. This in turn enables households engage in productive activities, such as investing in productive farm and non-farm assets, as well as operating non-farm businesses. However, cash transfer impacts can vary based on programme characteristics, including programme design (transfer size, duration, and predictability), contextual factors, and target population (including gender of household head). For example, lack of impacts on farm productive assets could be due to labelled use of the cash from the programme (for example, messaging that cash should be spent on children or on food) or issues with the predictability of transfer (Bastagli et al. 2019; Daidone et al. 2019). Regular predictable transfers or larger lump sums may encourage households to engage in productive investments after meeting more basic needs (Daidone et al. 2019). In terms of livestock, significant impacts were concentrated in smaller livestock types such as goats and chicken (Bastagli et al. 2019), which could also be linked to transfer size, cost of purchasing or maintaining animals, and preference. Lastly, composition of the households and severity of poverty among target population could also moderate the impacts of cash transfers on productive activities. For example, Bastagli et al. (2016) reported that three out of eight studies globally with gender-disaggregated analyses between male- and female-headed households found that impacts on productive activities are driven primarily by female-headed households. The authors further highlighted that different levels of baseline asset ownership and different cultural roles also moderate the results on productive impacts.

Other moderators of impacts of cash transfers on production include land ownership, use and access laws, and gender norms regarding control of these assets. However, these moderating impacts are not frequently studied in evaluations of cash transfers.

Evidence gaps on the impacts of cash transfers on production

- Few studies have measured impacts on land ownership or size of land owned. Land ownership and use rights vary widely and can heavily influence potential for agricultural investments by beneficiaries.
- In recent years, cash transfer programmes have increasingly included productive components (for example, training); hence more research is needed to disentangle impacts of cash versus productive components and synergistic impacts of the two in combination.

Source: ©UNICEF/UN0836615/Andrianantenaina

4.7 Evidence of Impacts of Cash Transfers on Labour Supply

Cash transfers do not reduce adults' participation in work (labour supply). They often induce changes in the type of work towards self-employment and own-farming (and away from casual wage labour) among working-age adults.

Key concepts:

- **LABOUR FORCE PARTICIPATION** – adult labour market participation and hours worked. Studies may also examine participation in any wage labour, agricultural wage and non-agricultural wage employment, own-farm labour, and participation in non-farm businesses.

There is a common misconception that cash transfer programmes have the potential to reduce adult labour force participation. Banerjee et al. (2017), Baird et al. (2018), and Handa et al. (2018) present evidence of the impact of cash transfer programmes on adult labour market participation. Banerjee et al. (2017) reviewed 23 past studies (four from sub-Saharan Africa) on cash transfers' (without work requirements) impacts on adult labour supply. They found that programmes overall had little to no effects on overall labour supply (overall labour supply and on shifts in the allocation of labour supply). Of those with impacts on working probability or hours of work (total 14 studies), nine do not find any significant effect, two find a combination of positive and null results, two find only negative results, and one finds a combination of positive and negative effects. Of those included from Africa, while one study did not find impacts, the other three find mixed evidence. For example, CGP in Zambia reduced participation in casual wage labour and increased participation in non-farm enterprises and labour on household farms. In Kenya, CT-OVC reduced employment in wage work for men when considering all types of work together (Asfaw et al. 2014; Banerjee et al. 2017), but when considering types of wage labour separately, there were positive impacts on non-agricultural wage labour and negative impacts on agricultural wage labour among men (Asfaw et al. 2014). Further, among females, impacts on agricultural wage labour were positive among younger women and negative among older women (Asfaw et al. 2014). Correa et al. (2023) reviewed 40 studies covering programmes in 13 countries and found that cash transfers caused a shift away from casual labour toward more productive own-farm and business activities (in Malawi, Zambia, Lesotho, and Tanzania) and increased engagement in non-farm business (in Malawi, Zambia, Ethiopia, and Ghana). Banerjee et al. (2017) also conducted detailed analysis on seven randomised controlled trial programmes (although none from sub-Saharan Africa) and found no evidence that cash transfer programmes influence either participation (employment) or the overall number of hours worked. There remain no impacts when disaggregated by gender. In a global review of 23 studies, Baird and colleagues (2018) also find that cash transfers, without an explicit employment focus, tend to result in little to no change in adult labour. The review also underscored that there is no empirical evidence to support cash recipients (adults) reducing work and increasing leisure. However, **unconditional cash transfers often induce changes in the type of work towards self-employment and own-farming (and away from casual wage labour) among working-age adults.**

Additionally, Bastagli et al. (2019) observed that three out of eight studies found positive impacts on working-age adults, four studies found no adverse impact, and one study found negative impacts. Positive impacts ranged from a rise in the likelihood of working by 2.5 percentage points among adults aged 25 to 64 years in the Dominican Republic (Canavire-Bacarreza and Vasquez-Ruiz 2013), to an increase in participation in paid employment by 10.0 percentage points among single-parent and main caregivers of pre-school-age children in Kazakhstan (O'Brien et al. 2013). Seven studies (out of 14) considered in the Bastagli et al. (2019) review were conducted in sub-Saharan Africa, with non-significant impacts found in five studies and a negative impact found in one study. The negative impact concerned a 2.7 percentage point decline in the labour force participation rate of beneficiaries of South Africa's Old Age Pension (Ardington, Case, and Hosegood 2009), which is in line with the very purpose of the programme. However, this contradicts the findings reported by Samson et al. (2004), cited in Arnold et al. (2011), which find that State Old Age Pension has increased labour force participation by 11.5 percentage points. It should be noted that Samson et al. (2004) used a broader definition of labour force participation that includes discouraged workers, which may have led to the difference in results. Cash transfer programmes may also affect local wage rates for low-skilled jobs often held by the poor. For example, Bandiera et al. (2017) finds that four years into Bangladesh's Targeting the Ultra-Poor programme, wages paid to non-beneficiary women working in the agricultural sector or as maids in villages where people received cash transfers were 9.0 per cent and 11.0 per cent higher, respectively, than those paid to women working in the same roles in villages where there were no cash transfers. In addition, Anderson et al. (2017) summarised the evidence from 12 review studies (for a total of 54 studies on 100 cash transfer programmes globally) on various outcomes. Of the 12 reviews, 10 reported results on labour market participation, where cash transfer programmes were associated with positive effects in two reviews (improved adult labour outcomes), mixed positive and null effects in six reviews (meaning either positive or no adverse effects), and null effects in two reviews.

Box 3. Cash transfers do not create a culture of dependency, and in fact, they generally tend to increase households' productivity.

Evidence from impact evaluations demonstrates that cash transfer programmes are used by poor households to engage and invest in more productive activities, (re-)enter the labour force, increase earnings, and shift to more favourable or higher quality work. For example, participants often move from less-preferred forms of casual day labour towards more productive self-employment and farming for the household. In some cases, cash transfers may also allow elderly individuals to engage less in work, which they may have been locked into prior to cash transfers, and which may have been harmful to their health and well-being. Overall, this substitution from casual wage labour to more preferred labour activities among working-age adults suggests an overall benefit of cash transfers.

Based on a review of eight Transfer Project evaluations in sub-Saharan Africa, Handa et al. (2018) found that although cash transfers do not have significant effects on most of the labour supply indicators, adult labour supply for wage work (mostly the least-preferred casual labour such as agricultural and non-agricultural wage employment) decreased in four studies, with reductions ranging from 3.3 percentage points in Ethiopia's Social Cash Transfer Pilot Programme to 13.0 percentage points in Zambia's Child Grant Programme. Simultaneously, engagement in own non-farm enterprises increased in Zambia's Child Grant Programme (12.1 percentage points), Zambia's Multiple Category Targeting Grant (3.0 percentage points), and Zimbabwe's Harmonised Social Cash Transfer (4.8 percentage points). **This substitution from casual wage labour to more preferred labour activities suggests an overall benefit of cash transfers**. The review by Handa et al. (2018) observed mixed impacts on the share of households with at least one adult member participating in any farming activities, with a reduction by 6.3 percentage points in Ghana due to the Livelihood Empowerment Against Poverty programme, while the Multiple Category Targeting Grant (MCTG) in Zambia showed an increase of 5.1 percentage points.

Some more recent evaluations in Africa have not been covered in the aforementioned reviews. After three years, Senegal's Family Cash Transfer Programme had no impacts on adult labour supply; however, the programme did increase households participating in non-farm enterprises (Bossuroy et al. 2023). In the Democratic Republic of Congo, a cash transfer programme jointly implemented by UNICEF and the World Food Programme (WFP) in collaboration with the government increased the proportion of households that cultivated land but had no impacts on other productive or domestic work outcomes (UNICEF Innocenti – Global Office of Research and Foresight et al. 2024). After 36 months, the Child Sensitive Social Protection Programme in Burkina Faso had no effect on non-farm enterprise operation, but it did increase adolescents' participation in livestock tending and economic activities (UNICEF Innocenti 2024). In Angola, the government Valor Crianca programme targeted to food insecure households with a child under age five years increased households' land cultivation and number of crops cultivated, as well as non-farm enterprise (Damoah et al. 2024).

Source: ©UNICEF/UNI118060/Pirozzi

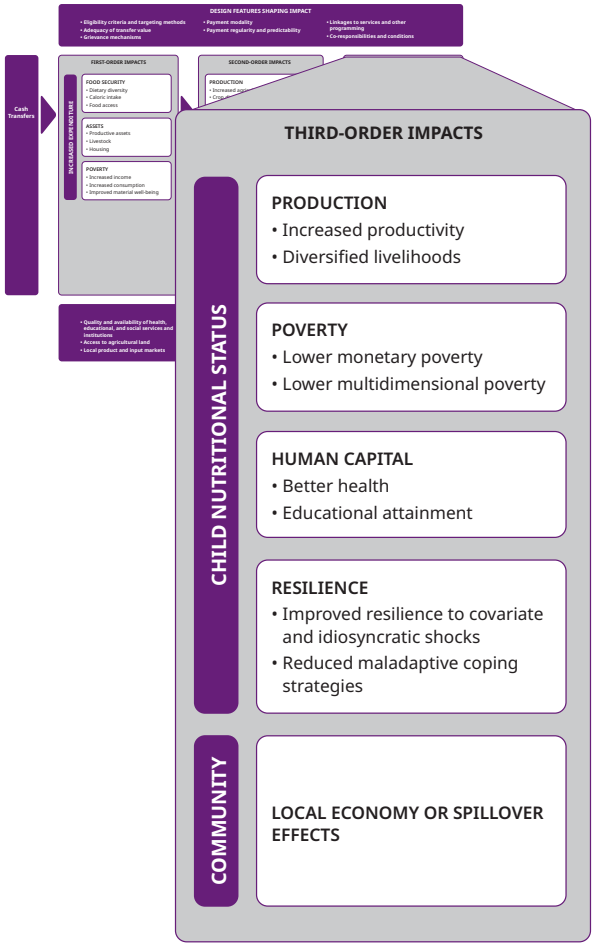
4.8 Evidence of Impacts of Cash Transfers on Resilience

In the context of social protection, resilience is broadly defined as the capacity to better prepare, cope, and adapt to shocks, including those at the community (covariate) and household/individual (idiosyncratic) levels (UNICEF 2019a). Shocks at the community level include hazards such as natural disasters, epidemics affecting livestock, pandemics, and economic shocks. Household/individual shocks occur at the household level and include such events as family breakdown, death, sickness, disability, and job loss.

While cash transfers have often been used to help households recover from economic shocks, their role in proactively fostering resilience to withstand future shocks has been less studied (Premand and Stoeffler 2022). Nevertheless, it is proposed that large-scale, long-term, sustainable cash transfer programmes can help build household resilience to future challenges in various ways. First, cash transfers can help diversify livelihoods and income streams. Second, by providing a regular, predictable source of income, beneficiary households can better plan for contingencies, which protects them from having to resort to harmful coping strategies in the face of income shocks (de Hoop and Rosati 2014; Bastagli et al. 2016). Third, in the face of climate change, and an ever-increasing array and intensity of natural disasters, both acute and chronic, cash transfers can support households and communities in adapting and developing innovative strategies to respond to these changing conditions (Béné 2011).

An important aspect of resiliency is with respect to climate change, which has an unequal impact on marginalised groups. One recent review summarised how social assistance programmes can improve women's and girls' resilience to climate hazards in terms of exposure, sensitivity, and adaptive capacities (Hidrobo et al. 2024).

