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CASH TRANSFERS IN AFRICA

Impacts on Education: Evidence Summary

September 2025

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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. Nevertheless, 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).

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). 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). In response to the COVID-19 pandemic, countries paid increased attention to social programmes around the world.

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). 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, countries have struggled to significantly expand coverage of their cash transfer programmes, with some notable exceptions.

Much of the expansion of social protection in Africa is in the form of social cash transfers and is informed by a growing body of global evidence that demonstrates that cash transfer programmes can 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 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 address their vulnerability 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 security, in combination with improving human capital development (including health 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 that cash transfers reduce poverty and food insecurity and increase asset ownership, 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).

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At the same time, country-level expansion of social protection programming is often constrained by incomplete awareness and understanding among different stakeholders of social protection impacts. This includes 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 and programmatic reform. 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 is 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 this evidence on the impacts of social cash transfer programmes (complemented with some limited evidence on cash plus programmes) on education outcomes 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 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, gender equality, nutrition, and adolescents. 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].

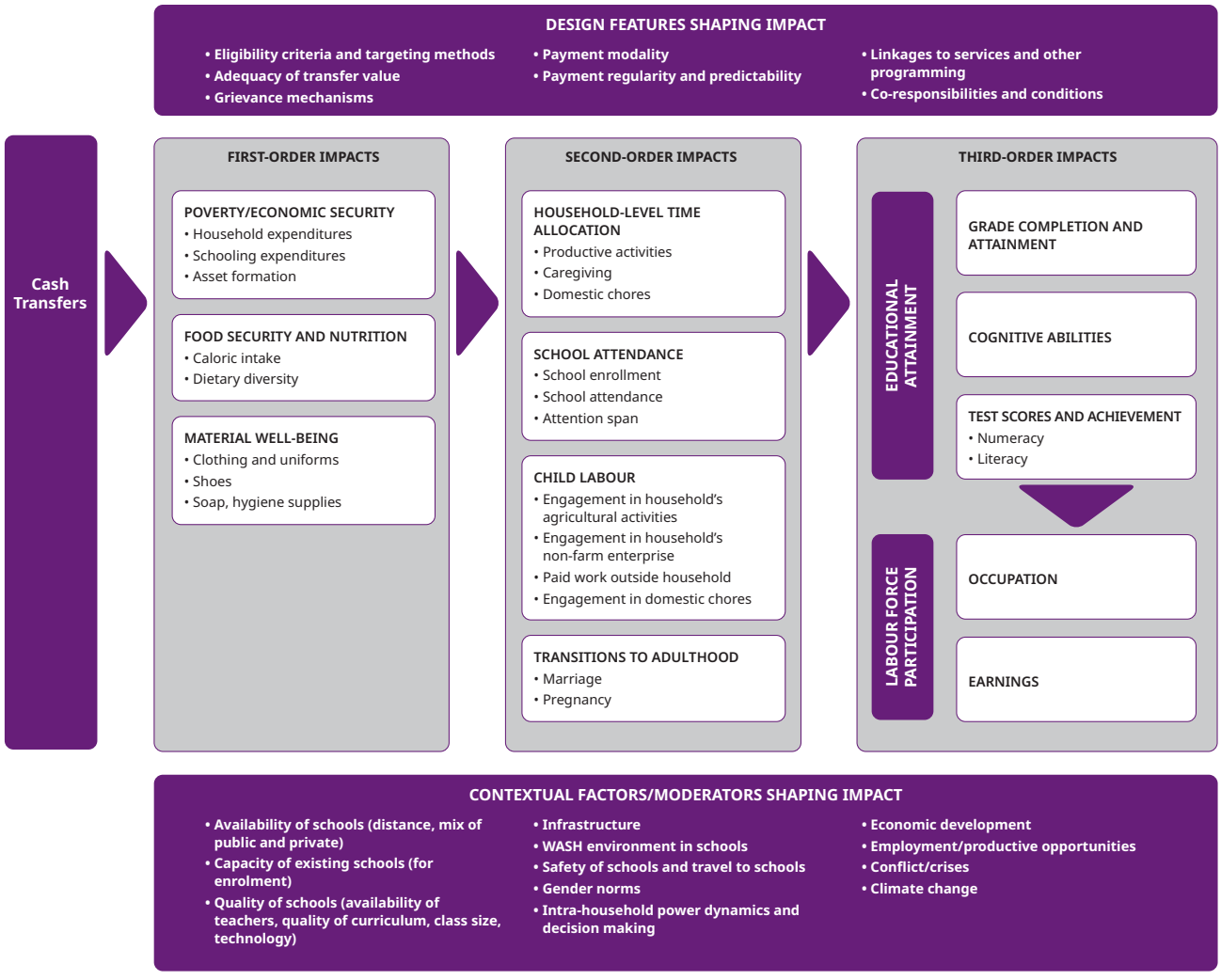
Box 1. Key concepts and terminology

- 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 programmes and social care. Social assistance includes social transfers (cash transfers, vouchers, in-kind transfers), public works programmes, fee waivers, and subsidies.
- This review focuses on evidence from cash transfers, including 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 adherence to health check-ups. In some programmes, 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.' Adherence to conditions may be strictly monitored and enforced or communicated as incentives to motivate behaviour change but not result in actual penalties (in such cases conditions are typically referred to as 'soft conditions').
- Integrated social protection programming, sometimes referred to as 'cash plus,' combines cash transfers with complementary programming or linkages to existing services. These services might include health care, social work, vocational training, behaviour change communication, or other programming. Approaches often add components focused on the strengthening of these complementary services and on establishing cross-sectoral linkages. Implementation modalities vary along the spectrum of integration and might range from mere alignment of services to managed service convergence and integrated service models (Arriagada et al. 2020). The motivation for integrated programming is that cash alone may not be sufficient to overcome all barriers that poor and marginalised households face. Likewise, impacts of cash may be compromised by social vulnerabilities and addressing these vulnerabilities in tandem can result in synergistic impacts across programmatic approaches and ultimately contribute to sustainable poverty reduction.

2. CONCEPTUALISING HOW CASH TRANSFERS AFFECT EDUCATION

The conceptual framework in Figure 1 shows how cash transfer programmes may influence different outcomes of interest. These outcomes include poverty, food security, time use, cognitive abilities (upon improved food security and nutrition), child labour, child marriage and pregnancy, school enrolment and attendance, grade completion and attainment, test scores and achievement, literacy and numeracy, and longer-term outcomes including labour force participation and earnings. Cash transfer programmes may influence these outcomes directly or indirectly through first-, second-, and third-order impacts. Linkages in this conceptual framework are hypothetical, and in the evidence review section we highlight which pathways have strong supporting evidence and where gaps exist. The framework serves as the point of reference for the remainder of this paper.

FIGURE 1. CONCEPTUAL FRAMEWORK LINKING CASH TO EDUCATION



First-Order Impacts

Cash transfer programmes alleviate **financial constraints** and **increase income available** to households in the short-term. This increased economic security leads to **increased expenditures**, including on **food and food security**, as well as expenditures on schooling (Arnold, Conway, and Greenslade 2011; Bastagli et al. 2016; Hidrobo et al. 2018; Alderman and Yemtsov 2012). Some of these expenditures are used to invest in productive inputs, including farm tools, livestock, or assets for microenterprises (Bastagli et al. 2019; Hidrobo et al. 2018).

Greater expenditure on **children's material needs** can facilitate their **school enrolment** (UNICEF and ESARO 2015). These expenditures can include purchases related to soap, shoes, and clothing. These, in turn, can better enable children to attend school. For example, increased purchase of soap can enable households to clean clothing, including school uniforms, more regularly, which reduces stigma children may face in school. Increased spending on clothing, including school uniforms and shoes, can also enable children to attend school, as these are often required for their children to attend.

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Second-Order Impacts

Poor households often face uncertainties in their incomes and financial constraints, including limited access to credit or loans, and as a result, they often under-invest in children's education (De Hoop and Rosati 2014). This is in part due to education-related costs. Even in countries where public schools are tuition-free, there are related costs of attendance including uniforms, books, shoes, or transport, and sometimes informal fees that are imposed by schools or teachers and tend to be required at fixed times of the year. Additionally, in many African countries, secondary schools may be located relatively far from households, requiring students to board, which entails additional, and often high, costs. Upon receiving regular cash transfers, households can better plan and set aside resources for **sending their children** to school more regularly. In economic terms, this is sometimes referred to as households "realising their preferred investment levels in education" (Kilburn et al. 2017).

Cash transfers may affect children's **school attendance** and **attainment** through the **food security** and **cognitive abilities** pathways. Food insecurity is linked to impaired academic performance and decline in social skills among children (Jyoti, Frongillo, and Jones 2005). That is to say, children who go to school hungry may have trouble concentrating and learning. Cash transfers together with food security have been associated with increased cognitive abilities among children in southern Africa (Sherr et al. 2021).

Increased investments in productive activities can lead to **changes in the time allocation** of household members, including children, in productive agricultural activities, livestock tending, or operating non-farm businesses with secondary effects on time allocated to caregiving and household chores (Anderson et al. 2017; Arnold, Conway, and Greenslade 2011; Bastagli et al. 2016). For example, if households invest in farm inputs like fertilisers and tools, their farms may become more productive, requiring more labour. Similarly, if households buy livestock, more time is required to care for livestock. Sometimes concerns arise that cash transfers may leave adults with incentives to decrease time spent working (Bastagli 2011); however, the evidence overwhelmingly demonstrates that this is not the case (Handa et al. 2018; Baird, McKenzie, and Özler 2018). Cash transfers do not cause adults to work less. Nevertheless, increased investments in productive livelihoods may require some activities to shift between household members. For example, if adults become more engaged in productive activities, children (including adolescents) in the household may subsequently need to take on more domestic chores and care for young children or sick and elderly household members. Similarly, as household productive activities increase, children may also be required to spend more time in **household agricultural activities or microenterprises**.

Other pathways through which cash transfers may affect schooling outcomes include household choices related to **child labour and child marriage**. These pathways are sometimes grouped into what are known as **'negative coping strategies.'** When households face covariate shocks (those facing entire communities) like inflation, adverse weather events, crop failure, or pandemics, or idiosyncratic shocks (those facing individual households) like job loss or death or sickness of a primary earner, households must decide how to cope with the consequences of these events. Coping strategies may include reducing consumption, forgoing needed medical care, selling off assets, spending savings, taking on loans, changing household makeup, or changing time allocations of household members. These coping strategies can be classified as either positive or negative (sometimes referred to as 'maladaptive'). Included among negative coping strategies are child labour, pulling some children out of school to reduce associated costs, and child marriage. For example, households can push children to work long hours or in hazardous (more lucrative) conditions out of economic necessity, and this may require them to drop out of school or reduce their attendance, inhibiting grade completion and attainment. Similarly, households may be incentivised to pull children out of school because they cannot afford school-related costs. For girls, being in school has been found to be protective against child marriage, so out-of-school status can lead to immediate marriage for cultural or religious reasons. Economic drivers of child marriage affect both in- and out-of-school girls, as it can be seen as a strategy to reduce the number of household members that must be fed and supported or be motivated by the prospect of a bride price, which are goods or money given by the groom to the bride's family. Child marriage also commonly results in adolescent girls who were previously attending school to drop out due to restraints placed on their movement, other household responsibilities, or pregnancy.