FIGURE 2C. CONCEPTUAL FRAMEWORK LINKING CASH TO POVERTY, FOOD SECURITY, PRODUCTIVITY, AND RESILIENCE - THIRD-ORDER IMPACTS



Source: ©UNICEF/UNI679038/Mmina/Elephant Media

Box 4. Shock-responsive social protection can improve household resilience

- Comprehensive social protection systems can contribute to mitigating household-level impacts of contextual hazards, such as natural disasters, climate change, conflict, or sudden economic downturn (UNICEF 2019a). Individual economic shocks at the household level (i.e., idiosyncratic shocks), like job loss, illness, or disability, can be mitigated, in part, through enrolment into regular cash transfer programmes. In addition, rapid onset, recurrent, or protracted shocks can destabilise households, affecting decisions around everyday life (UNICEF 2019a). Some decisions (negative coping strategies) may adversely affect women and children to a higher degree. Women and children are disproportionately vulnerable to shocks and often have fewer resources to cope with shocks once they occur. Negative coping strategies in the face of crises may include child labour, child marriage (disproportionately affecting girls), transactional sex, selling off assets, and reducing food consumption. In times of crises, women and girls may also be exposed to a higher risk of gender-based violence.
- Shock-responsive social protection systems can provide necessary support to help build households' resilience to shocks, including supporting their ability to prepare for, respond to, and adapt to the shocks they face (Bowen et al. 2020). Cash transfers of adequate value over a sustained period are proven to stabilise the household economy, increasing resilience of households on an ongoing basis, including in advance of a shock. When supported with adaptive, adequate, and inclusive social protection, families are better able to maintain their investments in children's human capital development (that is, health, nutrition, and education) and household livelihoods, even in the face of crises. Additionally, social protection systems can be designed to support broader resilience-strengthening, supporting the capacity of poor and vulnerable households to face various types of shocks. The COVID-19 pandemic underscored the reality that the poorest and most vulnerable groups were the least able to cope with shocks, and were thus the worst-affected, in part because they were least likely to be adequately covered by social protection prior to the pandemic. This led to a growing recognition that inclusive policies and programmes must be developed to ensure that social protection programmes, including cash transfer programmes, go beyond social protection in stable circumstances and are prepared to respond to future crises, including through horizontal expansion (that is, new beneficiaries) and vertical expansion (that is, additional transfers to existing beneficiaries) of coverage.
- Many shocks are predictable and many crises are protracted, which enables more proactive planning. However, countries are increasingly dealing with higher levels of fragility and crises which are more complex and overlapping in nature. As such, the capacity of systems to respond to dynamic contexts should be strengthened to enable their expansion and adaptation in times of need. An important aspect of a shock-responsive social protection system is its ability to coordinate and build synergies with other sectors. This may include integration of social protection into National Response Plans, which necessitates coordination with Disaster Risk Management (DRM) authorities to deal with covariate shocks (UNICEF 2019a). Shock-responsive social protection systems must also be gender-responsive, as each type of shock poses gender-specific risks. This requires further coordination between DRM and Ministries of Social Welfare or Gender to ensure the correct stakeholders are involved and systems are inclusive.

Source: ©UNICEF/UNI591847/Andrianantenaina

Resilience to shocks including livelihood diversification and coping strategies

There is promising evidence that cash transfers can enhance household resilience, including though the development of positive coping strategies, livelihood diversification, and by reducing vulnerability to shocks. However, fewer studies have examined resilience outcomes, and more research is needed.

Key concepts:

- **RESILIENCE** – households' capacity to prepare for, cope with, and adapt to shocks
- **RIMA**[5] – in the Resilience Index Measurement and Analysis (RIMA) approach, resilience is conceptualised as a multidimensional phenomenon, with four key contributing factors: 1) access to basic services; 2) ownership of assets; 3) access to social safety nets; and 4) household adaptive capacity.
- **CLIMATE RESILIENCE** – ability of individuals and communities to anticipate, prepare for, and respond to hazardous events or changes related to climate change

Cash transfer reviews have generally not included descriptions of impacts on resilience, which can be defined broadly as households' capacity to prepare for, cope with, and adapt to shocks. More specifically, climate resilience refers to the ability of individuals and communities to anticipate, prepare for, and respond to hazardous events or changes related to climate change (European Commission). The role of social protection in strengthening the climate resilience, for instance, of farmers in low- and middle-income countries who are exposed to growing climate variability, is increasingly recognised (Ulrichs et al. 2019; Scognamillo and Sitko 2021). As many climate-related shocks are predictable, social protection systems can be strengthened in terms of their capacity to respond (sometimes referred to as adaptive or shock-responsive social protection).

One review examined how **non-contributory social protection (including cash transfers) in rural Africa can support resilient and inclusive agricultural growth** (Correa et al. 2023). The review of 40 studies covering programmes in 13 countries found that these programmes support resilience through relaxation of credit and liquidity constraints, managing consumption risk, and relaxing psychological constraints, as well as increase income and revenue (in Kenya, Zambia, Ghana, Malawi, and Zimbabwe; meta-analysis of eight studies found a positive effect of 0.18 standard deviations) (Correa et al. 2023).

One narrative review examined social protections' ability to reduce women and girls' vulnerability to climate hazards and strengthen their ability to respond (Hidrobo et al. 2024). The review found that social assistance programmes (including a combination of cash and in-kind transfers) improved households' coping responses, reduced maladaptive coping strategies that disproportionately harm women and girls, and improved adaptive behaviours, such as diversifying livelihood activities.

Evaluations in some sub-Saharan African countries have found that cash transfer programmes increase resilience at the household level. In Malawi, Otchere and Handa (2022) found that the Social Cash Transfer Programme improved household production, asset ownership, income diversification and strengthening, and improved protective factors at the household level. The authors also found positive impacts in Malawi on resilience as measured by a **resilience index** called Resilience Index Measurement and Analysis (RIMA-II). The impacts materialised despite the programme not being explicitly designed to improve resilience. In Lesotho, d'Errico et al. (2020) showed that the Child Grant Programme had a positive impact on resilience (as measured by RIMA-II), especially among households who were comparatively less resilient at baseline. The authors note that improvements in resilience were driven by increases in household expenditure and food security. In Kenya, the Hunger Safety Net Programme (HSNP) increased household resiliency (defined by the RIMA index) in arid and semi-arid regions that experience low and erratic rainfall and high food insecurity rates (Matata, Ngigi, and Bett 2023).

In Senegal, after three years, the Family Cash Transfer Programme reduced the percentage of households negatively affected (defined as reducing food consumption or depleting savings) by shocks by 3.9 percentage points (Bossuroy et al. 2023). Combining household survey data in rural Niger with satellite data on rainfall, another study found that positive impacts of cash transfers (provided as part of a research trial) on household consumption were most pronounced among households affected by drought, high than those among households not affected by drought (Stoeffler and Premand (2021). The authors suggest that cash transfers increased the ability of households to protect their earnings from agriculture and non-farm enterprises when shocks occurred and conclude that a **multi-year cash transfer programme targeting poor households can foster climate resilience.**

Case study 2. Impacts on resilience in Malawi's Social Cash Transfer Programme

Because resilience is complex and there are various ways to measure it, it tends to be understudied. Yet many studies examine outcomes related to resilience, including food security, coping strategies, and livelihoods. Otchere and Handa (2022) examined impacts on resilience of Malawi's Social Cash Transfer Programme and found that cash transfers had a large, positive effect on resilience (30 per cent of the baseline resilience value). In addition, effects were almost twice as large among the poorest beneficiary households, indicating that **cash transfers can induce larger improvements in resilience among the most vulnerable**. Pathways to increased household resiliency included improved asset ownership, diversified livelihoods, and other dimensions that strengthen the capacity of household to withstand shocks. This study provides important evidence to support the claim that social protection can help build resilience.

In general, impacts of cash transfers on resilience to more complex, protracted threats like drought, flooding, and other effects of climate change are not as well-understood (Arena, Guasti, and Hussein 2023). This is potentially exacerbated by the fact that responses to such crises tend to come more in the form of an emergency response, sometimes outside of traditional social protection programming. However, with the strong emergence of adaptive social protection in fragile settings, there is increasing coordination and alignment between the two. However, there is still limited evidence on cash transfers' ability to change farm management practices or increase households' uptake of climate smart practices and to mitigate against adverse climate events, including through use of cleaner fuels, reforestation, and community infrastructure and resource management (Hidrobo et al. 2024; Correa et al. 2023). Furthermore, promoting livelihood diversification and resilience to shocks requires additional programming beyond cash transfers alone, in the form of integrated social protection, complementary interventions, and linkages to existing services (like extension services, which can provide information and technical support on climate-smart practices and livelihood choices that support just transitions).

Moderators of impact of cash transfers on resilience

Standard approaches to cash transfers can address some dimensions of vulnerability to shocks, as summarised above (Hidrobo et al. 2024). However, this topic remains understudied, especially when it comes to moderators of impacts. Little is known about what design features can boost impacts on resilience. Nevertheless, it is known that marginalised groups including women and girls, persons with disability, and other groups are disproportionately exposed to and affected by shocks and often have fewer resources to cope with shocks. Those designing and implementing programmes should ensure that programmes meet the needs of these groups based on the local context to further facilitate programmes' abilities to improve resilience. Moreover, the evidence summarised above highlights how regular, predictable transfers of adequate value can improve resilience and may even influence time discounting, allowing households to invest in riskier or more technologically advanced (and climate-adaptive) practices, which strengthens resilience to future shocks. These findings highlight the importance of programme design moderators, including transfer size, predictability, etc., of cash transfer impacts.

Evidence gaps on the impacts of cash transfers on resilience

- There is a need for consistency and agreement in the conceptualisation and measurement of resilience and achieving this requires more effort in understanding the role of behavioural programme components in driving social cohesion. The Resilience Index Measurement and Analysis (RIMA) and the Resilience Capacity Index (RCI) are promising measures to move this field of research forward, though strengths differ for each index.
- Future studies should explore the impact of cash transfers on various aspects of resilience, such as vulnerability to shocks (exposure), coping strategies (sensitivity), and mitigation strategies, including in the context of multi-hazard shocks.
- More research is needed on the impacts of anticipatory action for predictable shocks, including climate-related shocks, such as drought and flooding.

4.9 Evidence of Impacts of Cash Transfers on Local Communities and Economies

Evidence shows that impacts of cash transfer programmes extend beyond the direct effects on beneficiary households, with both economic and social impacts at the community level. Cash transfers can result in spillover effects on local economies, including on demand for locally produced food and goods, income of non-beneficiary households (through increased demand from beneficiary households for goods sold in the community), and local labour markets (through adult labour force participation rates and wage levels for low-skilled jobs). These impacts arise because cash transfer programmes increase cash holdings and relax liquidity constraints among beneficiary households, with important implications for non-beneficiary households and local enterprises. With respect to social impacts at the community level, cash transfers can also influence social cohesion.

Local food prices

Cash transfers do not drive up food prices in local markets, including in Africa.

Key concepts:

- **FOOD PRICES** – prices of local food staples such as maize, rice, and beans or other food items such as salt, sugar, and edible oil.

Cash transfer programmes generally cover less than 10 per cent of a given population and programme beneficiaries are among the poorest in a community. Cash transfers thus represent a small injection to community cash flows, and there is often sufficient supply to meet increased demand resulting from market inter-connectivity, so that programmes do not induce inflationary effects (Handa, Daidone, et al. 2018). A review of 24 social cash transfer programmes (17 programmes in 10 countries) in Africa, Asia, and Europe showed that cash transfers can stimulate local demand, local food production, and local businesses, and avoid food price distortions (Davies et al. 2009). Furthermore, most studies find no evidence of inflationary impacts of cash transfer programmes on local price levels. A cross-country analysis using Transfer Project data from Lesotho's Child Grant Programme, Malawi's Social Cash Transfer Programme, Zambia's Multiple Category Targeting Grant, Zambia's Child Grant Programme, and Zimbabwe's Harmonised Social Cash Transfer demonstrates that cash transfers largely had no inflation effects on the prices of 10 key consumption items (Handa, Daidone, et al. 2018). Outside of Africa, Kabeer et al. (2012) reviewed 46 studies on 11 cash transfer programmes from eight Latin American countries and Pakistan, also finding no evidence that cash transfer programmes cause inflation in local economies.

In two extenuating circumstances, impacts on inflation were seen. Local inflation effects in remote and extremely food-deficit areas in Ethiopia resulted during the early implementation stages of Ethiopia's Productive Social Safety Net Programme Kabeer (Kabeer 2009). For example, between May and September 2005, the price of sorghum[6] increased by approximately 17 per cent (Kebede 2006). Beneficiary households used the transfers to buy food staples from the local market with the supply unable to keep up with the increased demand (Arnold, Conway, and Greenslade 2011). Similarly, in Niger, a short-term cash transfer programme paying high transfer values (i.e., 60,000 CFA franc paid across three instalments of 20,000 CFA franc, equivalent to about US$40 at the time of the evaluation) produced temporary inflation in the prices of non-staple foods sold at local markets, such as milk and oil, following supply shortages (Save the Children 2009). Taken together, these findings suggest that in rare circumstances where food is in short supply for purchase in local markets, the potential for inflationary effects should be weighed against benefits of selecting cash as a modality, and, in some cases, food transfers may be preferable to cash transfers.

Multiplier effects

Cash transfer programmes have resulted in significant income multiplier effects in local economies in sub-Saharan Africa.

Key concepts:

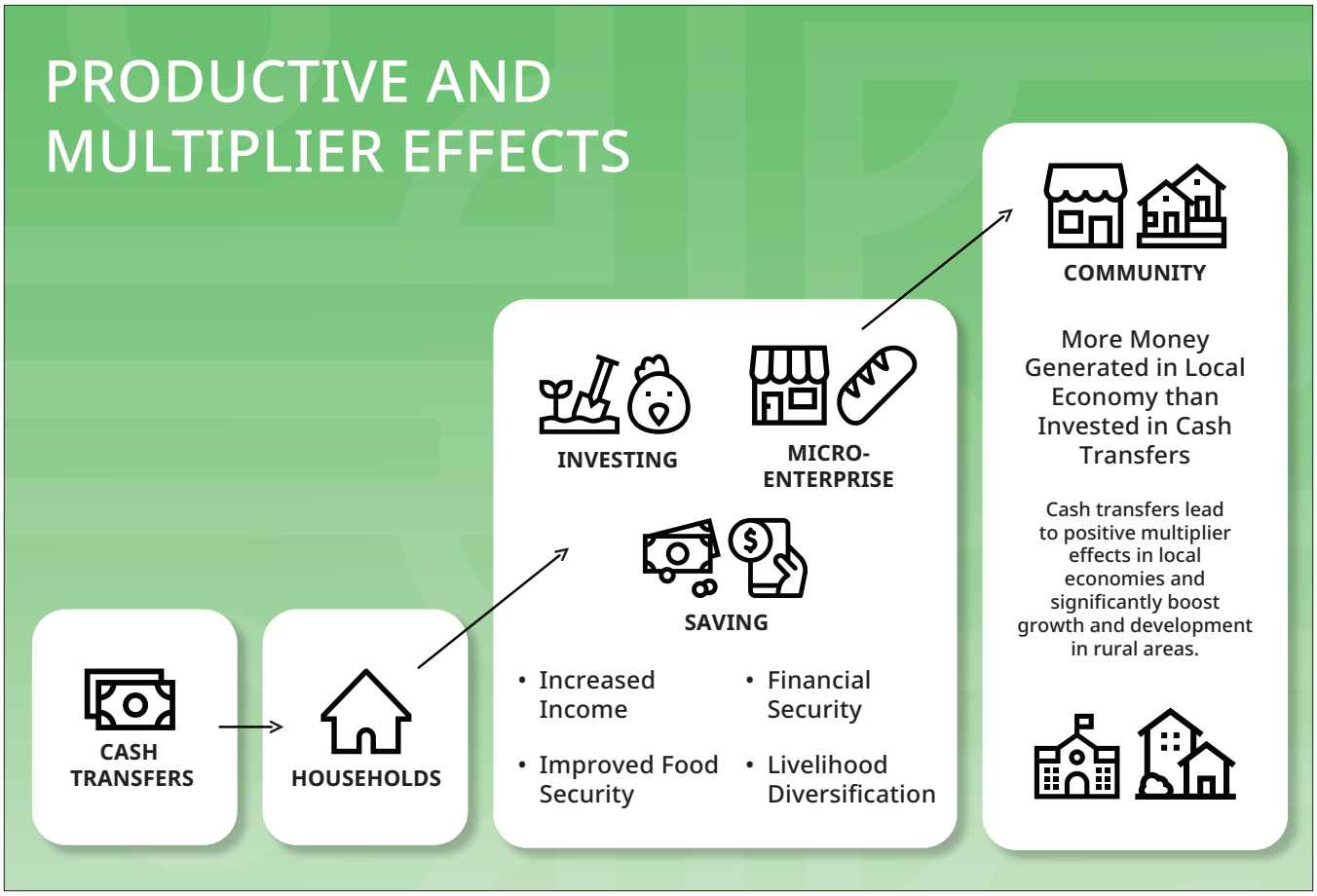
- **INCOME MULTIPLIER EFFECTS** – increases in income at the community level above and beyond the initial value of cash transfer injection, due to increase in consumption demand.

Despite the positive impacts of social protection, there remain persistent myths that cash transfers are handouts, not investments. The reality, backed by rigorous evidence, is that cash transfers are investments that have positive spillover effects on local economies. In fact, cash transfers can increase economic growth through various channels, including increased consumption, investments in human capital (education, training, and health), productive investments (in small businesses or agriculture), improved resilience to shocks[7], and increases in labour supply (Gassmann et al. 2023).

Due to higher purchasing power and new demand for goods and services by beneficiary households, cash transfer programmes can also improve earnings of non-participating households through income multiplier effects (see Figure 4). A recent study by Gassmann et al. (2023) summarises emerging findings on these spillover effects of cash transfer programmes using data from 23 studies (including 11 studies covering nine countries in Africa) from 13 low- and middle-income countries and present results based on effects. The authors found that a majority of studies reported positive multipliers. The review covered many of the same studies summarised in Figure 5 and find that multipliers range from 0.78 in Brazil to 2.5 in Ghana and Kenya. This range excludes an estimate from Zimbabwe of an emergency cash transfer (2.59) (Gassmann et al. 2023). Among research covered in this review, one study estimated that South Africa's Child Support Grant leads to a 0.27 per cent increase in real GDP (Tiberti et al. 2018). In Kenya, cash transfers distributed by a non-governmental organization were estimated to have a multiplier of 2.4 (Egger et al. 2022).

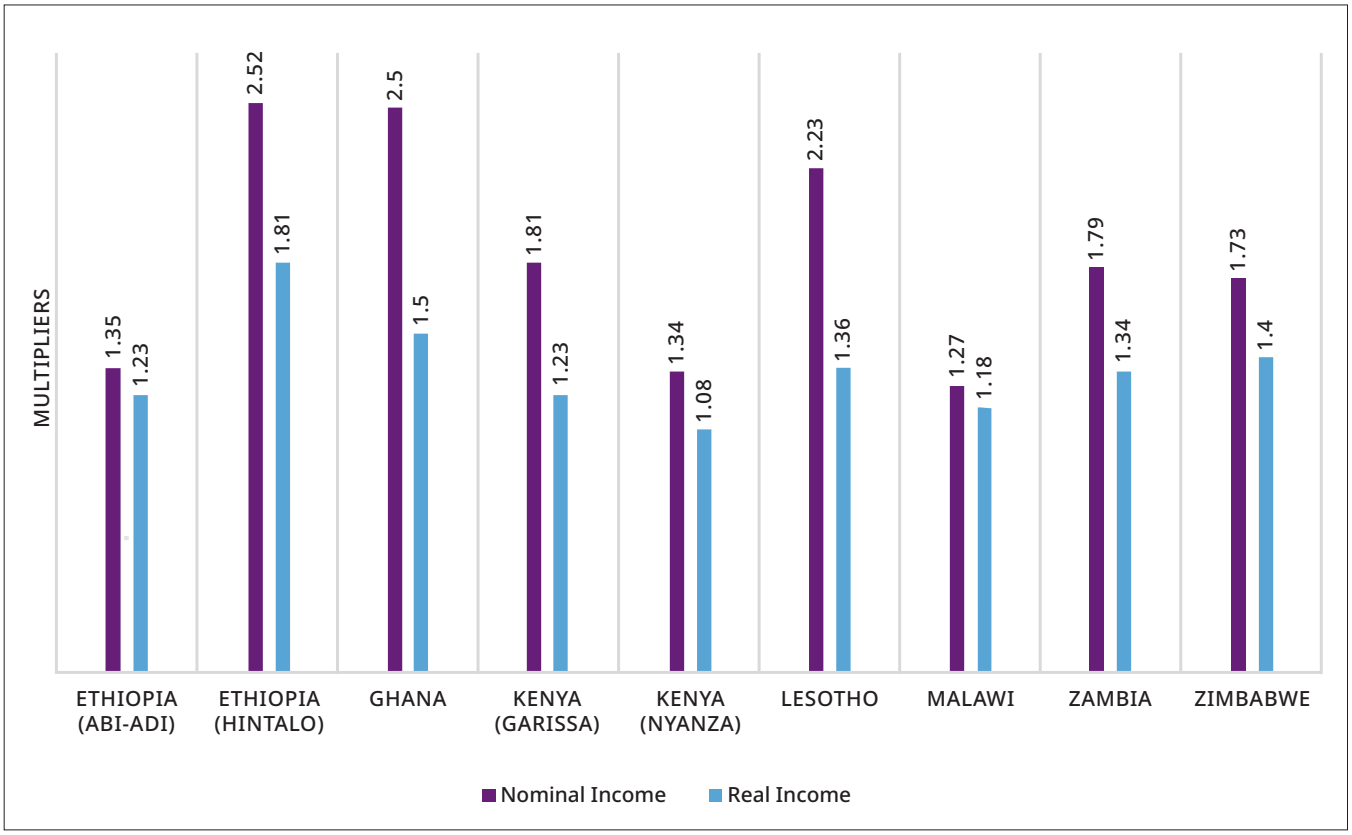
Source: ©UNICEF/UNI559379/Aremu

Figure 4. Productive and multiplier effects



Transfer Project evaluations (several covered in the aforementioned review) also show that cash transfer programmes in sub-Saharan Africa have resulted in significant income multiplier effects, including in Ethiopia, Zambia, and Zimbabwe. Transfer Project evaluations of government cash transfers show that multiplier effects in sub-Saharan Africa range from 1.27 in Malawi to 2.52 in Ethiopia (Taylor, Thome, and Filipski 2016; Thome et al. 2016b). This means that, for example, in Malawi, a dollar transferred to cash transfer participants adds 1.27 dollars to the local economy (implying a spillover of 0.27 dollars).

Figure 5. Income multiplier effects of cash transfers in sub-Saharan Africa



Notes: Nominal income is not adjusted for inflation, and real income is the nominal income adjusted for inflation.
Source: Taylor, Thome, Filipski. (2016). "Local economy-wide impact evaluation of social cash transfer programmes." In From Evidence to Action: The Story of Cash Transfers and Impact Evaluation in Sub Saharan Africa, pp 94-116. Ed. Davis, Handa, Hypher, Winder-Rossi, Winters, and Yablonski. Oxford: Oxford University Press.

Source: ©UNICEF/UNI559379/Aremu

Through these multipliers, we see that **cash transfers also have a return on investment through retail and local production** and multipliers can be separately estimated for these sectors (Taylor 2016; Thome et al. 2016b; Gassmann et al. 2023). Because cash transfer participants spend the majority of their cash on retail, this is the sector most influenced by cash transfers. Subsequently, retail multipliers are generally larger than production multipliers. The size of the production multiplier, particularly for crops, depends on how integrated the local market is with external markets—the more isolated the market, the larger the multiplier and its impact. For example, the **production multiplier** in selected African countries (estimated using data from Transfer Project evaluations) ranges from 0.51 in Zimbabwe to 2.77 in Zambia (Thome et al. 2016b).