The hypothesised direction of impacts of cash transfers on child labour are ambiguous. The need for children to engage in heavy labour due to financial insecurity can lead to missed attendance and subsequently dropout. Thus, cash transfers can prevent this need and enable regular school attendance. Relatedly, as household productivity in farm and non-farm businesses increases due to cash transfers, children may be needed to support these household productive activities. This could lead to reduced school attendance but increases in child labour could also occur simultaneously with increases in school attendance. This means children might work more and attend school more regularly at the same time. Thus, there is not necessarily a one-to-one trade-off between increased work for the household and school attendance.

In contrast, the hypothesised direction of cash transfers on child marriage is generally negative or neutral, meaning that we expect that cash transfers will either reduce child marriage (Malhotra and Elnakib 2021; Mathers 2021) or have no effect. Poverty, schooling attainment, and child marriage are closely linked. Yet, poverty is only one among multiple drivers of child marriage, others of which include deeply engrained cultural and gender norms (Gavrilovic et al. 2020). Increased economic security provided by cash transfers can reduce the need for this negative coping strategy. This holds particularly in settings where bride wealth is a common incentive for child marriage. In contrast, it is possible that in settings where dowry prevails (where the bride's family pays money or transfers goods to the grooms' family), increased financial security from cash transfers may possibly increase the risk of child marriage through increased availability of funds to pay the dowry.

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Third-Order Impacts

In third-order impacts, increased school attendance can lead to greater grade completion, schooling attainment, and increased skill levels reflected in literacy, numeracy, and test scores. These, in turn, can lead to more preferred types of work, improved job security, and higher earnings. These preferred types of work may include engagement in the formal sector, which provides more job security and benefits, and alternatives to low-paid, informal agricultural work. However, it is important to note that formal sector employment opportunities in sub-Saharan Africa remain limited, and many productive opportunities remain in the informal sector. Ultimately, a household's decision to invest in children's schooling is an investment in human capital, which can help break the intergenerational persistence of poverty (UNICEF 2019).

Programme Design Features

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

- Targeting criteria (poverty and demographic characteristics of households targeted, such as whether households with children are prioritised for inclusion) and processes
- Modality of transfer (e-payment v. manual)
- Frequency of transfer, adequacy of the cash transfer value (size; including whether these keep pace with inflation)
- Existence of conditions or co-responsibilities and types of conditions (including those related to school attendance)
- Combination of programmes and benefits or 'cash plus', integrated social services, and case management (for example, case management may support households in overcoming additional barriers that impede children's school attendance)

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Contextual Factors

As shown in Figure 1, transfer design characteristics as well as contextual factors can moderate cash transfer effects.

Contextual factors also influence whether and to what extent cash transfers translate to desired impacts. Contextual factors can include:

- Availability of schools (distance and cost)
- Labour markets and availability of jobs requiring more skills
- School capacity (how many students can be enrolled following availability of classrooms or teachers)
- Accessibility of schools (including for children with disabilities)
- Perceived quality of schools (if households perceive that schools, including teachers, the school curriculum, school safety or management,
- Perceived safety of environment and act of traveling to school (for example, gender-based violence among girls)
- Water, sanitation, and hygiene (WASH) conditions (girls may be more likely to miss school during their periods if schools are not equipped with separate toilets, soap, water, menstrual products, and disposal facilities. Regularly missing school may affect girls' grade completion)
- Perceived prospects on the job market (if households perceive that jobs requiring more schooling and skills are available to their children, they may be more willing to invest in their children's schooling)2.
- Cultural norms
- Intra-household power dynamics (who controls cash and resource distribution in the household, and these dynamics may affect how cash is used, including for children to attend schools or for alternative purposes)
- Gender norms and intra-household power dynamics (may also influence beliefs about whether girls or boys should be educated and to what extent, and within the same household, boys and girls may receive differential treatment.)

3. METHODOLOGY

Guided by the conceptual framework (see Figure 1), this synthesis summarises the existing evidence on the first-, second-, and third-order impacts of cash transfer programmes on educational outcomes including enrolment, attendance, attainment, test scores and achievement, numeracy and literacy, and pathways of impact. Geographically, evidence from Africa was prioritised, unless this evidence was limited or showed mixed conclusions. In the event of the latter, evidence was supplemented with global evidence.

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[3]. For outcomes where there exist reviews 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. This for example holds for areas where evidence is emerging but not yet solidified (e.g., cash plus programmes without accompanying rigorous impact evaluations) or 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 (e.g., (Baird et al. 2014)) 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.

Definitions:

- **NARRATIVE REVIEW** – examines many studies on a single topic and narratively synthesises the findings to draw more generalisable conclusions. Narrative reviews may be traditional narrative reviews or systematic reviews.
- **SYSTEMATIC REVIEW** - comprises a systematic search of the literature, involving a detailed and comprehensive search strategy. Systematic reviews synthesise findings on a single topic to draw generalisable conclusions.
- **META-ANALYSIS** – uses statistical methods to combine estimates from multiple studies to synthesise data and develop a single quantitative estimate or summary effect size. Meta-analyses are often performed as part of systematic reviews but require a large enough number of studies examining similar interventions and outcomes.
- **IMPACT EVALUATION** – an evaluation which uses rigorous methods to determine whether changes in outcomes can be attributed to an intervention (such as a cash transfer). Impact evaluations may use experimental (where treatment and control conditions are randomised at the individual or community level) or quasi-experimental methods to identify a counterfactual (what would have happened to the treatment group had they not received the treatment.

Source: ©UNICEF/UN0742480/

Table 1: Outcomes of interest and list of corresponding indicators

OUTCOMES OF INTEREST	INDICATORS
Facilitating factors	Poverty
	Household expenditures
	School-related expenditures
	Material well-being
	Asset formation and non-enterprise operation
	Nutrition (dietary diversity and caloric intake)
Time use and negative coping strategies	Adult labour supply
	Children's time use
	Child labour (children's labour supply and domestic chores)
	Child marriage
	Adolescent pregnancy
Enrolment and attendance	Enrolment
	Attendance
	Absenteeism
Educational attainment and skills	Schooling attainment (year)
	Grade completion
	Grade promotion
	Grade for age
	School dropout
	Socio-emotional abilities
	Cognitive skills
	Literacy
	Numeracy
	Test scores
Long-term school and employment outcomes	Formal sector employment
	Earnings

Summaries from several reviews are included in the results below, and the aims of these reviews are summarised in Table 2.

Table 2: Summary of systematic reviews covered

AUTHORS & YEAR	TYPES OF CASH TRANSFERS EXAMINED	AIMS
Arriagada et al. (2018)	Conditional	Reviewed impacts of seven conditional cash transfer programmes in Latin America on cognition, language, and behaviour.
Baird et al. (2014)	Unconditional and conditional	Systematic review and meta-analysis of 75 studies (35 randomised controlled trials (RCTs) and 40 studies with a quasi-experimental design) covering 35 cash transfer interventions in 25 countries (eight programmes in Africa). These include 26 conditional cash transfers (none in Africa), five unconditional cash transfers (four in Africa), and four studies with unconditional and conditional cash transfer arms.
Bastagli et al. (2016)	Unconditional and conditional	Systematic review of 20 studies examining cash transfer impacts on school enrolment, attendance, and test scores.
de Hoop and Rosati (2014)	Unconditional and conditional	Narrative review of 30 studies (seven unconditional and 23 conditional) examining cash transfer impacts in 12 countries (two in Africa) on child labour outcomes.
Molina Millan et al. (2019)	Conditional	Narrative review of studies in Mexico, Colombia, and Nicaragua examining long-term impacts of cash transfer receipt in childhood on schooling and labour outcomes in early adulthood.
Garcia and Saavedra (2017)	Conditional	Systematic review and meta-analysis of conditional cash transfers including 94 studies from 47 conditional cash transfers in 31 countries (six in Africa) globally (in low- and middle-income countries).

Source: ©UNICEF/UNI679966/Noorani

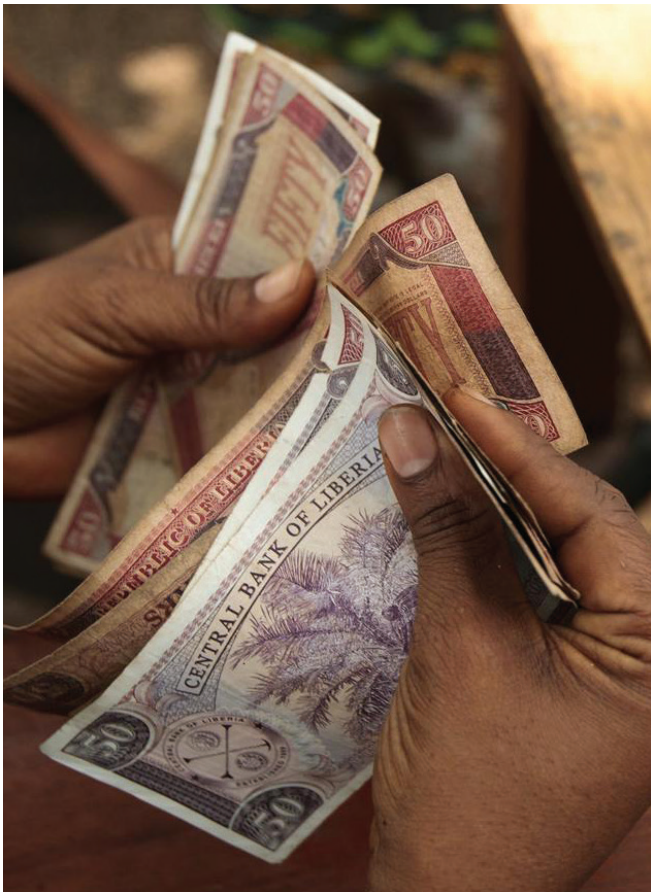
4. EVIDENCE ON THE IMPACTS OF CASH TRANSFERS ON EDUCATION IN AFRICA AND BEYOND

4.1 High-Level Findings

Before we delve into the detailed findings of impacts of cash transfers on education and pathways of impact, we provide a brief overview. They 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.

Cash transfers also lead to increases in the purchase or ownership of farm assets, livestock ownership, the use of improved agricultural inputs, and the operation of microenterprises/non-farm enterprises. In turn (in second-order effects), these changes can shift responsibilities within households (for example, between adolescent girls and women), but overall, cash transfers reduce child and adolescent labour (especially outside of the household). However, where there are differences by sex in child labour outcomes, impacts tend to be larger among boys than girls. Cash transfers can also reduce adolescent pregnancy and delay marriage in Africa, but effects are not seen in all settings. However, there is not always a one-to-one trade-off between education and labour, whereby cash transfers have been shown to simultaneously increase school attendance and productive engagement (especially for the household, including agricultural and livestock tending activities).

In other second-order effects, and the focus of the current summary, cash transfers increase school enrolment and attendance and reduce absenteeism. These impacts are found among both conditional and unconditional cash transfer programmes, and there is no conclusive evidence that conditions on school attendance are more effective than unconditional cash transfers. Turning to grade attainment, unconditional cash transfers in Africa have mixed effects in terms of grade completion and dropout; they have increased schooling attainment, grade completion, or grade promotion in some settings. However, in a limited number of other settings, cash transfers increased grade repetition and negatively affected grade for age, possibly because cash enabled more disadvantaged children, who may have been further behind, to attend school. Globally, conditional cash transfers reduce primary and secondary school dropout and increase school completion. Relatedly, cash transfer impacts on learning and test scores appear to be small but positive. However, only a limited number of studies have examined these outcomes to date. There is limited evidence on the effects of cash transfer receipt in childhood on longer-term employment outcomes and educational attainment in Africa. Evidence from another region has linked cash transfer receipt in childhood to increased school attainment, probability of attending university, learning and achievement, increases in women's formal sector employment, shifts in men's employment from the agricultural sector, and increased earnings.