Multiplier effects reflect a combination of receipt of cash transfers to participating households, as well as income spillovers (additional cash generated across the local economy beyond the value of the cash provided). Both beneficiary and non-beneficiary households can benefit from these spillovers. However, non-beneficiary households tend to be better placed to benefit from spillovers because they have relatively better access to labour and assets used in local production (Thome et al. 2016b). For every dollar invested in social cash transfers, cash transfer households receive spillovers ranging from negligible amounts to 0.29 cents. In contrast, non-beneficiary households gain significantly more, with spillovers ranging from 0.26 to 1.50 per dollar invested.

Moderators of impact of cash transfers on local economies

Several programme design and contextual factors could moderate the impacts of cash transfer programmes on local economies, particularly the multiplier effects. These might include access to social services, linkages with other markets outside the cash transfers' 'zone of influence', access to public transportation and communication services, and the extent to which local supply responds to emerging demands and prices (Taylor, Thome, and Filipski 2016; Kagin et al. 2014). In rare cases where markets are constrained (limited supply), cash transfers could be inflationary, harming consumers and consequently lowering the income multiplier effect (Kagin et al. 2014). Further, the timing of transfers in relation to crop production seasons could affect the responsiveness of local supply. Exogenous shocks (climate events, pandemics, political instability) could also moderate whether and to what extent cash transfer programmes influence the local economy (Taylor, Thome, and Filipski 2016).

Evidence gaps on the impacts of cash transfers on local economies

- While it is evident that cash transfers provide a stimulus to local economies due to increased demand for locally produced food and inputs, the evidence on moderating factors is currently limited and more research is required to assess this aspect.

Source: ©UNICEF/UNI125896/Asselin

Social cohesion

Reviews from the Sahel region and post-conflict settings globally indicate positive impacts of cash transfers on trust and social cohesion. Nevertheless, there is some evidence of negative impacts among non-beneficiaries, particularly when targeting processes lack transparency or are perceived as unfair. Additionally, impacts from a global review in broader contexts (not limited to post-conflict or the Sahel) were more mixed.

Key concepts:

- **SOCIAL COHESION** – refers to relations between members of society and the state. The three dimensions of social cohesion are bonding (within one's group), bridging (outside of one's group), and linking (vertical relationships with the state) trust (Leininger et al. 2021). These cover both horizontal relationships (bridging and bonding) as well as vertical relationships (linking). Attributes of social cohesion include trust, cooperation for the common good, and inclusive identity (Sharma and Menke 2024).

In addition to economic impacts, there can also be social impacts at the community level. Historically, concerns have been raised that cash transfer programmes may contribute to social division at the community level, noting that jealousy over transfer receipt could drive conflict (Skovdal et al. 2013). Yet, to the contrary, there is some evidence globally that social cohesion and trust can be built through increasing coverage of social protection programmes (ILO 2021). A universal social protection system, on a theoretical level, should increase willingness to pay taxes and make social contributions (ILO 2021). Social protection programmes can also build a sense of trust and reciprocity between individuals and the state (Babajanian 2012). Both of these aspects can foster social cohesion. Moreover, a general improvement in the well-being or status of beneficiaries can improve social relationships between community members (Burchi and Roscioli 2022). In Africa, few evaluations of social protection programmes have examined social cohesion as an outcome. However, where they have, results suggest that these interventions can foster things like trust in government (Evans, Holtemeyer, and Kosec 2017).

Three reviews have also considered the evidence on this topic. A review of programmes in the Sahel found that social protection programmes increase trust (in peer groups and government), cooperation for the common good and resource sharing, involvement in community groups, and inclusive identity among cash transfer participants (Sharma and Menke 2024). Impacts on trust and social networks can strengthen informal insurance and livelihood strategies (Bastagli et al. 2016). However, among non-beneficiaries, there is some suggestive evidence that cash transfers can also cause jealousy and hostility towards beneficiaries (Sharma and Menke 2024). At the same time, resource sharing is higher and animosity is lower among displaced communities as a result of cash transfers (Sharma and Menke 2024). Though some programme designs are based on the theoretical idea that providing cash transfers to a balance of displaced people and host community households may relieve pressures on both and increase social cohesion, there has been limited evidence generated on the effects of cash transfers on facilitating trust and social cohesion between displaced groups and host communities in the Sahel (and Africa more generally) (Sharma and Menke 2024).

A global review of 72 cash transfers in post-conflict settings found that these had positive impacts on social cohesion (all dimensions combined) in 86 out of 130 indicators (66 per cent) and negative impacts in only 35 out of 130 (27 per cent) (Bashur 2025). When examining different types of social cohesion separately, the review found positive impacts on particularised trust (one's own family or group) in 25 out of 36 (69 per cent) of indicators and negative impacts in 10 of 36 (28 per cent) indicators; positive impacts on generalised trust (outside one's own group) in 47 out of 74 (64 per cent) indicators and negative impacts in 20 of 74 (27 per cent) indicators; positive impacts on trust in institutions or the state in seven out of 12 (58 per cent) of indicators and negative impacts in four out of 12 (33 per cent) indicators; and positive impacts on cooperation (across groups or between individuals and the state) in seven out of eight (88 per cent) indicators and negative impacts in one out of eight (13 per cent) indicators. **The review concluded that generally cash transfers have positive impacts on social cohesion, but that targeting of specific groups can lead to resentment and jealousy among non-recipients, particularly when there is disapproval of targeting mechanisms or lack of transparency.**

A second global review (in broader contexts, not limited to post-conflict settings) of 88 papers examining how cash transfers and in-kind transfers (food and assets) influence people's attitudes and engagement with the state (vertical relationships) and relationships with each other (horizontal relationships) came to more mixed conclusions (Kosec and Mo 2025). In terms of vertical relationships, 25 out of 52 (48 per cent) of study outcomes found positive impacts on political engagement. Furthermore, four out of eight studies found positive impacts on participating in community meetings and contacting public officials, while the remaining four studies found null (one study), mixed (one study), or negative (two studies) impacts. The review

found strong evidence that social transfers increase support for leaders in power (28 out of 43 study outcomes) and institutional trust (only one out of 16 study outcomes found a negative impact). Impacts on institutional trust were found even when recipients do not attribute the transfers to their government. Authors of the review conclude that **social transfers are an effective method of enhancing political support and citizen satisfaction**. Turning to horizontal relationships, the review found mixed effects on civic engagement; out of 12 studies, five found positive impacts, three found no effects, one found negative effects, and three found mixed findings. One study in Tanzania found stronger impacts in communities with a minimum number of annual meetings, suggesting that the organisation of community meetings may facilitate building of social ties and civic engagement. Impacts on community support and trust were quite mixed. Seven out of 17 study outcomes found positive effects on community support and trust, while three studies found negative impacts (including erosion of social capital and negative impacts on community support and trust), four studies found mixed impacts, and three studies found no effects. One study from Ecuador examining transfers to refugees found that the transfers increased social cohesion among refugees, but not among the host population (Valli, Peterman, and Hidrobo 2019; Kosec and Mo 2025). In terms of impacts on conflict, impacts were mixed: two out of eight studies found reductions in conflict as a result of transfers, while five studies found increases in insecurity, conflict, or tension (one found increases in social jealousy and three found increases crime, insecurity, or lack of safety), and one study found no effects.

Two Transfer Project evaluation studies have considered the impact of cash transfers on social cohesion in Africa. Berhane et al. (2015), assessed whether Ethiopia's Social Cash Transfer Pilot Programme translated in any unintentional negative effect on informal transfers and trust and social cohesion. The evaluation found that beneficiaries received fewer informal transfers from family and friends, but there was no evidence that the programme negatively affected trust and social cohesion. While social cohesion (measured by a social cohesion index comprised of items linked to providing support to others) weakened in one of the evaluation districts (Hintalo), overall levels of reported trust and social cohesion increased. The authors find mixed evidence on the impact of cash transfer programmes on participation in semi-formal social protection mechanisms, such as savings groups and burial societies. In Ghana, the Livelihood and Empowerment Against Poverty 1000 Pilot Programme had no effects on perceptions of getting along with others, being part of the community, or having the feeling that people take advantage of you (Ghana LEAP 1000 Evaluation Team 2018). Yet, beneficiary households were more likely than control households to be part of at least one community group, indicating a positive effect on one form of social cohesion. Additionally, an in-depth study of the LEAP 1000 evaluation data found that the programme increased overall social support, as well as both emotional and instrumental support (de Milliano et al. 2021). This aligns with findings of a prior evaluation of Ghana's broader Livelihood Empowerment Against Poverty programme, which suggested positive impacts on the social networks of beneficiary households, including, for instance, through the value of gifts received and the amount of credit extended to others (Livelihood Empowerment Against Poverty Program Evaluation Team 2014). The Malawi Social Cash Transfer also increased social support as measured by Multidimensional Scale of Perceived Social Support[8] (Zimet et al. 1988); participants were 12.8 percentage points more likely to be in the highest tertile of social support as compared to non-participants (Abdoulayi et al. 2016). In Mozambique, an evaluation of the Child Grant 0-2 found no impacts on community group membership of the cash transfer component, although a cash plus arm including case management did have positive effects on group membership (8 percentage points) (Bonilla et al. 2022).

As reported in Pavanello, Watson, Onyango-Ouma, and Bukuluki (2016), impact evaluations in selected sub-Saharan African countries conducted by the Transfer Project found that national cash transfer programmes in Ethiopia, Ghana, Kenya, Lesotho, Kenya, Malawi, and Zimbabwe increased social capital and strengthened informal social protection systems (FAO 2013). Another multi-country qualitative analysis of Transfer Project evaluation studies found that cash transfers increased social inclusion, including the ability to participate in mutual aid and economic collaboration (e.g., savings groups) (Fisher et al. 2017).

Source: ©UNICEF/UNI702957/Dicko

Moderators of impact of cash transfers on social cohesion

Several programme design and contextual factors could moderate the impacts of cash transfer programmes on social cohesion. Programme design moderators include outreach and communication (objectives, framing); eligibility and targeting methods (and transparency of these); value, frequency, and timing of transfers; coverage; payment modalities; linkages to services and information; implementation arrangements and funding sources (government-led, development partner-supported or -led, or a mix thereof); and management and grievance redress. In addition, contextual moderators include community social organisation and local power structures; economic opportunities and human development; poverty and vulnerability dimensions and dynamics; local solidarity and mutual assistance norms and mechanisms; pre-existing levels of social cohesion; social and gender norms and practices; level of social fragmentation; climate change; conflict dynamics, post-conflict environment and social unrest; and migration patterns.

Evidence gaps on the impacts of cash transfers on social cohesion

- Whether cash transfers to both displaced people and host community households facilitate trust between displaced groups and host communities
- Impacts on social cohesion among non-beneficiaries
- Impacts on out-group social cohesion (bridging)
- Conditions under which social transfers enhance social cohesion between individuals
- Effects of social transfers on migration decisions stemming from fragility
- Whether social transfers can enhance political participation in times of economic or political turmoil

Source: ©UNICEF/U.S. CDC/UNI619242/Amanda

5. LESSONS LEARNED FROM REVIEWING THE EVIDENCE

5.1 Where is the Evidence the Strongest?

Poverty (monetary)

- Cash transfer programmes **significantly reduce the proportion of people under the poverty level (poverty headcount) and the depth of poverty (poverty gap)** in sub-Saharan Africa. Based on Transfer Project evaluation studies, large-scale government-led cash transfer programmes in Africa reduced headcount poverty from 2.1 to 14.9 percentage points and poverty gap from 2.6 to 12.6 percentage points among programme beneficiaries.
- Cash transfers can also reduce **multidimensional poverty**, including among children, but few studies examine this outcome.
- Cash transfer programmes significantly **increase total and per capita household expenditure**.
- There is consistent and strong evidence that cash transfer programmes **help beneficiary households meet the immediate material needs of their children**. The highest positive impacts are found for the ownership of a pair of shoes and a blanket.

Food security

- Most cash transfer programmes significantly **increase food expenditures and food consumption**.
- Cash transfers improve **dietary diversity**, including quantity and quality of food consumed by beneficiary households, in Africa.

Material well-being

- Cash transfers **increase household durable goods** ownership and increase the material well-being of children.
- Transfer Project evaluations show that cash transfers increase the likelihood that children have a change of clothes, shoes, a blanket, or all three items in Zambia, Ghana, Tanzania, Malawi, Mozambique, and Zimbabwe.

Savings

- Cash transfer programmes increase households' and women's **savings**, including having any savings and **amount of savings**.

Assets and non-farm enterprise operation

- The evidence demonstrates strong productive impacts of cash transfer programmes in sub-Saharan Africa livestock ownership and the operation of non-farm enterprises, while evidence on impacts on ownership farm productive assets is more mixed.

Productive impacts and labour supply

- The evidence demonstrates **strong productive impacts of cash transfer programmes in sub-Saharan Africa**. Cash transfers help beneficiary households invest in productive activities, especially purchase of livestock. Some evidence also demonstrates increases in the purchase of productive farm tools and use modern inputs such as fertiliser, but evidence on these outcomes is more mixed.
- Cash transfers also **increase the likelihood of operating or owning a non-farm enterprise, leading to increased livelihood diversification and increased resilience**.
- **Cash transfers do not cause participants to work less** and often induce changes in type of work from less preferred forms of casual labour to more preferred, productive forms of labour such as own-farm work and non-farm businesses.

Source: ©TransferProject/Michelle Mills/Ghana 2015

Resilience

- The evidence demonstrated that cash transfer programmes can **enhance households' resilience**, including in Africa (though impacts have been examined in only a small number of countries).
- Cash transfer programmes have protected households from the negative impacts of weather shocks, including droughts and heavy rains, through improved asset ownership, savings, and livelihood diversification pathways, with the **poorest households reaping the greatest benefits**.

Community-level effects (economic and social)

- As beneficiary households spend their transfers on food and other locally sourced items following increased purchasing power, benefits tend to spill over to non-eligible households in local economies or programme areas of influence, increasing the available income of these non-eligible households. These income multiplier effects range from 1.27 to 2.52 in sub-Saharan Africa, indicating spillovers ranging from 0.27 to 1.52.
- The evidence does not support the commonly held beliefs that cash transfer programmes cause inflation in local economies. This is likely because coverage rates for cash transfer programmes are low (generally less than 10 per cent of the population), and because **overall amounts transferred are too small to cause inflation**.
- Reviews from the Sahel region and post-conflict settings globally indicate positive impacts of cash transfers on trust and social cohesion. Nevertheless, there is some evidence of negative impacts among non-beneficiaries, particularly when targeting processes lack transparency or are perceived as unfair.

Source: ©UNICEF/UN0641754/Orina

5.2 Where Do We Need More Research?

1. More research is needed to understand the impact moderating effects of cash transfer programme design and implementation features in Africa. Evaluations should also pay attention to the relative importance of these design and implementation features, as well as the degree to which access and availability of basic services moderate impacts.

2. While there is strong evidence for many first- and second-order outcomes (for example, consumption, food security, savings, asset purchases), the evidence concerning 'downstream' or third-order effects (for example, long-term poverty reduction, resilience, multidimensional poverty, social cohesion) are less frequently reported; some of these gaps are due to time horizons of impact evaluations (typically two to four years), while others are less frequently measured (for example, resilience, multidimensional poverty, social cohesion). In particular, impacts on long-term outcomes, such as sustained poverty reduction or strengthened resilience, may need more time to materialise and may not be picked up in evaluations with shorter time frames.

3. Individual-level impacts should be considered across gender, age groups (life-cycle approach), and physical health or disability status, to highlight intrahousehold power dynamics. This includes more analysis of intrahousehold dynamics such as individual-level food security and control of resources. Relevant indicators (for example, gender equality outcomes and functioning indicators related to disability) and individual-level indicators on food security, among others, should also be included to assess progress in reducing inequality and promoting inclusiveness.

4. Research on longer term impacts, such as the role of cash transfers in breaking the intergenerational persistence of poverty, measured using, for example, earnings, employment, and wealth in adulthood of children growing up in cash transfer beneficiary households, is needed.

5. Cost-effectiveness analysis should be integrated into more cash transfer and cash plus impact evaluations.

6. Contextual factors such as shocks (inflation, pandemics, political instability, climate events) may contribute to a lack of broader impacts in some instances, and these factors should be taken into consideration when interpreting findings from impact evaluations in contexts experiencing these phenomena. More research in fragile and conflict settings is needed to understand how impacts and pathways may vary.

Source: ©UNICEF/UNI702739/Dicko

5.3 The Role of Programme Design and Implementation Features

Impacts of cash transfer programmes are often moderated by design and implementation features such as the transfer size (including its real value), duration and frequency of receipt, payment mechanisms, payment predictability, and integrated linkages to complementary interventions. Contextual influences such as inflation, the functioning of local markets, infrastructure for and quality of basic social services, prevailing gender and social norms, conflict, and environmental change can also influence programme effects. Key design issues that have been highlighted in the reviewed literature include:

- **TRANSFER VALUES AND PAYMENT MECHANISMS AND REGULARITY**: Delivery modalities (e.g., physical payments at payment points or through mobile money or bank transfers), how often transfers are made (frequency), payment predictability, and their real value (how well they keep pace with inflation) determine how cash will be used (i.e., to buy food, save, or invest in productive activities). Regular, predictable payments allow for better planning and more economic security.
- **CONDITIONS, CO-RESPONSIBILITIES, AND BEHAVIOURAL DESIGN FEATURES**: Many programmes include conditions or co-responsibilities. However, the evidence generally does not support the added value of conditions over programmes that are unconditional. For example, a new review and meta-analysis shows that unconditional cash transfers have larger impacts on women's economic achievements than conditional cash transfers (see Gender Summary in this series) (Peterman et al. 2024), and a large global meta-analysis on schooling found that, in general, both conditional and unconditional cash transfer programmes equally increased the odds of **school enrolment** (Baird et al. 2014). Finally, conditions may further marginalise the poorest and most vulnerable households.
- **LINKAGES AND REFERRALS TO COMPLEMENTARY SERVICES**: Although the evidence is still emerging, impacts of cash plus programmes with integrated linkages or referrals to complementary social services are affected by the availability, relevance, and accessibility of these services to beneficiary households and by the quality of the support provided. Given challenges with access and availability in many African contexts, this has implications for potential impacts on human capital development (discussed in more detail in the accompanying Health and Education summaries) and impacts on the persistence of poverty across generations.

Source: ©UNICEF/UNI605689/Seck

- **PROGRAMME EXIT**: Many cash transfer programmes envision 'graduation' from the programme, but it is important to note that individuals never graduate from the need for social protection, as it is a human right. Rather, the types of social protection needed change based on individual circumstances. For example, improvement of economic status and subsequent exit from a social assistance program may indicate the need for more social insurance or other types of programming (for example, labour market interventions or forms of contributory insurance). A household that exits a programme may be in need of similar support in the future, depending on a combination of factors, including vulnerability, resilience, and exposure to various shocks. Moreover, some households with labour constraints (in particular, the elderly or people with disabilities) may never graduate from the need of some form of social assistance.

6. CONCLUSIONS

As this summary shows, the effects of cash transfer programmes in sub-Saharan Africa on poverty, food security, productive activities, resilience, and local economies are overwhelmingly positive. The evidence is clear: **cash transfers have an important role to play when it comes to the reduction of poverty, the improvement of food security, the bolstering of productive capacity, the fostering of resilience, and the boosting of local economies.**

Also evident is that cash transfers must be well-designed and implemented to maximise their impacts. Important programme design characteristics include absolute transfer value, payment regularity and duration, and strengthening of linkages to complementary services, including agricultural support, vocational training, and health and education services.

In addition to specific programme characteristics, the context in which cash transfer programmes are implemented, including adverse climate events, inflation, global pandemics, political instability, weak institutions and infrastructure, and prevailing gender and social norms, can influence programme impacts. Programme design, implementation, and evaluation efforts need to take these contextual factors into careful consideration to maximise positive impacts and to avoid unintentional negative effects. Paying attention to these factors can ensure that cash transfers maximise their potential impacts, but also ensure that programmes work for vulnerable groups, including women and girls, people with disabilities, ethnic minorities, and other groups.

Source: ©UNICEF/UNI535745/Rutherford

ENDNOTES

1 Established in 2008, the Transfer Project is a collaborative network between the United Nations Children's Fund (UNICEF), the Food and Agriculture Organization of the UN (FAO), University of North Carolina, national governments, and local research partners. Its goals are to provide rigorous evidence on the effectiveness of large-scale national cash transfer programmes in sub-Saharan Africa and the Middle East and to use this evidence to inform the development of cash transfer and social protection policies and programmes via dialogue and learning.

2 Children in the household with food security index above 2.

3 Children living in household without enough money to spend on child (if needed) or child was not taken to consult a doctor if ill.

4 This evaluation was conducted prior to transfer increases to keep pace with inflation.

5 Developed by the Food and Agriculture Organisation.

6 One of the cheapest grains in a village called Meket.

7 Resilience is broadly defined as the capacity to better prepare, cope, and adapt to shocks, including those at the community (covariate) and household/individual (idiosyncratic) levels (UNICEF 2019a). Shocks at the community level include hazards such as natural disasters, epidemics affecting livestock, pandemics, and economic shocks. Household/individual shocks occur at the household level and include such events as family breakdown, death, sickness, disability, and job loss.

8 The measure comprises two dimensions of perceived support: 1) the number of people in peer and family networks, and 2) the perceived level of social support among friends and family.

7. REFERENCES

International Dietary Data Expansion Project. In *Household Dietary Diversity Score*.

Abdoulayi, S, G Angeles, C Barrington, K Brugh, S Handa, and K Kilburn. 2014. Malawi Social Cash Transfer Program Baseline Impact Evaluation Report. Chapel Hill, NC: University of North Carolina at Chapel Hill.

Abdoulayi, S, G Angeles, C Barrington, K Brugh, S Handa, and K Kilburn. 2016. Malawi Social Cash Transfer Program Endline Impact Evaluation Report. Chapel Hill, NC: University of North Carolina at Chapel Hill.

Agrawal, Arun, Nanki Kaur, Clare Shakya, and Andrew Norton. 2020. "Social assistance programs and climate resilience: reducing vulnerability through cash transfers." *Current Opinion in Environmental Sustainability* 44:113-123.

AIR. 2014a. "Zambia's Child Grant Porgram: 30-month Impact Report." *American Institutes for Research, Washington D.C.*

AIR. 2014b. Zambia's Child Grant Porgram: 36-month Impact Report. *American Institutes for Research, Washington D.C.*

AIR. 2015a. "Zambia's Child Grant Program: 48-month impact report." *American Institutes for Research.*

AIR. 2015b. "Zambia's Multiple Category Targeting Grant: 36-Month Impact Report." *American Institutes for Research.*

Aker, J. C., R. Boumnijel, McClelland A., and N. Tierney. 2014. "Payment mechanisms and anti-poverty programs: Evidence from a mobile money cash transfer experiment in Niger. Unpublished working paper."

Alderman, Harold, Daniel O Gilligan, and Kim Lehrer. 2012. "The impact of food for education programs on school participation in northern Uganda." *Economic Development and Cultural Change* 61 (1):187-218.

Alderman, Harold, and Ruslan Yemtsov. 2012. "Productive role of social protection." *Background Paper for the World Bank* 22.

Alkire, Sabina, James E Foster, Suman Seth, Maria Emma Santos, Jose Roche, and Paola Ballon. 2014. "Multidimensional poverty measurement and analysis: chapter 1–introduction."

American Institutes for Research. 2014. 12-Month Impact Report for Zimbabwe's Harmonised Social Cash Transfer Programmes. Washington, DC: American Institutes for Research.

American Institutes for Research. 2015. Zambia's Multiple Category Targeting Grant: 36-Month Impact Report Washington, DC: American Institutes for Research.

American Institutes for Research. 2016. Zambia's Child Grant Programme: 48-Month Impact Report Washington, DC: American Institutes for Research.

Anderson, C. L., T. Reynolds, P. Biscaye, D. Coomes, E. Ebeling, A. R. Favreau, and T. Madsen. 2017. Review of Evidence on Long-term Impacts of Cash Transfer Programs (EPAR Technical Report 359). University of Washington, Evans School of Public Policy and Governance.

Andrews, Colin, A Hsiao, and L Ralston. 2018. "Social Safety Nets Promote Poverty Reduction, Increase Resilience, and Expand Opportunities." In *Realizing the Full Potential of Social Safety Nets in Africa*, edited by Coudouel A Beegle K, Monsalve E, 87-138. Washington, DC: World Bank.