Source: ©UNICEF/UNI125896/Asselin

Some design-related characteristics of cash transfers influence the level of impacts of cash transfers on education-related outcomes. Timing of payments (for example, immediately before the school year starts) can influence attendance rates. Additionally, "labelling" (where implementers inform households they should use the cash for children's schooling or other needs) was found to influence impacts on enrolment, school re-entry, and math scores in one setting. However, and perhaps somewhat surprisingly, the evidence largely suggests that conditions, transfer amount, and gender of transfer of recipient largely do not affect impacts on education outcomes.

4.2 Evidence of Impacts of Cash Transfers on Facilitating Factors for Education Outcomes

Poverty

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 sub-Saharan Africa.

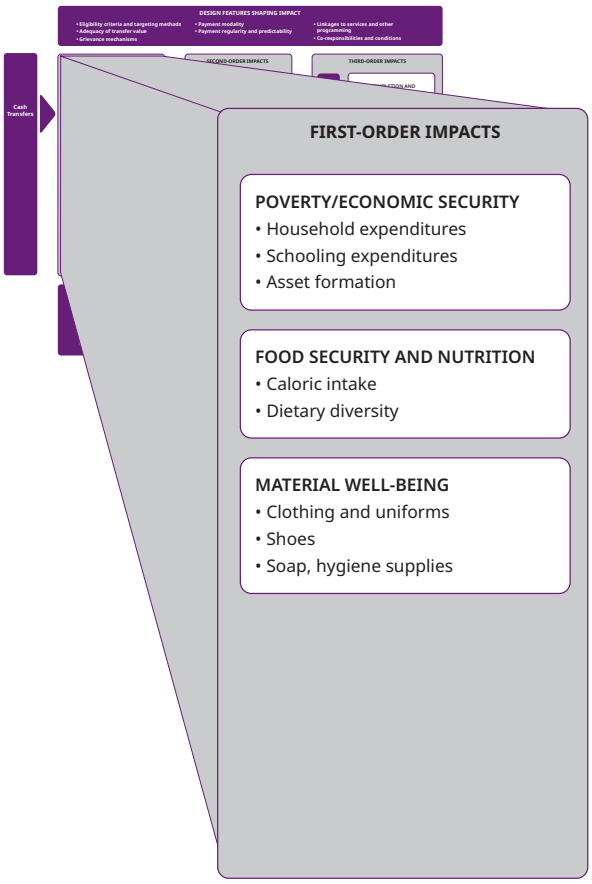
The effects of cash transfers on poverty and food security have been extensively reviewed in the accompanying summary document. We briefly describe that evidence here, as it is a pathway through which cash transfers can improve schooling-related outcomes.

Bastagli et al. (2019) conducted a comprehensive review of cash transfer programmes globally. Six out of nine studies that considered impacts of cash transfers on poverty found that cash transfers were associated with reductions in poverty headcount (with reductions ranging from 4.1 percentage points in Zambia to 21.9 percentage points in Pakistan) and seven out of nine studies found reductions in the poverty gap (with reductions ranging from 4.5 percentage points in Mexico to about 8.4 percentage points in Zambia). Among five studies (out of nine) in Africa, cash transfers led to reductions in headcount poverty (two studies) and poverty gap (two studies).

Similarly, several impact evaluations of cash transfer programmes in Africa, all implemented as part of the Transfer Project, have found impacts of cash transfers on poverty (e.g., (SCTP Evaluation Team 2016; The Transfer Project 2017; LEAP 1000 Evaluation Team 2018; AIR 2015b, a). Seven out of ten Transfer Project evaluations found protective impacts of cash transfers on headcount poverty ranging from 2.1 percentage points in Ghana to 15.3 percentage points in Burkina Faso. Seven studies reported that the poverty gap significantly reduced, with impacts ranging from 2.6 to 12.6 percentage points across programmes evaluated.

Source: ©UNICEF/UN0581288/Tremeau

FIGURE 1A. CONCEPTUAL FRAMEWORK LINKING CASH TO EDUCATION - FIRST-ORDER IMPACTS



Household expenditures

Evidence from systematic reviews and evaluations of large-scale and government-led cash transfer programmes consistently demonstrates positive impacts on household expenditures, including in sub-Saharan Africa.

In the Bastagli et al. (2019) review, nine out of 13 studies conducted in sub-Saharan Africa that examined cash transfer impacts on expenditures found that cash transfers increased total household expenditures. Transfer Project evaluations confirm these findings (e.g., SCTP evaluation team 2016; AIR 2015; LEAP 1000 evaluation team 2018). Handa et al. (2018) reviewed Transfer Project evaluations and found that total per capita expenditure increased significantly in six out of seven evaluations examined, including in Zambia (AIR 2015a), Malawi (SCTP Evaluation Team 2016), and Ghana (LEAP 1000 Evaluation Team 2018). There are a few limited exceptions to these findings, where cash transfers did not increase expenditures.

Material well-being

There is substantial evidence that cash transfer programmes in Africa help participating households meet the material needs of their children.

All Transfer Project evaluations (eight total) which have examined impacts of cash transfers on material well-being, defined as household member ownership of specific items (for children, this is often measured as clothes, a pair of shoes, and a blanket), found positive impacts (for example, (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, 2014). Overall, the evidence indicates that cash transfer programmes in Africa help participating households meet the material needs of their children. In terms of pathways to improving educational outcomes, this pathway is important because children are often required to have clean clothes (oftentimes specific uniforms) and shoes to attend school. Thus, increasing material well-being of poor households can facilitate school attendance among their children.

Farm assets, livestock ownership, and non-farm enterprise operation

The evidence demonstrates strong productive impacts of cash transfer programmes in sub-Saharan Africa, including on the purchase or ownership of farm assets, livestock ownership, the use of improved agricultural inputs, and the operation of microenterprises/non-farm enterprises.

Several reviews demonstrate that cash transfers increase productive capacity and related activities, including the purchase of livestock, farm tools, and non-farm productive assets, the use of improved or modern agricultural inputs, and the operation of micro- or non-farm enterprises (Arnold, Conway, and Greenslade 2011; Daidone et al. 2019; Alderman, Gilligan, and Lehrer 2012; Bastagli et al. 2019; Hidrobo et al. 2018). Transfer Project studies confirm these positive impacts (Child Grant Evaluation Team 2022; LEAP Evaluation Team 2017; AIR 2014; LEAP 1000 Evaluation Team 2018; Berhane, Devereux, Hoddinott, Nega Tegebu, et al. 2015; AIR 2015b, a). These positive productive impacts can have implications for adults' and children's engagement in economic activities, as described below.

Nutrition (dietary diversity and caloric intake)

Cash transfer programmes are 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.

Bastagli et al. (2019) included 12 studies on the impacts of cash transfers on dietary diversity and found that just over half of these studies (seven out of 12) showed significant improvements in this area. Among these, in Africa, positive impacts were found in Malawi (Baird et al. 2013) and Zambia (AIR 2014; Daidone et al. 2014). Hidrobo et al. (2018) conducted 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. In this meta-analysis, they found that cash transfer programmes improved both the quantity and quality of food consumed by participants. Caloric intake increased by 8 per cent across 21 programmes (6 per cent in sub-Saharan Africa). As explained by the authors, 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. In terms of dietary diversity, Hidrobo et al. (2018) find that across studies, consumption of fruits and vegetables increased by 7 per cent on average, globally. Turning to animal source foods, Hidrobo and colleagues (2018) examined impacts across 17 programmes and found that cash transfers increased 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.

Transfer Project evaluations support these positive impacts on dietary diversity, including in Ghana (LEAP 1000 Evaluation Team 2018), Malawi (SCTP Evaluation Team 2016), Mozambique (Child Grant Evaluation Team 2022), Zambia (American Institutes for Research 2015), and Zimbabwe (HSCT evaluation team 2018). Transfer Project studies have not specifically examined caloric intake.

There are not many examples from the region where cash transfers did not increase dietary diversity.

4.3 Evidence of Impacts of Cash Transfers on Time Use and Negative Coping Strategies

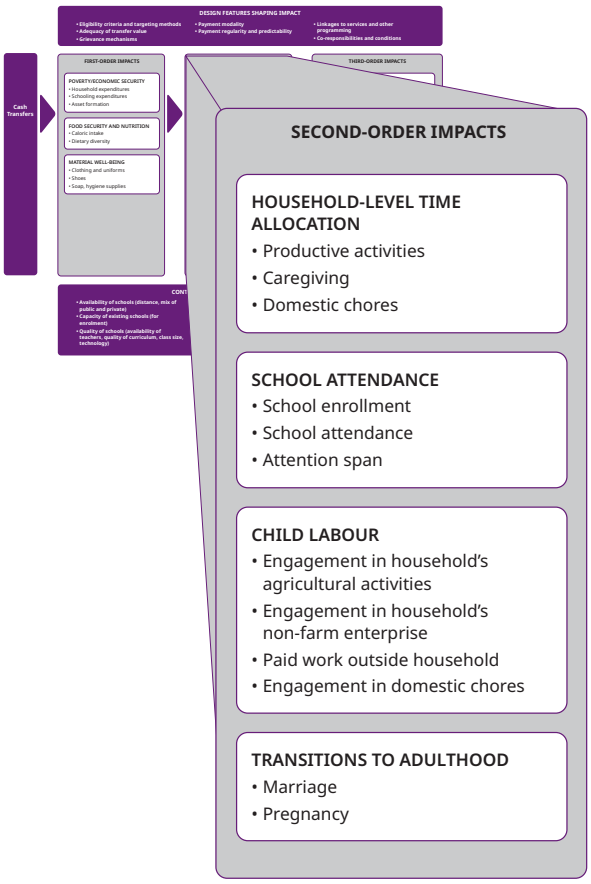
Cash transfers can affect time use of household members, including children, through their effects on livelihood diversification and engagement in productive activities. The effects of cash transfers on productive activities and livelihoods have been extensively reviewed in the accompanying summary document. We briefly describe that evidence here, as they have implications for time use, a pathway through which cash transfers can improve schooling-related outcomes. Child labour is linked to negative coping (sometimes referred to as 'maladaptive'). For example, households can push children to work long hours or in hazardous conditions to cope with economic insecurity.

Adult labour supply

Cash transfers do not reduce adults' participation in work (labour supply).

Four global reviews found that cash transfers largely either increase adult labour supply or have no effects (Anderson et al. 2017; Bastagli et al. 2019; Baird, McKenzie, and Özler 2018; Banerjee et al. 2017). This means that cash transfers do not reduce adult participation in work (or, as often believed, make people lazy). Few studies find reductions in adult labour supply as a result of cash transfers. Handa et al. (2018) presented Transfer Project findings from eight Transfer Project evaluations in Africa and found that cash transfers increased engagement in own farm and non-farm enterprises in three studies. Simultaneously, adult labour supply for wage work (mostly undesirable casual labour) decreased in four studies. This substitution from casual wage labour to more preferred labour activities suggests an overall benefit of cash transfers.

FIGURE 1B. CONCEPTUAL FRAMEWORK LINKING CASH TO EDUCATION - SECOND-ORDER IMPACTS



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Children's time use, including labour supply and domestic chores

Cash transfers reduce child labour, particularly casual labour outside the household. While reductions are not found in all settings, increases in child labour are rare. Where increases are found, these are often related to tending to livestock for the household, generally a result of households' increased investments in livestock because of the cash transfer. Cash transfers have mixed effects on children's participation in domestic chores, varying by context, and these effects often vary by sex of the child.