Angeles, G, Averi Chakrabarti, S Handa, F Otchere, and G Spektor. 2018. Zimbabwe's Harmonised Social Cash Transfer Programme: Endline Impact Evaluation Report. Chapel Hill: Carolina Population Center.

Ardington, Cally, Anne Case, and Victoria Hosegood. 2009. "Labor supply responses to large social transfers: Longitudinal evidence from South Africa." *American economic journal: Applied economics* 1 (1):22-48.

Arena, Marco, Alessandro Guasti, and Hussam Hussein. 2023. "Can conditional cash transfers reduce vulnerability to climate change?" *Climate Policy* 23 (4):462-476.

Arnold, Catherine, Tim Conway, and Matthew Greenslade. 2011. "Cash transfers literature review." *London: Department for International Development*.

Asfaw, Solomon, and Benjamin Davis. 2018. "Can cash transfer programmes promote household resilience? Cross-country evidence from Sub-Saharan Africa." *Climate Smart Agriculture: Building resilience to climate change*:227-250.

Asfaw, Solomon, Benjamin Davis, Josh Dewbre, Sudhanshu Handa, and Paul Winters. 2014. "Cash transfer programme, productive activities and labour supply: evidence from a randomised experiment in Kenya." *The journal of development studies* 50 (8):1172-1196.

Babajanian, Babken. 2012. "Social protection and its contribution to social cohesion and state building--Research reports and studies."

Baird, S. J., E. Chirwa, J. de Hoop, and B. Özler. 2013. " Girl Power: Cash Transfers and Adolescent Welfare. Evidence from a Cluster-Randomized Experiment in Malawi. Working paper. National Bureau of Economic Research (NBER).".

Baird, Sarah, Francisco HG Ferreira, Berk Özler, and Michael Woolcock. 2014. "Conditional, unconditional and everything in between: a systematic review of the effects of cash transfer programmes on schooling outcomes." *Journal of Development Effectiveness* 6 (1):1-43.

Baird, Sarah, David McKenzie, and Berk Özler. 2018. "The effects of cash transfers on adult labor market outcomes." *IZA Journal of Development and Migration* 8 (1):1-20.

Bandiera, Oriana, Robin Burgess, Narayan Das, Selim Gulesci, Imran Rasul, and Munshi Sulaiman. 2017. "Labor markets and poverty in village economies." *The Quarterly Journal of Economics* 132 (2):811-870.

Banerjee, Abhijit V, Rema Hanna, Gabriel E Kreindler, and Benjamin A Olken. 2017. "Debunking the stereotype of the lazy welfare recipient: Evidence from cash transfer programs." *The World Bank Research Observer* 32 (2):155-184.

Barrientos, Armando. 2005. "Non-contributory pensions and poverty reduction in Brazil and South Africa." *IDPM, University of Manchester*.

Bashur, Diana. 2025. "How Does Targeted Cash Affect Social Cohesion in Post-conflict Settings? A Structured Review." *Journal of Peacebuilding & Development*:15423166251326214.

Bastagli, Francesca, Jessica Hagen-Zanker, Luke Harman, Valentina Barca, Georgina Sturge, and Tanja Schmidt. 2019. "The impact of cash transfers: a review of the evidence from low-and middle-income countries." *Journal of Social Policy* 48 (3):569-594.

Bastagli, Francesca, Jessica Hagen-Zanker, Luke Harman, Valentina Barca, Georgina Sturge, Tanja Schmidt, and Lucca Pellerano. 2016. "Cash transfers: what does the evidence say." *A rigorous review of programme impact and the role of design and implementation features*. London: ODI.

Beegle, K, A Coudouel, and E Monsalve. 2018. Realizing the Full Potential of Social Safety Nets in Africa. Washington, DC: World Bank and Agence Francaise de Developpement.

Béné, Christophe. 2011. "Social protection and climate change." *IDS Bulletin* 42 (6):67-70.

Berhane, Guush, Stephen Devereux, John Hoddinott, J Hoel, M Kimmel, N Ledlie, and Keetie Roelen. 2015. Evaluation of the Social Cash Transfers Pilot Programme Tigray Region, Ethiopia. Endline Report. In Washington, DC, Brighton, Mekelle: International Food Policy Research Institute, Institute of Development Studies, University of Sussex, and University of Mekelle, Tigray.

Beyene, Sisay Demissew. 2023. "The impact of food insecurity on health outcomes: empirical evidence from sub-Saharan African countries." *BMC Public Health* 23 (1):338.

Bhalla, G, M Knowles, G Dahlet, and M Poudel. 2024. "Scoping review on the role of social protection in facilitating climate change adaptation and mitigation for economic inclusion among rural populations."

Bhalla, Garima, Sudhanshu Handa, Gustavo Angeles, and David Seidenfeld. 2018. "The effect of cash transfers and household vulnerability on food security in Zimbabwe." *Food policy* 74:82-99.

Bhandari, Sanjay, Jennifer A Campbell, Rebekah J Walker, Abigail Thorgerson, Aprill Z Dawson, and Leonard E Egede. 2023. "Dose response relationship between food insecurity and quality of life in United States adults: 2016–2017." *Health and Quality of Life Outcomes* 21 (1):1-7.

Biscaye, Pierre, David Coomes, Elan Ebeling, Annie Rose Favreau, and Trygve Madsen. 2017. "Review of Evidence on Long-term Impacts of Cash Transfer Programs." *Mimeo*.

Blattman, C., E.P. Green, I. Jamison, M.C Lehmann, and J. Annan. 2015. "The returns to cash and microenterprise support among the ultra-poor: A field experiment." *Rochester, NY: Social Science Research Network (SSRN).*

Blattman, Christopher, Nathan Fiala, and Sebastian Martinez. 2013. "The economic and social returns to cash transfers: evidence from a Ugandan aid program." C*olumbia University, Departments of Political Science and International & Public Affairs* (510):53.

Bonilla, Juan, R Castro-Zarzur, D Seidenfeld, A Peterman, and Z Buckauf. 2022. 24-month Impact Evaluation of the Child Grant (0-2 years) Component in the Nampula Province in Mozambique 2019-2021.

Borga, Liyousew G, and Conchita D'Ambrosio. 2021. "Social protection and multidimensional poverty: Lessons from Ethiopia, India and Peru." *World development* 147:105634.

Bossuroy, Thomas, Nuria Branders, Stéphanie Brunelin, Aline Coudoue, Céline Ferré, Ababacar Gueye, Solène Rougeau, and Dame Seck Thiam. 2023. RAPPORT D'EVALUATION D'IMPACT DU PROGRAMME NATIONAL DE BOURSES DE SÉCURITÉ FAMILIALE. Washington, DC: World Bank.

Bowen, Thomas, Carlo Del Ninno, Colin Andrews, Sarah Coll-Black, Kelly Johnson, Yasuhiro Kawasoe, Adea Kryeziu, Barry Maher, and Asha Williams. 2020. *Adaptive social protection: building resilience to shocks*: World Bank Publications.

Burchi, Francesco, and Federico Roscioli. 2022. "Can integrated social protection programmes affect social cohesion? Mixed-methods evidence from Malawi." *The European Journal of Development Research* 34 (3):1240-1263.

Canavire-Bacarreza, Gustavo J, and Harold Vasquez-Ruiz. 2013. "Labour Supply Effects of Conditional Transfers: Analyzing the Dominican Republic's Solidarity Program." *Documentos de trabajo Economía y Finanzas* (13-8).

Carneiro, Pedro, Rasul I, G Mason, L Kraftman, and M Scott. 2019. Child Development Grant Programme Evaluation: Quantitative Endline Report Volume I: Final Endline Findings. Oxford: Oxford Policy Management and Itad.

Carraro, Alessandro, and Lucia Ferrone. 2023. "How effective are cash transfers in mitigating shocks for vulnerable children? Evidence on the impact of the Lesotho CGP on multiple deprivation." *Journal of Rural Studies* 97:9-21.

Child Grant Evaluation Team. 2022. "24-Month Impact Evaluation of the Child Grant 0-2 Component in the Nampula Province in Mozambique—2019-2021." *United Nations Children's Fund, Mozambique.*

Cirillo, Cristina, and Raquel Tebaldi. 2016. "Social Protection in Africa: inventory of non-contributory programmes." *International Policy Centre for Inclusive Growth Working Paper.*

Coady, D., Olinto, P., & Caldes, N. 2004. "Coping with the coffee crisis in Central America: The role of social safety nets in Honduras." *Washington, DC: International Food Policy Research Institute.*

Correa, Juan Sebastian, Silvio Daidone, Benjamin Davis, and Nicholas J Sitko. 2023. "Social Protection and Rural Transformation in Africa." *Annual Review of Resource Economics* 15:305-327.

Covarrubias, Katia, Benjamin Davis, and Paul Winters. 2012. "From protection to production: productive impacts of the Malawi social cash transfer scheme." *Journal of Development Effectiveness* 4 (1):50-77.

d'Agostino, Giorgio, Luca Pieroni, and Margherita Scarlato. 2013. "Social Protection and Food Security in Sub-Saharan Africa: An Evaluation of Cash Transfer Programmes."

d'Errico, Marco, Alessandra Garbero, Marco Letta, and Paul Winters. 2020. "Evaluating program impact on resilience: Evidence from Lesotho's Child Grants Programme." *The Journal of Development Studies* 56 (12):2212-2234.

Daidone, S, B Davis, J Dewbre, M Gonzales-Flores, S Handa, D Seidenfeld, and G Tembo. 2014. Zambia's Child Grant Programme:: 24-month impact report on productive activities and labour allocation. Rome: Food and Agriculture Organization of the United Nations.

Daidone, Silvio, Benjamin Davis, Sudhanshu Handa, and Paul Winters. 2019. "The household and individual-level productive impacts of cash transfer programs in Sub-Saharan Africa." *American journal of agricultural economics* 101 (5):1401-1431.

Damoah, K, U Thibault, N Tirivayi, and J Daminelli. 2024. The Impact of Social Cash

Transfer Pilot Programme in Angola. Florence: UNICEF Innocenti.

Davies, Mark, Armando Barrientos, Mark Davies, Stephen Devereux, Sam Hickey, Rachel Sabates-Wheeler, Bruce Guenther, and Ian Macauslan. 2009. DFID social transfers evaluation summary report. In *IDS Research Reports*.

Davis, Benjamin, Sudhanshu Handa, Nicola Hypher, Natalia Winder Rossi, Paul Winters, and Jennifer Yablonski. 2016. *From evidence to action: the story of cash transfers and impact evaluation in sub Saharan Africa*: Oxford University Press.

de Groot, Richard, Tia Palermo, Sudhanshu Handa, Luigi Peter Ragno, and Amber Peterman. 2017. "Cash transfers and child nutrition: pathways and impacts." *Development Policy Review* 35 (5):621-643.

De Hoop, Jacobus, Jed Friedman, Eeshani Kandpal, and Furio C Rosati. 2019. "Child schooling and child work in the presence of a partial education subsidy." *Journal of Human Resources* 54 (2):503-531.

De Hoop, Jacobus, Valeria Groppo, and Sudhanshu Handa. 2020. "Cash transfers, microentrepreneurial activity, and child work: Evidence from Malawi and Zambia." *The World Bank Economic Review* 34 (3):670-697. doi: https://doi.org/10.1093/wber/lhz004.

de Hoop, Jacobus, and Furio C. Rosati. 2014. "Cash Transfers and Child Labor." *The World Bank Research Observer* 29 (2):202-234. doi: 10.1093/wbro/lku003.

de Milliano, Marlous, Clare Barrington, Gustavo Angeles, and Christiana Gbedemah. 2021. "Crowding-out or crowding-in? Effects of LEAP 1000 unconditional cash transfer program on household and community support among women in rural Ghana." *World Development* 143:105466.

Devereux S, Eide WB, Hoddinott J, Lustig N, Subbarao K. . 2012. Social protection for food security. A report by the High Level Panel of Experts on Food Security and Nutrition of the Committee on World Food Security, Rome.

Devereux, Stephen. 2016. "Social protection for enhanced food security in sub-Saharan Africa." *Food policy* 60:52-62.

Dewbre, J., E. Prifti, A. Ruvalcaba, S. Daidone, and B. Davis. . 2015. Zimbabwe's Harmonized Cash Transfer Programme: 12-Month Impact Report on Productive Activities and Labour Allocation.