Key concepts:

- **CHILD LABOUR** – evaluations reviewed define child labour as participation in economic activities, both paid and unpaid. However, the International Labour Organisation (ILO) defines child labour more stringently as "work that deprives children of their childhood, their potential and their dignity, and that is harmful to their physical and/or mental development. It refers to work that is mentally, or morally dangerous and harmful to children; and/or interferences with their schooling" (ILO).
- **HAZARDOUS WORK-RELATED ACTIVITIES** – children's participation in work that includes carrying heavy loads; working with dangerous tools; exposure to dusts, fumes, or gases; exposure to extreme cold, heat, or humidity; and exposure to loud noise or vibration.
- **CASUAL LABOUR** – work that occurs on an occasional or seasonal basis, often including agricultural work, caring for livestock belonging to another household, or working on community construction projects.
- **DOMESTIC CHORES** – household chores including collecting water, firewood, or other fuel materials; collecting nuts or other tree fruits; taking care of children; taking care of sick or elderly household members; cooking or cleaning.

A review of 30 studies (seven unconditional and 23 conditional) examining cash transfer impacts in 12 countries (two in Africa) found broad evidence that both unconditional and conditional cash transfers reduced children's participation in child labour and the number of hours that children worked (De Hoop and Rosati 2014). The study also found that cash transfers can mitigate the effects of economic shocks on households and reduce their need to use child labour as a negative coping strategy. In terms of gendered differences, the review found that boys experienced stronger decreases in economic activities, while girls experienced decreases in household chores. The review separated findings by conditional and unconditional transfers. Among three **unconditional cash transfers** examined (two in Africa), all found reductions in some form of child labour. In South Africa, the government's Child support Grant did not affect child labour among 10-year-olds, but, among older adolescents (15 to 17 years), cash transfers reduced child labour outside the home, with larger effects among children in households who started receiving the grant at age 14 years as compared to those who received transfers at pre-school age. In Malawi, the government's Social Cash Transfer Programme reduced child labour outside the home, but increased participation in household chores and hours worked on the family farm or family business. Among 16 studies on **conditional cash transfers**, eight found no change in child labour and eight found a decrease in child labour (De Hoop and Rosati 2014). Average effects of decreases in hours worked resulting from conditional cash transfers were approximately 1.5 hours per week. None of these studies found increases in child labour as a result of cash transfers. The review also found that larger cash transfer amounts did not translate into larger reductions in child labour.

A second review examined 21 studies evaluating effects of cash transfers on child labour (Bastagli et al. 2016). Globally, eight out of 19 studies found that cash transfers reduced overall participation (boys and girls together) in child labour, while the remaining studies found no impacts. All three studies included from Africa (in Zambia, Lesotho, and Uganda) found no impacts in either direction (whether positive or negative) on child labour participation. Turning to impacts disaggregated by sex, the review observed that 13 out of 21 studies found impacts of cash transfers on child labour outcomes, and the results were generally protective (reducing child labour) for both boys and girls (Bastagli et al. 2016). However, there were a few exceptions whereby cash transfers increased child labour (with labour broadly defined to include unpaid work inside the home) participation among girls in Pakistan's Female School Stipend Programme (Alam and Baez 2011), among older girls (aged 19 to 21 years) in Mexico's PROGRESA/Oportunidades (Behrman, Parker, and Todd 2011), and among girls in Nicaragua's Red de Proteccion Social (Maluccio and Flores 2005). Additionally, four studies found that cash transfers reduced labour among boys but not girls, including in PROGRESA in Mexico, among boys 7 to 13 years in Nicaragua's Atencion a Crisis (Dammert 2009), in Nicaragua's RPS among boys 12 to 13 years (Lincove and Parker 2016), and in Pakistan's BISP (among boys 5 to 14 years) (Cheema et al. 2014).

As reported by a study published after the above-referenced reviews, in Mali, an unconditional cash transfer programme (called Jigisemejiri) reduced the probability that adolescents aged 15 to 18 years engaged in non-farm or self-employment work, and this finding was largely driven by girls and consistent with school attendance impacts for girls, described in more detail in the section below (Sessou et al. 2022). In fact, among boys, there was a marginal increase in the probability that they were taking care of livestock or working in agriculture for another household as a result of the programme (Sessou et al. 2022). In Burkina Faso, the government's Child Sensitive Social Protection Programme led to increases in the share of hours worked in household chores (driven by girls) (UNICEF Innocenti – Global Office of Research and Foresight 2024b).

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In Table 3, we summarise findings from Transfer Project evaluations related to cash transfer impacts on **children's time use**, starting with domestic chores. In Mozambique, cash transfers reduced children's participation in domestic chores (among children aged 5 to 17 years). Differences in impact by sex were observed in Ghana and Mozambique. In Mozambique, males spent fewer hours in domestic and care work, but females experienced no changes as a result of cash transfers. In Ghana, females 7 to 14 years reduced participation in domestic chores (caring, cooking, and cleaning), while males experienced no changes. There were mixed effects on children's participation in domestic chores in Malawi. While cash transfers reduced children's time spent collecting firewood, they increased the likelihood that boys and girls spend time on any domestic chores (see Appendix I). In Lesotho, cash transfers reduced participation in chores but had no impact on work for the household (Sebastian et al. 2019). There were no effects of cash transfers on participation in domestic chores in Ethiopia, Tanzania, Zambia, or Zimbabwe. Impacts on domestic chores were not measured in South Africa.

Turning to **child labour** impacts from Transfer Project evaluations in Table 3, we find that cash transfers reduced child labour in Ghana (casual labour among female children 7 to 14 years (Ghana LEAP 1000 Evaluation Team 2018)), Ethiopia (business labour days among girls (Berhane, Devereux, Hoddinott, Hoel, et al. 2015)), and Mozambique (farm work among children 5 to 17 years (Bonilla et al. 2022)) (see Appendix I). In contrast, cash transfers increased child labour in Malawi (among children 6 to 17 years, with similar effect sizes among boys and girls (Malawi SCT Evaluation Team 2016)). In Tanzania there were mixed effects, whereby cash transfers reduced children's paid work outside the household but increased female children's participation in livestock herding (Tanzania PSSN Youth Study Evaluation Team 2018). Qualitative data from Tanzania supported these findings, suggesting that cash transfers gave families more financial security, which in turn reduced children's need to seek casual labour outside of the household (De Hoop et al. 2020). Additionally, there were no effects on children's engagement in hazardous work-related activities (De Hoop et al. 2020). In Zambia's Child Grant Programme, there were no effects on paid work or unpaid work among children 11 to 14 years (American Institutes for Research 2016) (see Appendix I). There were no other effects on child labour outcomes among children 11 to 14 years nor on any child labour outcome among children 8 to 10 years or 15 to 17 years. There were also no effects on child labour in Zambia's Multiple Category Targeting Programme (American Institutes for Research 2015), Zimbabwe (Angeles et al. 2018), or Lesotho (Pellerano et al. 2014). Child labour impacts were not measured in Kenya and South Africa (see Appendix I).

Table 3: Summary of transfer project impacts on children's time use

COUNTRY	PROGRAMME	EVALUATION TIME POINT	AGE RANGE	INDICATOR	GENDER	REFERENCE PERIOD	EFFECT SIZE
Ethiopia	Social Cash Transfer Pilot Programme (Tigray Region) (SCTPP)	36 months		Child labour – Abi Adi	All		N.S.
				Child labour – Hintalo			N.S.
				Household chores (hours) – Abi Adi	All		N.S.
				Household chores (hours) – Hintalo			N.S.
				Wage labour days – Abi Adi	Male		N.S.
					Female		N.S.
				Wage labour days – Hintalo	Male		N.S.
					Female		N.S.
Ghana	Livelihood Empowerment Against Poverty 1000 (LEAP 1000)	24 months	7 to 14 years	Engaged in household farming activity	Female	Previous rainy season	N.S.
					Male		N.S.
				Spent any time on household NFE	Female	Last 7 days	N.S.
					Male		N.S.
				Spent any time on household livestock activities	Female	Last 7 days	N.S.
					Male		N.S.
				Spent any time on casual labour	Female	Last 7 days	-0.026*
					Male		N.S.
				Spent any time on wage labour	Female	Last 7 days	N.S.
					Male		N.S.
				Taking care of children, cooking, or cleaning	Female	Previous day	-0.057*
					Male		N.S.
	Livelihood Empowerment Against Poverty (LEAP)	72 months	7 to 17 years	Paid work	All	Past 7 days	N.S.
						Past 12 months	N.S.

Table 3: Summary of transfer project impacts on children's time use (CONT.)

COUNTRY	PROGRAMME	EVALUATION TIME POINT	AGE RANGE	INDICATOR	GENDER	REFERENCE PERIOD	EFFECT SIZE
Lesotho	Child Grant Programme (CGP)	36 Months	6 to 17 years	Any labour activity	All	Past 12 months	N.S.
					Female		N.S.
					Male		N.S.
				Own non-farm business activities	All	Past 12 months	N.S.
					Female		N.S.
					Male		N.S.
				Any paid work outside the household	All	Past 12 months	N.S.
					Female		N.S.
					Male		N.S.
Malawi	Social Cash Transfer Programme (SCTP)	24 months	6 to 17 years	Child labour	All	Previous 7 days	0.09***
					Female		0.90***
					Male		0.88***
				Any household chores	Female	Previous 7 days	0.092***
					Male		0.117***
Mozambique	Child Grant 0-2	24 months	5 to 17 years	Domestic work and taking care of family members (hours)	All	Previous 7 days	-0.27**
					Female		N.S.
					Male		-0.28*
				Farm work (hours)	All	Previous 7 days	-0.58***
					Female		-0.24***
					Male		-0.68**

Table 3: Summary of transfer project impacts on children's time use (CONT.)

COUNTRY	PROGRAMME	EVALUATION TIME POINT	AGE RANGE	INDICATOR	GENDER	REFERENCE PERIOD	EFFECT SIZE
Tanzania	Productive Social Safety Net (PSSN)	24 months	4 to 16 years	Farm work	All	Past 12 months	N.S.
					Female		N.S.
					Male		N.S.
				Livestock herding	All	Past 12 months	0.037**
					Female		0.039**
					Male		N.S.
				Household business	All	Past 12 months	N.S.
					Female		N.S.
					Male		N.S.
				Paid work outside the household	All	Past 12 months	-0.022**
					Female		N.S.
					Male		-0.037***
				Taking care of children, cooking, or cleaning	All	Previous day	N.S.
				Taking care of elderly or sick household member	All		N.S.
Zambia	Child Grant Programme (CGP)	48 months	8 to 10 years	Paid or unpaid work	All	Past two weeks	N.S.
			11 to 14 years	Paid or unpaid work	All	Past two weeks	0.048**
					Female		N.S.
					Male		N.S.
			15 to 17 years	Paid or unpaid work	All	Past two weeks	N.S.
Zimbabwe	Harmonised Social Cash Transfer Programme (HSCT)	48 months	10 to 17 years	Taking care of children, cooking, or cleaning	Female	Previous day	N.S.
					Male	Previous rainy season	N.S.
				Engaged in household farming activity	Female	Previous day	N.S.
					Male	Previous rainy season	N.S.

N/A = not applicable
N.S. = not significant
**p<0.05, **p<0.01, ***p<0.001*

Abi Adi and Hintalo are geographic areas in Ethiopia, and estimates were run separately for each.

Transitions to adulthood (marriage and pregnancy)

Cash transfers reduce adolescent pregnancy and delay marriage in Africa, but effects are not seen in all settings.

Key concepts:

- **CHILD MARRIAGE** – any formal marriage or informal union between a child under the age of 18 and an adult or another child.
- **ADOLESCENT PREGNANCY** – pregnancy among an adolescent (defined as ages 10-19 years)

Child marriage

Global evidence from systematic reviews shows that in approximately half of studies reviewed, cash transfers reduce **child marriage** (Kalamar, Lee-Rife, and Hindin 2016; Bastagli et al. 2016; Malhotra and Elnakib 2021). A systematic review by Bastagli colleagues (2016) generally found protective impacts on **adolescent marriage**, with three (two in Malawi and one in Pakistan) out of six studies reporting delays in marriage outcomes among girls, one study finding mixed effects by sex (in South Africa), and one study detecting adverse impacts (in Honduras). In South Africa, an old-age pension reduced the probability of marriage among boys in households receiving cash transfers by 18 percentage points, while there were no impacts among females (Siaplay 2012). In a narrative review of non-contributory social protection programming (largely cash transfers) in lower- and middle-income countries, one (in Ethiopia) out of three (two in Africa) studies found that cash transfers reduced the probability of child marriage (Cirillo, Palermo, and Viola 2021). The review further examined eight studies that looked at adolescents and youth (under age 30) combined, finding that three out of eight interventions delayed marriage (Cirillo, Palermo, and Viola 2021). Another global systematic review by Kalamar and colleagues (2016) found that three out of four high quality studies of cash transfer programmes (three in Africa) either delayed marriage or reduced the proportion of adolescents married. Finally, a recent systematic review by Malhotra and Elnakib (2021) found that five out of five (one in Africa) conditional cash transfers had protective effects against child marriage; however, the only study from Africa (Zimbabwe) evaluated a non-governmental cash transfer programme. It is important to note that only one of the five conditional cash transfers examined in the Malhotra and Elnakib (2021) review was an anti-poverty social cash transfer (Oportunidades in Mexico); the others were vouchers or stipends to pay school fees (and the only study in Africa paid school fees directly to schools and not families in Zimbabwe). Turning to government-led unconditional cash transfer programmes reviewed in Malhotra and Elnakib (2021), none of the three[4] (all in Africa – Kenya, Malawi, and Zambia) studies found any effects on early marriage. However, it is important to note that this review did not include government-implemented, unconditional cash transfers in Zimbabwe, Ghana, and Ethiopia, and did not report protective effects from Malawi at midline, all of which did find protective effects on marriage (see Transfer Project findings summary below).

Three (in Malawi, Zimbabwe, and Ghana) out of six Transfer Project evaluations showed protective impacts of cash transfers delaying marriage among adolescents and youth. Malawi's Social Cash Transfer Programme (SCTP) reduced the probability that youth 15-24 years were ever married or cohabiting at midline (1.8 percentage point decrease), but these impacts were not sustained at endline one year later (Malawi SCT Evaluation Team 2016). However, a further analysis of this sample over time found that reductions in marriage and cohabitation were sustained at endline among male youth who were between the ages of 14-21 when the programme started, but there were no sustained impacts among females (Dake et al. 2018). Zimbabwe's Harmonised Social Cash Transfer Programme (HSCTP) reduced the probability that girls were married or cohabitating (by 6.5 percentage points), but there were no impacts among boys (Angeles et al. 2018). In Ghana's Livelihood Empowerment Against Poverty 1000 programme, there were mixed findings. One estimation found that cash transfers reduced the probability that females aged 12-24 years at baseline were married at endline (by 3.5 percentage points). However, another type of estimation on the same sample found no impacts (Ghana LEAP 1000 Evaluation Team 2018). There were no impacts on timing of marriage and cohabitation in Kenya's Cash Transfer for Orphans and Vulnerable Children (CT-OVC), Tanzania's Productive Social Safety Net (PSSN), or Zambia's Multiple Categorical Cash Transfer (Tanzania PSSN Youth Study Evaluation Team 2018; The Kenya CT-OVC Evaluation Team 2012; American Institutes for Research 2015).

Source: ©UNICEF/U.S. CDC/UNI619235/Amanda

Another non-Transfer Project study from Africa did not examine marriage impacts directly but found that households participating in Ethiopia's Productive Safety Net Program had fewer female adolescent members aged 12-18 years moving out of their households than did households not participating in the programme. This led the researchers to conclude that the Productive Safety Net Program may be delaying marriage among adolescent girls (Hoddinott and Mekasha 2020). A separate qualitative study explored potential pathways through which these effects of the Productive Safety Net Program on marriage might work and found that cash transfers reduced financial pressures for families to marry off girls and increased girls' educational opportunities (Gavrilovic et al. 2020).

Adolescent pregnancy

In a narrative review of non-contributory social protection programming (largely cash transfers) in lower- and middle-income countries, two out of five studies found that cash transfers reduced the probability of **adolescent pregnancy** (Cirillo, Palermo, and Viola 2021). These included the Child Support Grant in South Africa and Bolsa Família in Brazil. Six additional studies (all Transfer Project studies in Africa) examined pregnancy among adolescents and young women combined (did not disaggregate findings among adolescents), and among these, two found that cash transfers reduced the probability of pregnancy (in Kenya and Malawi).

Turning to non-governmental programming, both conditional and unconditional cash transfers in Malawi's Zomba pilot delayed childbearing among adolescents who were aged 13-21 years at baseline (Baird, McIntosh, and Özler 2019). Among the group of girls out of school prior to the program who received cash transfers conditional on school attendance, effects on delaying pregnancy were seen during, immediately after, and two years after the programme ended. However, among girls in school prior to the program who received unconditional cash transfers, effects were only seen immediately after the program (but not sustained two years later). Finally, among girls in school prior to the program who received cash transfers conditional on school attendance, no effects on pregnancy were seen (Baird, McIntosh, and Özler 2019). Another non-governmental conditional cash transfer (conditional on attending school) in South Africa had no impacts on pregnancy rates among young women aged 13 to 20 years (Pettifor et al. 2016).

Transfer Project evaluations found that cash transfers delayed **pregnancy** among adolescents and young women in Kenya, Zimbabwe, and South Africa, but had no impacts in Malawi, Tanzania, or Zambia. In Kenya, girls in households receiving the Cash Transfer for Orphans and Vulnerable Children were 34 per cent (or 5 percentage points) less likely to have ever been pregnant compared to girls in non-cash transfer households (Handa et al. 2015). The Harmonised Social Cash Transfer programme in Zimbabwe reduced the probability of girls aged 13 to 20 years at baseline ever being pregnant by 11.8 percentage points (Angeles et al. 2018). Receipt in early childhood of South Africa's Child Support Grant (CSG) delayed pregnancy among adolescent girls (DSD, SASSA, and UNICEF 2012). Malawi's Social Cash Transfer reduced the probability of ever having been pregnant (by 1.5 percentage points) at midline among females aged 15 to 24; however, these results were no longer significant one year later at endline (Abdoulayi et al. 2016). Among adolescents 13 to 19 years, there were no impacts on pregnancy at either wave (Abdoulayi et al. 2016). Finally, in Tanzania there were no impacts of the Productive Social Safety Net on girls' and young women's (ages 15-28 years at baseline) pregnancy rates (Tanzania PSSN Youth Study Evaluation Team 2018).

4.4 Evidence of Impacts of Cash Transfers on School Enrolment, Attendance, and Absenteeism

There is strong evidence that cash transfers increase school enrolment and attendance and reduce absenteeism. These impacts are found among both conditional and unconditional cash transfer programmes, and there is no conclusive evidence that conditions on school attendance are more effective than unconditional cash transfers.

Key concepts:

- **ENROLMENT** – child is registered to attend school
- **ATTENDANCE** – child attends classes at school, sometimes defined as meeting a minimum threshold (for example, 80 per cent)
- **ABSENTEEISM** – missing days of school

Baird et al. (2014) conducted a systematic review and meta-analysis of 75 publications summarising 35 interventions (eight in Africa) in 25 countries on the effects of conditional and unconditional cash transfers on schooling outcomes. In the meta-analysis, they found that cash transfers (conditional and unconditional combined) increased the odds of school enrolment by 36 per cent (OR=1.36). More specifically, unconditional cash transfers were found to increase the odds of being enrolled in school by 23 per cent (OR=1.23), while conditional cash transfers increase the odds of being enrolled in school by 41 per cent (OR=1.41). However, the meta-regression analyses indicated that the difference in impacts between conditional and unconditional

cash transfer programmes on enrolment was not statistically significant (Baird et al. 2014). It is thus not possible to conclude that conditional cash transfers are more effective at increasing enrolment than unconditional cash transfers. The authors further examined impacts by 'intensity of the conditionality' and found that impacts on enrolment were larger among programmes with more intensely monitored and enforced conditions. When examining impacts by gender, conditional cash transfers increased the odds of boys' enrolment by 55 per cent (OR=1.55), while unconditional cash transfers increased the odds of enrolment by 28 per cent (OR=1.28). Among girls, conditional cash transfers increased the odds of enrolment by 64 per cent (OR=1.64), while unconditional cash transfers increased the odds of enrolment by 32 per cent (OR=1.32). Next, examining only conditional cash transfers (there were insufficient studies of unconditional cash transfers examining school levels separately), the review authors examined impacts by level of schooling and found that conditional cash transfers increased the odds of secondary school enrolment by 31 per cent (OR=1.31), but effects on primary school enrolment were not statistically significant.

Turning to **school attendance**, in a meta-analysis of 16 studies, Baird et al. (2014) found that unconditional cash transfers increased the odds of attendance by 42 per cent (OR=1.42), and conditional cash transfers increased the odds of attendance 65 per cent (OR=1.65). Similar to impacts on enrolment, the study found that the likelihood of attending school increased with the intensity of set conditions.

Another global meta-analysis of only conditional cash transfers, including 94 studies from 47 conditional cash transfer programmes in 31 low- and middle-income countries (six in Africa), does find a positive effect on **school enrolment** in both primary school (increase of 3 percentage points) and secondary school (increase of 4.9 percentage points) (García and Saavedra 2017). Similarly, this meta-analysis found positive effects of conditional cash transfers on **school attendance** in both primary school (increase of 2.7 percentage points) and secondary school (increase of 4.0 percentage points).

A third systematic review of both conditional and unconditional cash transfers found that in 12 out of 20 studies, cash transfers increased school attendance, while one cash transfer (Social Assistance Grants for Empowerment (SAGE) programme in Uganda) reduced attendance among girls but had no effects on school attendance of boys (Bastagli et al. 2019). The remaining seven studies found no impacts on attendance (Bastagli et al. 2016). The review also found that in four out of nine studies cash transfers reduced absenteeism, while the remaining five studies found no impacts (Bastagli et al. 2016).