Egger, Dennis, Johannes Haushofer, Edward Miguel, Paul Niehaus, and Michael Walker. 2022. "General equilibrium effects of cash transfers: experimental evidence from Kenya." *Econometrica* 90 (6):2603-2643.

European Commission. "Climate resilience and adaptation to climate change." accessed July 20. https://research-and-innovation.ec.europa.eu/research-area/environment/climate-change-science/climate-resilience-and-adaptation-climate-change_en.

Evans, David K, Brian Holtemeyer, and Katrina Kosec. 2017. "Cash transfers and health: evidence from Tanzania." *World Bank Economic Review* 33 (2):394-412.

FAO. 2000. "Dynamics of change: The dividends of food security."

FAO. 2013. "The economic impacts of cash transfer programmes in sub-Saharan Africa." *Rome: Food and Agricultural Organization*.

FAO, and UNICEF. 2018. Impact Evaluation of Lesotho's Child Grants Programme (CGP) and Sustainable Poverty Reduction through Income, Nutrition and Access to Government Services (SPRINGS) Project. Rome: FAO.

Fisher, Eleanor, Ramlatu Attah, Valentina Barca, Clare O'Brien, Simon Brook, Jeremy Holland, Andrew Kardan, Sara Pavanello, and Pamela Pozarny. 2017. "The livelihood impacts of cash transfers in sub-Saharan Africa: beneficiary perspectives from six countries." *World Development* 99:299-319.

Fiszbein, Ariel, and Norbert R Schady. 2009. Conditional cash transfers: reducing present and future poverty: World Bank Publications.

Garcia, Marito, Charity G Moore, and Charity MT Moore. 2012. *The cash dividend: the rise of cash transfer programs in sub-Saharan Africa*: World Bank Publications.

Gassmann, Franziska, Ugo Gentilini, Julieta Morais, Conrad Nunnenmacher, Yuko Okamura, Giulio Bordon, and Giorgia Valleriani. 2023. "Is the Magic Happening? A Systematic Literature Review of the Economic Multiplier of Cash Transfers." *Policy Research Working Paper Series* (10529), The World Bank.

Gentilini, Ugo. 2016. "Revisiting the "cash versus food" debate: new evidence for an old puzzle?" *The World Bank Research Observer* 31 (1):135-167.

Ghana LEAP 1000 Evaluation Team. 2016. Ghana LEAP 1000 Programme: Baseline Evaluation Report. Florence, Italy: UNICEF Office of Research.

Ghana LEAP 1000 Evaluation Team. 2018. Ghana LEAP 1000 Programme: Endline Evaluation Report. Florence, Italy: UNICEF Office of Research.

Ghana LEAP Evaluation Team. 2014. Livelihood Empowerment Against Poverty Programme Impact Evaluation Accra and Chapel Hill: ISSER and Carolina Population Center.

Ghana LEAP Evaluation Team. 2017. Ghana Livelihood Empowerment Against Poverty Programme: Endline Impact Evaluation Report. Chapel Hill: Carolina Population Center.

Gilligan, D. O., Margolies, A., Quiñones, E. and Roy, S. 2013. Impact evaluation of cash and food transfers at early childhood development centres in Karamoja, Uganda. Final Impact Report: International Food Policy Research Institute, Washington, D.C. .

Gilligan, Daniel O, Alejandra Arrieta, Stephen Devereux, John F Hoddinott, Dereje Kebede, Natasha Ledlie, Keetie Roelen, and Alemayehu Seyoum Taffesse. 2021. "Impact evaluation of improved nutrition through integrated basic social services and social cash transfer pilot program (IN-SCT) in Oromia and SNNP regions, Ethiopia: Endline impact evaluation report." Washington, DC: UNICEF, MOLSA and IFPRI.

Gilligan, Daniel O, A Margolies, E Quinones, and Shalini Roy. 2013. Impact Evaluation of Cash and Food Transfers at Early Childhood Development Centers in Karamoja, Uganda: Final Impact Report. Washington, DC: IFPRI and UNICEF.

Gilligan, Daniel O, Shalini Roy, and UNICEF. 2016. "Impact Evaluation of Cash and Food Transfers at Early Childhood Development Centers in Karamoja, Uganda: Endline Survey." Washington, DC: IFPRI and UNICEF.

Gitter, Seth R, and Natalia Caldés. 2010. "Crisis, food security, and conditional cash transfers in Nicaragua. Working Paper Series 2010-07.".

Green, Eric P, Christopher Blattman, Julian Jamison, and Jeannie Annan. 2015. "Women's entrepreneurship and intimate partner violence: A cluster randomized trial of microenterprise assistance and partner participation in post-conflict Uganda (SSM-D-14-01580R1)." *Social Science & Medicine* 133:177-188.

Hagen-Zanker, Jessica, Francesca Bastagli, Luke Harman, Valentina Barca, Georgina Sturge, and Tanja Schmidt. 2016. "Understanding the impact of cash transfers: the evidence." *London, UK: Overseas Development Institute.*

Hagen-Zanker, Jessica, Anna McCord, Rebecca Holmes, F Booker, and E Molinari. 2011. "Systematic review of the impact of employment guarantee schemes and cash transfers on the poor." *London: Overseas Development Institute.*

Handa, S, G Angeles, S Abdoulayi, C Barrington, K Brugh, K Kilburn, F Otchere, A Rock, P Mvula, M. G. Tsoka, T Palermo, and A Peterman. 2015. Malawi Social Cash Transfer Programme Midline Impact Evaluation Report. Chapel Hill, NC: University of North Carolina.

Handa, S, Luisa Natali, David Seidenfeld, Gelson Tembo, and Benjamin Davis. 2016. "Can unconditional cash transfers lead to sustainable poverty reduction." *Evidence from two government-led programmes in Zambia. UNICEF Office of Research--Innocenti Working Paper (2016-21). Accessed online* 9 (8):2017.

Handa, S, M Park, R. O Darko, I Osei-Akoto, B Davis, and S Daidone. 2014. Livelihood Empowerment Against Poverty Program Impact Evaluation. Chapel Hill: Carolina Population Center, University of North Carolina at Chapel Hill.

Handa, Sudhanshu, Silvio Daidone, Amber Peterman, Benjamin Davis, Audrey Pereira, Tia Palermo, and Jennifer Yablonski. 2018. "Myth-busting? Confronting six common perceptions about unconditional cash transfers as a poverty reduction strategy in Africa." *The World Bank Research Observer* 33 (2):259-298.

Handa, Sudhanshu, Luisa Natali, David Seidenfeld, Gelson Tembo, Benjamin Davis, and Zambia Cash Transfer Evaluation Study Team. 2018. "Can unconditional cash transfers raise long-term living standards? Evidence from Zambia." *Journal of Development Economics* 133:42-65.

Handa, Sudhanshu, Frank Otchere, Paul Sirma, and Evaluation Study Team. 2022. "More evidence on the impact of government social protection in sub-Saharan Africa: Ghana, Malawi, and Zimbabwe." *Development Policy Review* 40 (3):e12576.

Handa, Sudhanshu, Amber Peterman, David Seidenfeld, and Gelson Tembo. 2016. "Income transfers and maternal health: evidence from a national randomized social cash transfer program in Zambia." *Health economics* 25 (2):225-236.

Harvey, Paul, and Sara Pavanello. 2018. "Multi-purpose cash and sectoral outcomes: A review of evidence and learning." *Study commissioned by UNHCR in collaboration with members of the Advisory Board. May. UNHCR (UN Refugee Agency), Geneva.*

Haushofer, Johannes, and Jeremy Shapiro. 2013. "Household response to income changes: Evidence from an unconditional cash transfer program in Kenya." *Massachusetts Institute of Technology* 24 (5):1-57.

Hidrobo, M, V Mueller, E Bruayn, Zahrah Nesbitt-Ahmed, P Laderach, B Navia, and Shalini Roy. 2024. "Leveraging Social Protection to Support Women's and Girls' Climate Resilience in Low- and Middle-Income Countries." Washington, DC: IFPRI.

Hidrobo, Melissa, John Hoddinott, Neha Kumar, and Meghan Olivier. 2018. "Social Protection, Food Security, and Asset Formation." *World Development* 101:88-103.

HSCT evaluation team. 2018. Zimbabwe's Harmonised Social Cash Transfer Programme Endline Impact Evaluation Report. Carolina Population Center, University of North Carolina at Chapel Hill.

ILO. 2021. World Social Protection Report 2020-22. Geneva: International Labour Office.

ILO. 2024. World Social Protection Report 2024-2026. Universal social protection for climate action and a just transition. Geneva: International Labour Office.

Kabeer, Naila. 2009. "Scoping study on social protection: Evidence on impacts and future research directions." London: DFID.

Kabeer, Naila, Caio Piza, and Linnet Taylor. 2012. "What are the economic impacts of conditional cash transfer programmes? A systematic review of the evidence." *EPPI Centre, Social Science Research Unit, Institute of Education & University of London (eds.).*

Kagin, J, JE Taylor, F Alfani, and B Davis. 2014. "Local economy-wide impact evaluation (LEWIE) of Ethiopia's social cash transfer pilot programme'." *PtoP Project Report, FAO and The World Bank.*

Kangasniemi, Mari, Garima Bhalla, Marco Knowles, Karen Codazzi Pereira, and Ugo Gentilini. 2025. "The role of social protection in achieving resilient and inclusive rural transformation." *Global Food Security* 44:100836.

Kebede, Emebet. 2006. "Moving from emergency food aid to predictable cash transfers: Recent experience in Ethiopia." *Development Policy Review* 24 (5):579-599.

Kilburn, Kelly, Lucia Ferrone, Audrey Pettifor, Ryan Wagner, F Xavier Gómez-Olivé, and Kathy Kahn. 2020. "The impact of a conditional cash transfer on multidimensional deprivation of young women: evidence from South Africa's HTPN 068." *Social Indicators Research* 151:865-895.

Kosec, K, and CH Mo. 2025. "The Unintended Consequences of Social Transfer Programs: Effects on Conflict, Governance, and Social Cohesion." *Annual Review of Resource Economics* 17:12.1-12.25.

LEAP 1000 Evaluation Team. 2018. Ghana LEAP 1000 Programme: Endline Evaluation Report. Republic of Ghana, Ministry of Gender, Children and Social Protection. Florence: UNICEF Office of Research.

LEAP Evaluation Team. 2017. Livelihood Empowerment Against Poverty Programme Endline Impact Evaluation Report. Carolina Population Center, University of North Carolina at Chapel Hill.

Leibbrandt, Murray, Ingrid Woolard, Arden Finn, and Jonathan Argent. 2010. "Trends in South African income distribution and poverty since the fall of apartheid." OECD Social, Employment and Migration Working Papers No. 101. Paris: OECD.

Leininger, Julia, Francesco Burchi, Charlotte Fiedler, Karina Mross, Daniel Nowack, Armin Von Schiller, Christoph Sommer, Christoph Strupat, and Sebastian Ziaja. 2021. *Social cohesion: A new definition and a proposal for its measurement in Africa*: Discussion Paper.

Livelihood Empowerment Against Poverty Program Evaluation Team. 2014. Livelihood Empowerment Against Poverty Program Impact Evaluation. Chapel Hill: University of North Carolina.

Maitra, Pushkar, and Ranjan Ray. 2003. "The effect of transfers on household expenditure patterns and poverty in South Africa." *Journal of development Economics* 71 (1):23-49.

Matata, Michael Joseph, Margaret W Ngigi, and Hillary Kiplangat Bett. 2023. "Effects of cash transfers on household resilience to climate shocks in the arid and semi arid counties of northern Kenya." *Development Studies Research* 10 (1):2164031.

McCord, Anna Gabriele. 2009. "The Anatomy of Public Works: An exploration of the social protection function of public works programmes in contexts of chronic poverty." Cape Town: University of Cape Town.

Merttens, F, L Pellerano, S O'Leary, E Sindou, R Attah, E Jones, and S Martin. 2015. Evaluation of the Uganda Social Assistance Grants for Empowerment (SAGE) Programme: Impact after one year of programme operations 2012–2013. Kampala and Oxford: Oxford Policy Management and University of Makerere.

Merttens, F, Esméralda Sindou, Alina Lipcan, Luca Pellerano, Michele Binci, Sarah Ssewanyana, and S Garbarino. 2016. "Evaluation of the Uganda Social Assistance Grants for Empowerment (SAGE) Programme–Impact after Two Years of Programme Operations 2012-2014: Final Report." *London: Oxford Policy Management.*

Merttens, Fred, Alex Hurrell, Marta Marzi, Ramla Attah, Maham Farhat, Andrew Kardan, and Ian MacAuslan. 2013. "Kenya hunger safety net programme monitoring and evaluation component." *Impact Evaluation Final Report.* Oxford: Oxford Policy Management.

Miller, Candace M, Maxton Tsoka, and Kathryn Reichert. 2011. "The impact of the Social Cash Transfer Scheme on food security in Malawi." *Food policy* 36 (2):230-238.

Miller, Elizabeth, Kelley A Jones, Alison J Culyba, Taylor Paglisotti, Namita Dwarakanath, Michael Massof, Zoe Feinstein, Katie A Ports, Dorothy Espelage, and Julie Pulerwitz. 2020. "Effect of a community-based gender norms program on sexual violence perpetration by adolescent boys and young men: a cluster randomized clinical trial." *JAMA network open* 3 (12):e2028499-e2028499.

Morel Berendson, Ricardo, and Liz Girón. 2022. The multidimensional impacts of the Conditional Cash Transfer program Juntos in Peru. Maastricht: United Nations University-Maastricht Economic and Social Research Institute.

O'Brien, C, M Marzi, L Pellerano, and A Visram. 2013. Kazakhstan: External Evaluation of BOTA Programmes: The Impact of BOTA's Conditional Cash Transfer (CCT) Programme 2011–2012. Oxford, UK.

Osei, Kwabena Brefo, and Danny Turkson. 2022. "Cash transfer and multidimensional child poverty: Evidence from Ghana." *International Journal of Social Economics* 49 (5):744-764.

Otchere, Frank, and Sudhanshu Handa. 2022. "Building Resilience through Social Protection: Evidence from Malawi." *The Journal of Development Studies* 58 (10):1958-1980.

Owusu-Addo, Ebenezer, Andre MN Renzaho, and Ben J Smith. 2018. "The impact of cash transfers on social determinants of health and health inequalities in sub-Saharan Africa: a systematic review." *Health Policy and Planning* 33 (5):675-696.

Oxfam. 2017. "The Future is a Choice: Absorb, adapt, transform." Oxford: Oxfam International. https://oxfamilibrary.openrepository.com/bitstream/handle/10546/620178/gd-resilience-capacities-absorb-adapt-transform-250117-en.pdf

Oxford Policy Management. 2014. Child Grants Programme Impact Evaluation: Follow-up Report. Oxford: OPM.

Pavanello, S., C. Watson, W. Onyango-Ouma, and P. Bukuluki. 2016. "Effects of cash transfers on community interactions: Emerging evidence." *The Journal of Development Studies*, 52(8), 1147-1161.

Pega, Frank, Roman Pabayo, Claire Benny, Eun-Young Lee, Stefan K Lhachimi, and Sze Yan Liu. 2022. "Unconditional cash transfers for reducing poverty and vulnerabilities: effect on use of health services and health outcomes in low-and middle-income countries." *Cochrane Database of Systematic Reviews* (3).

Pellerano, Luca, Marta Moratti, Maja Jakobsen, Matěj Bajgar, and Valentina Barca. 2014. The Lesotho Child grants Programme Impact Evaluation: Follow-up Report. In *Report Commissioned by UNICEF/FAO with EU funding, for the Government of Lesotho*. Oxford: Oxford Policy Management.

Peterman, A, Jingying Wang, Kevin Kamto Sonke, and Janina Steinert. 2024. Social safety nets, women's economic achievements and agency: A systematic review and meta-analysis. In *Working Paper*. Washington, DC: Center for Global Development.

Premand, Patrick, and Quentin Stoeffler. 2022. "Cash transfers, climatic shocks and resilience in the Sahel." *Journal of Environmental Economics and Management* 116:102744.

Research, American Institutes for. 2014. 12-Month Impact Report for Zimbabwe's Harmonised Social Cash Transfer Programmes. . Washington, DC: American Institutes for Research.

Richter, Linda. 2010. "Social cash transfers to support children and families affected by HIV/AIDS." *Vulnerable Children and Youth Studies* 5 (sup1):81-91.

Salmeron-Gomez, Daylan, Solrun Engilbertsdottir, Jose Antonio Cuesta Leiva, David Newhouse, and David Stewart. 2023. "Global trends in child monetary poverty according to international poverty lines." *Policy Research Working Papers* 10525.

Samson, M, U Lee, A Ndlebe, K MacQuene, I van Niekerk, V Gandhi, T Harigaya, and C Abrahams. 2004. "The social and economic impact of South Africa's social security system: Final report." *Claremont: Economic Policy Research Institute*.

Samson, Michael, Una Lee, Asanda Ndlebe, Kenneth Mac Quene, Ingrid van Niekerk, Viral Gandhi, Tomoko Harigaya, and Celeste Abrahams. 2004. "The social and economic impact of South Africa's social security system." *EPRI Research paper* 37.

Save the Children. 2009. "How cash transfers can improve the nutrition of the poorest children: Evaluation of a pilot safety net project in southern Niger." London: Save the Children.

Schüring, E, E Boonstoppel, and S Michelo. 2007. "Final evaluation report: Kalomo Social Cash Transfer Scheme." *Lusaka: Ministry of Community Development and Social Services (MCDSS) and the German Technical Cooperation (GTZ).*

Scognamillo, Antonio, and Nicholas J Sitko. 2021. "Leveraging social protection to advance climate-smart agriculture: An empirical analysis of the impacts of Malawi's Social Action Fund (MASAF) on farmers' adoption decisions and welfare outcomes." *World Development* 146:105618.

SCTP Evaluation Team. 2016. Malawi Social Cash Transfer Programme Endline Impact Evaluation Report. Chapel Hill: Carolina Population Center, University of North Carolina at Chapel Hill.

Segura-Pérez, Sofia, Rubén Grajeda, and Rafael Pérez-Escamilla. 2016. "Conditional cash transfer programs and the health and nutrition of Latin American children." *Revista Panamericana de Salud Pública* 40:124-137.

Seidenfeld, D, and S Handa. 2011. Results of the three-year impact evaluation of Zambia's Cash Transfer Program in Monze District final report. Washington, DC: American Institutes for Research.

Sharma, Ambika, and Jan Menke. 2024. How Does Social Protection Impact Social Cohesion in the Sahel? Washington, DC: World Bank and World Food Programme.

Skovdal, Morton, Albert Webale, Winnie Mwasiaji, and Andrew Tomkins. 2013. "The impact of community-based capital cash transfers on orphan schooling in Kenya." *Development in practice* 23 (7):934-943.

Song, Sophie, and Katsushi S Imai. 2019. "Does the hunger safety net programme reduce multidimensional poverty? Evidence from Kenya." *Development Studies Research* 6 (1):47-61.

Stoeffler, Quentin, and Patrick Premand. 2021. "Cash Transfers, Climatic Shocks and Resilience in the Sahel."

Tanzania PSSN Youth Study Evaluation Team. 2016. Tanzania Youth Study of the Productive Social Safety Net (PSSN) Impact Evaluation: Baseline Report. Florence, Italy: UNICEF Office of Research - Innocenti.

Tanzania PSSN Youth Study Evaluation Team. 2018. Tanzania Youth Study of the Productive Social Safety Net (PSSN) Impact Evaluation: Endline Report. Florence, Italy: UNICEF Office of Research - Innocenti.

Taylor, EJ, K Thome, and Mateusz J Filipski. 2016. "Local economy-wide impact evaluation of social cash transfer programmes." In *From Evidence to Action: the story of cash transfers and impact evaluation in sub Saharan Africa*, edited by B Davis, N Handa, N Hypher, N Winder Rossi, P Winters and J Yablonski. Oxford: Oxford University Press.

Taylor, J. Edward. 2016. Cost Benefit Analysis of Cash Transfer Programme: Local Economy and Social Capital Impacts of the SCTPP in Tigray, Ethiopia. Davis, CA: University of California, Davis.

Team, The Kenya CT-OVC Evaluation. 2012. "The impact of the Kenya Cash Transfer Program for Orphans and Vulnerable Children on household spending." *Journal of Development Effectiveness* 4 (1):9-37.

Tembo, G, and N Freeland. 2008. "Impact of Social Cash Transfers on Welfare, Investment, and Education in Zambia." *Lusaka, Ministry of Community Development and Social Services.*

The Transfer Project. 2017. Malawi's Social Cash Transfer Programme: A Comprehensive Summary of Impacts (Research Brief 03).

Thome, K., J. E. Taylor, M. Filipski, B. Davis, and S. Handa. 2016. "The local economy impacts of social cash transfers: A comparative analysis of seven sub-Saharan countries." Rome: Food and Agriculture Organization of the United Nations (FAO).

Tiberti, Luca, Helene Maisonnave, Margaret Chitiga, and Ramos Mabugu. 2018. "Reforming grants to tackle child poverty: An integrated macro-micro approach." *World Development* 112:272-281.

Tiwari, Smriti, Silvio Daidone, Maria Angelita Ruvalcaba, Ervin Prifti, Sudhanshu Handa, Benjamin Davis, Ousmane Niang, Luca Pellerano, Paul Quarles Van Ufford, and David Seidenfeld. 2016. "Impact of cash transfer programs on food security and nutrition in sub-Saharan Africa: A cross-country analysis." *Global Food Security* 11:72-83.

Transfer Project. 2015. How much do programmes pay? Transfer size in selected national cash transfer programmes in sub-Saharan Africa. In *Transfer Project Brief*. Florence and Chapel Hill: UNICEF and Carolina Population Center.

Ulrichs, M, C Costella, R Holmes, F Spano, and A Ocampo. 2019. "Managing climate risks through social protection: reducing rural poverty and building resilient agricultural livelihoods." Rome: Food and Agriculture Organization of the United Nations

UNICEF. 2019a. Programme Guidance: Strengthening Shock Responsive Social Protection Systems. New York: United Nations Children's Fund (UNICEF).

UNICEF. 2019b. UNICEF's Global social protection programme framework: A framework for child sensitive social protection. New York: United Nations Children's Fund.

UNICEF-ESARO/Transfer Project. 2015. Social Cash Transfers and Children's Outcomes: A review of evidence from Africa.

UNICEF Innocenti. 2024. Impacts of the Child Sensitive Social Protection Programme in Burkina Faso. Florence: UNICEF Innocenti.

UNICEF Innocenti – Global Office of Research and Foresight. 2024. Impacts of the Child Sensitive Social Protection Programme in Burkina Faso. Florence.

UNICEF Innocenti – Global Office of Research and Foresight, Vera Bersudskaya, Frank Otchere, Nyasha Tirivayi, and Mathilde C. Van Drooghenbroeck. 2024. The Impact of the Cash Transfer Intervention in the Commune of Nsélé in Kinshasa: Impact assessment report,. Florence: UNICEF Innocenti.

USAID. Agriculture and Food Security.

Valli, E, A Peterman, and M Hidrobo. 2019. "Economic transfers and social cohesion in a refugee-hosting setting." *The Journal of Development Studies* 55:128-146.

Ward, P, A Hurrell, A Visram, N Riemenschneider, L Pellerano, I MacAuslan, and J Willis. 2010. "Kenya CT-OVC programme operational and impact evaluation 2007–2009." London: Oxford Policy Management.

Winder Rossi, Natalia, Federico Spano, Rachel Sabates-Wheeler, Sarah Kohnstamm, and P Harvey. 2017. *Social protection and resilience: supporting livelihoods in protracted crises and in fragile and humanitarian contexts*: Rome: FAO.

World Bank. 2018. The State of Social Safety Nets 2018. Washington, DC: World Bank.

Yaya, Sanni, Alzahra Hudani, Ogochukwu Udenigwe, Vaibhav Shah, Michael Ekholuenetale, and Ghose Bishwajit. 2018. "Improving Water, Sanitation and Hygiene Practices, and Housing Quality to Prevent Diarrhea among Under-Five Children in Nigeria." *Tropical Medicine and Infectious Disease* 3:41. doi: 10.3390/tropicalmed3020041.

Zimet, Gregory D, Nancy W Dahlem, Sara G Zimet, and Gordon K Farley. 1988. "The multidimensional scale of perceived social support." *Journal of personality assessment* 52 (1):30-41.