In the following, we briefly summarise some findings published in Africa after the above-referenced reviews (since 2019). In Tanzania, the Tanzania Community-Based Conditional Cash Transfer pilot programme (a pre-cursor to the Productive Social Safety Net) increased the likelihood of a child aged 6 to 21 years ever attending school (Evans, Gale, and Kosec 2023). However, gains were larger for children who came from relatively less poor households. Also in Tanzania, the subsequent Productive Social Safety Net was found to increase enrolment (with larger increases for primary school than secondary school and among boys compared to girls) (Rosas et al. 2019). In Morocco, the Tayssir cash transfer pilot increased enrolment and attendance among children 6 to 15 years (Benhassine et al. 2015), and these increases were sustained after the programme was scaled up (Gazeaud and Ricard 2024). In South Africa, longer exposure to the Child Support Grant in adolescence led to increased probability of school enrolment in young adulthood (Bell 2020). Impacts on enrolment were larger for males than females and among adolescents in urban areas compared to rural areas (Bell 2020). Also in South Africa, the Child Support Grant was found to increase school attendance at the secondary level by 1.8 percentage points (this impact was stronger for boys than girls), but had no impacts on primary school enrolment (Mostert and Castello 2020). In Burkina Faso, the government's Child Sensitive Social Protection Programme led to increases in the probability that children had ever attended school, but had no impacts on past week and current year attendance (UNICEF Innocenti – Global Office of Research and Foresight 2024a).

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In Table 4, we present Transfer Project findings related to education. Cash transfers increased **school enrolment** in Ethiopia (among children 9 to 11 years) (Berhane, Devereux, Hoddinott, Hoel, et al. 2015), Kenya (children 6 to 17 years) (Ward et al. 2010), Lesotho (among children 13 to 19 years) (Pellerano et al. 2014), Malawi (children 6 to 17 years) (Malawi SCT Evaluation Team 2016), Mozambique (children 6 to 17 years) , and Zambia (among children aged 11 to 14 years in both the Child Grant Programme and among children 15 to 17 years in the Multiple Category Targeting programme; no impacts were found for younger children). These positive impacts on enrolment ranged from 3.7 percentage points in Ethiopia to 11.1 percentage points in Zambia. There were no impacts on enrolment in Ghana or Zimbabwe, and this lack of impacts in Zimbabwe was attributed to local implementation issues, whereby programme implementers at the local level took away a complementary school scholarship for children in households receiving the Harmonised Social Cash Transfer, which went against the programme's intentions of providing complementary (harmonised) support to vulnerable households. An in-depth analysis separating impacts by age and sex of the Ghana Livelihood Empowerment Against Poverty Programme evaluation data found that the programme reduced school enrolment among boys aged 5 to 12 years (with no effects on girls of the same age) but increased school enrolment among children aged 13 to 17 years (with impacts driven by boys) (De Groot et al. 2015). In Malawi, three years into the programme, cash transfers increased school enrolment (Sirma 2022), but in findings from a longer-term follow-up (eight years after the programme started) where the control group also started receiving cash transfers, there were no differences in school enrolment between children who received cash transfers for different lengths of time (Sirma et al. 2023). In Zambia, an in-depth analysis of impacts of the Child Grant Programme found that dropouts start to occur around ages 11 to 13 years, and this is precisely where impacts on enrolment were positive (between 6 to 8 percentage points among 11 to 14 year olds) (Handa et al. 2016). In an in-depth study of Transfer Project findings in Malawi, impacts on enrolment (12 percentage points on the combined sample) were found to be larger for children who were not enrolled at the moment their household started receiving cash transfers (20 percentage points) (Kilburn et al. 2017). Impacts on enrolment in Malawi did not differ between males and females or by age (Kilburn et al. 2017). In Lesotho, an in-depth study found that the Child Grant Programme increased school enrolment by 8.8 percentage points among children 13 to 17 years, and that impacts were larger for girls (11.3 percentage points) (Sebastian et al. 2019). Enrolment impacts were not measured in South Africa or Tanzania.

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Turning to school attendance in Transfer Project evaluations, cash transfers increased attendance in Ghana (reduced missed days among children 5 to 13 years in the Livelihood Empowerment Against Poverty Programme) (Ghana LEAP Evaluation Team 2017), Malawi (among children 6 to 17 years) (Abdoulayi et al. 2014), and Tanzania (among children 4 to 16 years) (Tanzania PSSN Youth Study Evaluation Team 2018). These positive impacts on attendance ranged from 5.2 percentage points in Tanzania to 8.9 percentage points in Malawi. Further analysis showed that Ghana's Livelihood Empowerment Against Poverty Programme reduced the likelihood of children 5 to 12 years old and older girls (13 to 17 years) missing any school among those already enrolled (De Groot et al. 2015). There were no impacts on attendance in Lesotho, Zambia, or Zimbabwe (Angeles et al. 2018; Pellerano et al. 2014; American Institutes for Research 2015, 2016). However, a separate, in-depth analysis of the Child Grant Programme in Lesotho examined 13 to 17 year olds specifically and found that the cash transfer reduced the probability that children missed any day of school by 14.6 percentage points, and these impacts were similar between boys and girls (Sebastian et al. 2019). In contrast, there were negative impacts on attendance in Mozambique, and this appears to have been driven by supply-side constraints and a movement to part-time attendance due to COVID-19 safety measures during the period of evaluation (Bonilla et al. 2022). Attendance outcomes were not measured in Ethiopia or South Africa.

Table 4: Summary of Transfer Project Impacts on Enrolment, Attendance, and Absenteeism

COUNTRY	PROGRAMME	EVALUATION TIME POINT	INDICATOR	AGE RANGE	REFERENCE PERIOD	EFFECT SIZE
Ethiopia	Social Cash Transfer Pilot Programme (Tigray Region) (SCTPP)	36 months	School enrolment	All (6-16)	Two years	N.S.
Ghana	Livelihood Empowerment Against Poverty (LEAP) 1000	24 months	School enrolment	All (5-17)	Current	N.S.
	Livelihood Empowerment Against Poverty (LEAP)	72 months	School enrolment	All (5-17)	Current	N.S.
			Missed school days	All (5-17)	Past week	N.S.
Lesotho	Child Grant Programme (CGP)	36 Months	Pre-School enrolment	0 to 5 years	Current	N.S.
			School enrolment	All (6-19)	Current	N.S.
			School attendance	All (6-19)		N.S.
Kenya	Cash Transfers for Orphans and Vulnerable Children (CT-OVC)	24 months	School Enrolment	All (6-17)	Current	0.0449**
Malawi	Social Cash Transfer Programme (SCTP)	24 months	School attendance	All (6-17)		0.089***
Mozambique	Child Grant 0-2 (CG 0-2)	24 months	School enrolment	6 to 17 years	Current	0.05*
			School attendance	6 to 17 years	Past week	-0.32***
Tanzania	Productive Social Safety Net (PSSN)	24 months	School attendance	All (4-16)		0.052*
Zambia	Child Grant Programme (CGP)	48 months	School enrolment	4 to 7 years	Current	N.S.
				8 to 10 years		N.S.
				11 to 14 years		0.056**
				15 to 17 years		N.S.
			School attendance	4 to 7 years	Past week	N.S.
				8 to 10 years		N.S.
				11 to 14 years		N.S.
				15 to 17 years		N.S.
	Multiple Category Targeting Programme (MCTP)	36 months	School enrolment	4 to 7 years	Current	N.S.
				8 to 10 years		N.S.
				11 to 14 years		0.074**
				15 to 17 years		0.111**
			School attendance	4 to 7 years	Past week	N.S.
				8 to 10 years		N.S.
				11 to 14 years		N.S.
				15 to 17 years		N.S.
Zimbabwe	Harmonised Social Cash Transfer Programme (HSCT)	48 months	School enrolment	7 to 12 years	Current	N.S.
				13 to 17 years		N.S.

N/A = not applicable
N.S. = not significant
**p<0.05, **p<0.01, ***p<0.001*

4.5 Evidence of Impacts of Cash Transfers on Grade Attainment, School Dropout, and Completion

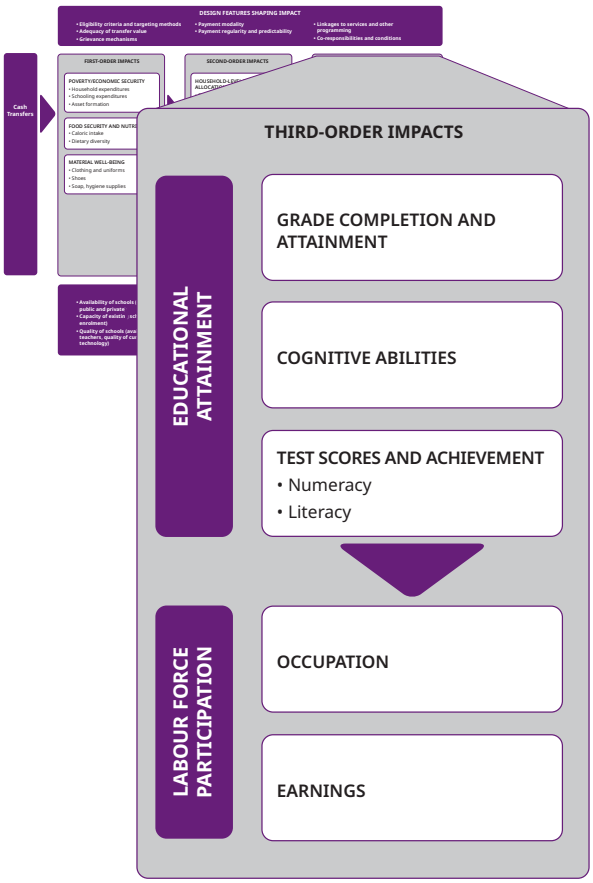
Impacts of unconditional cash transfers in Africa are mixed in terms of grade completion and dropout; they have increased schooling attainment, grade completion, or grade promotion in Malawi, Mali (among girls but not boys), South Africa, and Ethiopia, and reduced grade repetition in Lesotho. Meanwhile, in Tanzania cash transfers increased grade repetition among girls, and negatively affected grade for age in Ghana, possibly because cash enabled more disadvantaged children, who may have been further behind, to attend school. Globally, conditional cash transfers reduce primary and secondary school dropout and increase school completion.

Key concepts:

- **SCHOOLING ATTAINMENT** – number of years of schooling completed
- **GRADE COMPLETION** – completion of a grade level
- **GRADE PROMOTION** – that act of completing one grade and successfully moving to the next
- **GRADE REPETITION** – the act of repeating a grade due to insufficient mastery of skills required to pass that grade level
- **SCHOOL DROPOUT** – when an enrolled child has stopped attending school without completing
- **GRADE FOR AGE** – the estimated grade a child should be in according to his or her age, had he or she started school at the typical starting age for school in a given setting

The above-referenced meta-analysis of conditional cash transfers in 94 studies from 47 conditional cash transfer programmes percentage in 31 countries (six in Africa) globally also examined school dropout and completion (García and Saavedra 2017). The meta-analysis found that conditional cash transfers reduced primary school dropout by 1.2 points and secondary school dropout by 2.9 percentage points. Additionally, conditional cash transfers were found to increase school completion by 3.3 percentage points. Reviews including unconditional cash transfers have not examined schooling attainment and dropout as outcomes.

FIGURE 1C. CONCEPTUAL FRAMEWORK LINKING CASH TO EDUCATION - THIRD-ORDER IMPACTS



In the following, we briefly summarise findings published in Africa after the above-referenced review (published after 2017 or not included in review). Mali's unconditional cash transfer programme (called Jigisemejiri) increased grade completion among girls aged 6 to 14 years, but not boys (Sessou et al. 2022). Meanwhile, the programme reduced grade promotion among boys aged 10 to 14 years, but increased grade promotion among girls aged 15 to 18 years (Sessou et al. 2022). In Tanzania, somewhat surprisingly, the Productive Social Safety Net was found to increase grade repetition among girls (but not boys); however, this may be explained by the fact that the programme brought in the most disadvantaged children in programme areas who may be more likely to have to repeat grades (Rosas et al. 2019). Also in Tanzania, the Tanzania Community-Based Conditional Cash Transfer (CB-CCT) pilot programme (a pre-cursor to the Productive Social Safety Net) did not increase the likelihood of finishing primary school or attending at least one grade of secondary school (Evans, Gale, and Kosec 2023). In Morocco, in the Tayssir programme, both labelled cash transfers (where participants are given messaging

or instructions as to what the cash transfers are intended for, but intended use is not enforced) and conditional cash transfers reduced dropout among children attending grades 1 to 4 at baseline, but impacts were larger in the labelled arm versus the conditional arm with a difference of 2 percentage points (Benhassine et al. 2015). Protective impacts against dropout were found after the Tayssir programme was scaled up (with larger impacts among girls) (Gazeaud and Ricard 2024). In South Africa, longer exposure to the Child Support Grant in adolescence increased schooling attainment both in adolescence and later in young adulthood (Bell 2020). Impacts on attainment in South Africa were larger among females than males, adolescents living in rural areas as opposed to urban areas, and those with lower numeracy scores at the start of the programme (Bell 2020). In Burkina Faso, the government's Child Sensitive Social Protection Programme had no impacts on dropout (defined as temporary withdrawal in the study) (UNICEF Innocenti – Global Office of Research and Foresight 2024a).

In Table 5, we present Transfer Project findings related to **grade completion and dropout** where measured. Cash transfers increased grade attainment or completion in Ethiopia (among 6 to 16 year olds) (Berhane, Devereux, Hoddinott, Hoel, et al. 2015), Malawi (among children 6 to 17 years (Kilburn et al. 2017) and among girls 11 to 15 years (Sirma 2022)), and South Africa (children 10 to 17 years old). In South Africa, children enrolled in the Child Support Grant at birth completed more years of schooling than those enrolled after age 6 (impacts were significant for girls but not for boys) (Heinrich et al. 2012; DSD, SASSA, and UNICEF 2012). In Malawi, three years after rollout, cash transfers increased grade completion (Sirma 2022), but in findings from a longer-term follow-up (eight years into the programme) when the control group also started receiving transfers, impacts on grade completion were only sustained among older out-of-school girls (those aged 11 to 15 years at baseline), for whom grade completion was higher (approximately 0.5 to 0.8 more years) among the group receiving transfers longer (Sirma et al. 2023). Also in Malawi, cash transfers reduced dropout by 4 percentage points (Kilburn et al. 2017). There were no impacts on grade completion or attainment in Lesotho (Pellerano et al. 2014). Overall grade attainment was not measured in Ghana, Kenya, Mozambique, Tanzania, Zambia, or Zimbabwe.

Next, we turn to impacts on **grade for age**. Cash transfers have had mixed effects on grade for age in Ghana. In the first evaluation of the Livelihood Empowerment Against Poverty (LEAP) programme, cash transfers had a negative effect on grade for age among children 13 to 17 years old (Ghana LEAP Evaluation Team 2017). This may be because cash transfers enable more marginalised children to enrol in school, and these children may enrol at a later age, or may be more likely to repeat grades due to the lack of previous preparation. A second evaluation of Ghana's LEAP 1000 programme found no impacts on grade for age after two years (Ghana LEAP 1000 Evaluation Team 2018), and after seven years, LEAP 1000 had no impacts on schooling attainment among children 6 to 17 years (Ghana LEAP 1000 Evaluation Team 2024). In Lesotho, an in-depth study showed that the Child Support Grant reduced the probability that 13 to 17 year olds had ever repeated a school year (Sebastian et al. 2019). Grade for age was not measured in other Transfer Project evaluations.

Table 5: Summary of Transfer Project Impacts on Grade Attainment, School Dropout, and Completion

COUNTRY	PROGRAMME	EVALUATION TIME POINT	INDICATOR	AGE RANGE	REFERENCE PERIOD	EFFECT SIZE
Ethiopia	Social Cash Transfer Pilot Programme (Tigray Region) (SCTPP)	36 months	Grade attainment	All (6-16)	One year	0.25 grades
Ghana	Livelihood Empowerment Against Poverty (LEAP) 1000	24 months	Grade for age	All (5-17)	Current	N.S.
	Livelihood Empowerment Against Poverty (LEAP)	72 months	Grade for age	All (5-17)	Current	N.S.
				5 to 13 years		N.S.
				13 to 17 years		-0.128**
Lesotho	Child Grant Programme (CGP)	36 Months	Primary completion rate	13 to 19 years		N.S.
South Africa	South African Child Support Grant (CSG)	N/A[1]	School attainment	Enrolled at birth	Current	0.14**

N/A = not applicable
N.S. = not significant
**p<0.05, **p<0.01, ***p<0.001*

[1]Dose response effect – dose response measures the effect of receiving cash transfers for a longer period of time; for example, an evaluation may compare outcomes between children who started receiving cash transfers early in childhood v. later in adolescence. Both groups received cash transfers at some point, but one group receives the cash transfer for a longer period.

4.6 Evidence of Impacts of Cash Transfers on Learning Outcomes

Cash transfer impacts on learning and test scores appear to be small, but only a limited number of studies have examined these outcomes to date. In Africa, positive impacts have been found in Malawi, Morocco, South Africa, and Tanzania.

Key concepts:

- **TEST SCORES** – conveys performance on exams taken in school
- **LITERACY** – ability to read and write at the required level
- **NUMERACY** – ability to understand and work with numbers at the required level
- **COGNITIVE ABILITIES** – general abilities related to understanding and reasoning, including sustained attention, working memory, and multitasking
- **FINE MOTOR SKILLS** – ability to use and make movements with smaller muscles in the hand and wrist
- **SOCIO-EMOTIONAL SKILLS** – ability to express, recognise, and manage emotions and other skills related to staying motivated, communication, and working with others

Fewer studies have examined **learning outcomes**, and impacts of cash transfers on these are less robust than those on enrolment and attendance. In one systematic review, three out of five studies found a positive impact on cognitive development scores (Bastagli et al. 2019). Arriagada et al. (2018) summarised evidence of cash transfer programmes (all from Latin America) on cognition, language, and behaviour. The authors found that cash transfers increased cognitive abilities in five out of six studies, language skills in four out of six studies, fine motor skills in one out of six studies, and socio-emotional skills in three out of four studies, with study samples ranging in age from 0 to 7 years.

In the Bastagli et al. (2016) review, only five reviewed studies examined impacts of cash transfer programmes on **test scores**. Findings on math scores were mixed: a cash transfer programme in Burkina Faso increased math scores, while another in Colombia reduced math test scores. Two studies (in China and Morocco) found no impacts on math test scores (Bastagli et al. 2016). A cash transfer programme in Tanzania was found to increase literacy 18 to 21 months into the programme, but this impact was not sustained after 31 to 34 months (Bastagli et al. 2016). The Baird et al. (2014) review and meta-analysis included five studies that found no consistent effects on test scores from conditional or unconditional cash transfers, suggesting that cash transfer impacts on student achievement are small at best. In Burkina Faso, the Nahouri Cash Transfers Pilot Project did not have any impacts on math or French test scores (Akresh, De Walque, and Kazianga 2013). In Morocco, the Tayssir cash transfer pilot showed suggestive evidence (significant impacts in sub-groups but positive, non-significant coefficients in the full sample) that cash transfers increased scores on an arithmetic test (Benhassine et al. 2015). Then, in an evaluation of the fully scaled up Tayssir programme, Gazeaud and Ricard (2024) found evidence that the programme had a negative effect on test scores for boys (but not girls), and they posit that this is due to increased enrolment and reduced dropout, which increased class size. The authors argued that increasing enrolment overburdened schools, suggesting the need for simultaneous supply-side strengthening of the education system. Adverse impacts on test scores may also have resulted from retention of lower ability students through increased enrolment and reduced dropout (Gazeaud and Ricard 2024). A non-governmental programme in Malawi found that conditional cash transfers increased English, math, and cognitive test scores, but there were no effects of unconditional cash transfers (Baird, McIntosh, and Özler 2011).

In the following, we briefly summarise some findings published in Africa after the above-referenced reviews (published after 2018). As a result of Tanzania's Productive Social Safety Net, girls' self-reported literacy increased, but learning assessments[5] did not (Rosas et al. 2019). South Africa's Child Support Grant was found to increase reading abilities by 3.2 percentage points in primary school and 9.6 percentage points in secondary school, and writing abilities by 2.9 to 9.7 percentage points among children 11 to 14 years (Mostert and Castello 2020). Impacts on reading and writing in South Africa were slightly larger among girls than boys (Mostert and Castello 2020).

In terms of **learning outcomes** in Transfer Project studies, cash transfers increased children's ability to read and write in Tanzania and Ghana. In Tanzania, impacts were found among a group of children 4 to 16 years, and these impacts appeared to be driven by children of younger ages (4 to 10 years) (Tanzania PSSN Youth Study Evaluation Team 2018). Similarly, after seven years of cash transfer receipt, Ghana's LEAP 1000 cash transfer increased literacy, and effects were driven by boys and younger children (6 to 11 years) (Ghana LEAP 1000 Evaluation Team 2024). These findings are not presented in Table 5, and learning outcomes and literacy were not measured among children in other Transfer Project evaluations.

4.7 Evidence of Impacts of Cash Transfers on School-Related Expenditures

Cash transfers in Africa generally increase education-related expenditures, as reported in Transfer Project evaluations. However, systematic reviews have not covered this outcome.

Key concepts:

- **SCHOOL-RELATED EXPENDITURES** – Amount of money spent on items required for school attendance. These can include books, uniforms, shoes, transport, tuition, and other fees.

Systematic reviews to date have not covered impacts of cash transfer programmes on **schooling expenditures**.

In Transfer Project evaluations (see Table 6), cash transfers increased education-related expenditures in Lesotho (among children 6 to 12 years) (Pellerano et al. 2014), Malawi (among children 6 to 17 years) (Abdoulayi et al. 2014), and Zambia (among children 11 to 14 years in the Child Grant Programme) (American Institutes for Research 2016). Impacts on school expenditures were larger in Zambia among older children (38 to 75 per cent increase) (Handa et al. 2016). There were no impacts on schooling expenditures in Ghana's Livelihood Empowerment Against Poverty 1000 (Ghana LEAP 1000 Evaluation Team 2018). In contrast, there were negative impacts on schooling expenditures in Ghana's Livelihood Empowerment Against Poverty (Ghana LEAP Evaluation Team 2017). Schooling expenditures were not examined in Ethiopia, Mozambique, South Africa, Tanzania, and Zimbabwe.

Table 6: Summary of Transfer Project Impacts on School-Related Expenditures

COUNTRY	PROGRAMME	EVALUATION TIME POINT	AGE RANGE	REFERENCE PERIOD	EFFECT SIZE
Ghana	Livelihood Empowerment Against Poverty (LEAP) 1000	24 months	All (5-17)	12 months	N.S.
	Livelihood Empowerment Against Poverty (LEAP)	72 months	All (5-17)		-14.774**
			5 to 13 years		-15.983**
			13 to 17 years		-16.758*
Lesotho	Child Grant Programme (CGP)	36 Months	All (6-19)		N.S.
			6 to 12 years		82.75**
Malawi	Social Cash Transfer Programme (SCTP)	24 months	All (6-17)		0.097***
			6 to 13 years		0.088**
			14 to 17 years		0.133***
Zambia	Child Grant Programme (CGP)	48 months	11 to 14 years		8.280**

N.S. = not significant
**p<0.05, **p<0.01, ***p<0.001*

Source: ©UNICEF/UN0836487/Andrianantenaina

4.8 Evidence of Impacts of Cash Transfers on Long-Term Schooling and Employment Outcomes

Evidence on the effects of cash transfer receipt in childhood on longer-term employment outcomes and educational attainment is limited and largely comes from Latin America. In Latin America, cash transfer receipt in childhood has been linked to increased school attainment, probability of attending university, learning and achievement, increases in women's formal sector employment, shifts in men's employment from the agricultural sector, and increased earnings.

Key concepts:

- **FORMAL SECTOR EMPLOYMENT** – Employment which offers regular wages and hours, carries employment rights, and is taxed.
- **EARNINGS** – Wages earned through employment

Longer-term evidence on the effects receipt of cash transfers in childhood on outcomes in early adulthood is generally limited to conditional cash transfer programmes in Latin America or cash transfers implemented by non-governmental organisations in Africa.

One narrative review examined evidence on government-led conditional cash transfers from Mexico, Nicaragua, and Colombia, and found that exposure to conditional cash transfers in childhood increased the number of grades completed (in Mexico, Colombia, and Nicaragua), the likelihood of attending university (in Mexico), and learning/achievement (positive impacts on math scores in Colombia but no impacts on other test scores; positive impacts on math and Spanish tests in Nicaragua; no impacts on achievement tests in Mexico) (Millán et al. 2019). A separate study from Honduras found that exposure to conditional cash transfers in early childhood increased by more than 50 per cent both secondary school completion rates and the probability of attending university (Millán et al. 2020). Early childhood exposure also increased grades attained at ages 19 to 29 years (among both males and females). A recent study from Ecuador found that the Bono de Desarrollo Humano programme increased the probability that children enrolled in the 2008-2009 academic year (at ages 11 to 15 years) were still enrolled in the 2013-2014 academic year (Ponce et al. 2023).

In terms of **labour force participation**, the aforementioned review found that conditional cash transfers in Mexico decreased men's labour force participation in early adulthood, but this was consistent with increased schooling attainment and subsequent delayed entry into the labour force (Millán et al. 2019). Findings on women's labour force participation were generally positive: two studies found positive impacts on women's formal sector employment (in Mexico and Colombia) and one study (in Mexico) found no changes. In Mexico and Nicaragua, multiple studies found that conditional cash transfers in childhood reduced men's probability of working in the agricultural sector, and one study found an increase in their probability of working in the formal sector in Mexico, suggesting that cash transfer receipt in childhood shifted men's labour force opportunities to more preferred types of work. In Nicaragua, this translated to increased earnings for men, but there were no impacts on earnings in Mexico. Women who received conditional cash transfers in childhood in Nicaragua had higher earnings. Another study (published after the aforementioned review) also found that receipt of cash transfers as part of Ecuador's Bono de Desarrollo Humano in childhood (at ages 11 to 15 years) increased formal labour market participation and earnings in early adulthood (after age 21) (Ponce et al. 2023). Importantly, this programme had weak enforcement of conditions and thus suggests potential impacts of unconditional cash transfers on these outcomes. When considering implications of these findings for Africa, it is important to note that sub-Saharan Africa has significantly higher rates of informal employment (86 per cent in 2024) than Latin America and the Caribbean (51 per cent in 2024) (ILO 2025). Thus, opportunities to transition into the formal sector are considerably more limited in sub-Saharan Africa and positive impacts of cash transfers instead might look like higher quality work (still within the informal sector), income diversification, etc.

As for evidence from Africa, after eight years of programme receipt, Malawi's government Social Cash Transfer was found to increase grade completion among older adolescent girls (ages 11 to 15 years) as compared to girls receiving the programme for fewer years (Sirma et al. 2023). Another study from a non-governmental cash transfer programme in Malawi examined sustained impacts (two years after cash transfers ended, when females were aged 18 to 27 years) (Baird, McIntosh, and Özler 2019). The study found that conditional cash transfers caused sustained increases in grades completed among the cohort of girls who had dropped out of school prior to programme rollout and were given conditional cash transfers to re-enrol (but not among those already enrolled in school prior to programme rollout). Immediately after the programme ended, conditional cash transfers led to increases in math and cognitive test scores (among both those in and out of school prior to program rollout). Nevertheless, this increased schooling attainment did not translate to higher earnings in early adulthood.

4.9 Influence of Programme Design and Implementation Characteristics

Conditions

The role of conditions in promoting school attendance is often debated, but the evidence strongly indicates that conditions are not needed to improve education outcomes.

The rationale for unconditional cash transfers rests on the premise that households possess the knowledge to make wise spending decisions and wish to send their children to school but lack the financial resources to do so (Hanlon, Barrientos, and Hulme 2010). In contrast, another perspective, generally argued by those in favour of conditional cash transfers, is that poor households have incomplete information and high discount rates[6], and thus would fail to invest optimally in children's education, even if financial barriers to education are relieved (Fiszbein and Schady 2009; Kilburn et al. 2017). Supporters of this argument believe that conditions can "nudge" households into increased optimal investments in schooling (Hanlon, Barrientos, and Hulme 2010).

In a large meta-analysis, there were no statistically significant differences between unconditional and conditional cash transfer programmes (Baird et al. 2014), suggesting that conditions do not increase attendance above and beyond cash alone. In a second meta-analysis of only conditional cash transfers, schooling conditions (as opposed to other types of conditions) were not found to matter for primary and secondary enrolment and secondary school attendance (García and Saavedra 2017). A caveat to consider when examining overall differences in impact estimates between conditional and unconditional cash transfer programmes is that impact estimates may also be capturing contextual differences in school enrolment, access, and quality, and not just differential impacts of conditions. A small number of studies have examined the effects of conditions versus no conditions in the same study, implemented in the same setting, and targeted to the same households across different treatment arms, where some households received unconditional cash transfers and others received conditional cash transfers. In Burkina Faso, the Nahouri Cash Transfers Pilot Project examined a combination of conditional and unconditional cash transfers given to fathers or mothers (Akresh, De Walque, and Kazianga 2013). The study found that cash transfers increased enrolment, attendance, and completed grades, but did not have effects on math and French test scores. Conditional cash transfers had larger effects on enrolment than unconditional cash transfers, but there were no differences between conditional and unconditional cash transfers in terms of attendance, grade completed, or learning (Akresh, De Walque, and Kazianga 2013). One non-governmental study from Malawi (the Zomba trial) also tested both conditional and unconditional cash transfer arms and found that impacts on enrolment as reported by teachers and reductions in dropout were larger in the conditional arm as compared to the unconditional arm (Baird, McIntosh, and Özler 2011). Moreover, the study found that only the conditional cash transfers (and not the unconditional cash transfers) had positive impacts on English, math, and cognitive test scores.

Cash transfer programmes in Transfer Project evaluations have varied in their messaging on the intended purpose of cash transfers (Handa and de Miliano 2015). For example, in Kenya, the OVC-CT recipients received strong messages at enrolment that the cash was for care and support of OVC, including for school. Similarly, in Lesotho, recipients received messages that cash should be spent on children. While conditioning cash on school enrolment has not been widely implemented in sub-Saharan Africa, in part due to supply-side constraints, effects on secondary school enrolment in Africa according to Transfer Project evaluations are similar in magnitude to impacts seen elsewhere, including from Mexico's PROGRESA (Handa and de Miliano 2015).

Labelling

Emerging evidence suggests that 'labelling' might be at least as effective as enforced conditions.

'Labelling' is used as an alternative to conditions, whereby programme implementers inform households that cash transfers should be used to support children's education, but there are no penalties for non-compliance. In an evaluation of the Tayssir cash transfer in Morocco, labelled cash transfers had a larger impact on enrolment (by 2 percentage points), school re-entry among dropouts, and math scores than conditional cash transfers (Benhassine et al. 2015). In Lesotho, the Child Grant Program is unconditional, but households did receive messaging from programme implementers that the money should be spent on children's needs, and an in-depth study found that cash transfer income was spent differently from general income, suggesting that this 'labelling' or messaging by programme implementers did play a role (Pace et al. 2019).

Gender of transfer recipient

There is no evidence to suggest that cash transfers have larger impacts on education outcomes when given to women instead of men.

Studies in both Morocco and Burkina Faso have found that there are no significant differences in education outcomes based on whether cash was given to the mother or father (Benhassine et al. 2015; Akresh, De Walque, and Kazianga 2016). Similarly, the Baird et al. (2014) meta-analysis of 75 publications summarising 35 unconditional and conditional cash transfer programmes in 25 countries (eight in Africa) found that the effect size for enrolment was not moderated by gender of transfer recipient. Finally, a meta-analysis of conditional cash transfers of 94 studies from 47 conditional cash transfer programmes in 31 countries globally (six in Africa) found that cash transfers targeting mothers did not have larger effects on education outcomes than those targeting other household members (for example, fathers or household heads) (García and Saavedra 2017).

Transfer amount

Greater transfer amounts have not been found to be associated with greater effect sizes.

A meta-analysis of 94 studies found that greater transfer amounts were not associated with greater effect sizes on schooling outcomes (García and Saavedra 2017). The Baird et al. (2014) meta-analysis of 75 publications summarising 35 unconditional and conditional cash transfers in 25 countries (eight in Africa) on the effects of conditional and unconditional cash transfers on schooling outcomes also found that the effect size for enrolment was not moderated by transfer size.

Timing of transfer

One review suggested that payments at critical moments of the school year can have an impact on enrolment (Bastagli et al. 2019). For example, a study from Colombia showed that timing payments to be disbursed right before children have to re-enrol did not change attendance rates, but did increase enrolment rates in secondary and tertiary levels (Barrera-Osorio et al. 2008). In Burkina Faso, a government cash transfer had no impacts on enrolment when cash transfers were delivered late in the school year, but had positive impacts when transfers were delivered on time (Akresh, De Walque, and Kazianga 2013).

Source: ©UNICEF/UNI728724/Tremeau

Box 2. Considerations for comparing impact of cash transfers on education in Africa to global evidence

There are several points that should be considered when interpreting impacts of cash transfers on education outcomes in Africa.

- Large-scale government-led cash transfer programmes in Africa are more likely to be unconditional than conditional, or to implement soft conditionalities (or co-responsibilities) which are communicated but not monitored. In contrast, many cash transfer programmes in Latin America, where much evidence has been produced (and is disproportionately covered in several reviews), are often designed with strict and enforced conditions. At the same time, generalised levels of poverty in Africa are higher and schooling infrastructure and quality are more limited. Thus, it is impossible to conclude that differences in education outcomes across regions are attributable to the presence or absence of conditions.
- Long-term impacts of cash transfers are not frequently studied. This is particularly true in Africa, which rolled out cash transfer programmes later than regions such as Latin America, where some of the cash transfer programmes have been operational for decades, and, as such, allow for longer-term follow-up studies (Barham, Macours, and Maluccio 2017). Not only have these programmes achieved greater maturity at the operational level, but they are also more likely to show impact on more distal outcomes, such as educational attainment and learning, outcomes that require longer periods of programme exposure (see conceptual framework in Figure 1). The lack of evidence on long-term impacts of cash transfers is also sometimes due to limited funds for research or programme design; for example, often control groups are rolled into programmes at scale-up and it is thus no longer possible to study impacts. Absence of impact on education outcomes in some of these evaluation studies conducted on more short-term horizons (for example, over two years) should therefore not automatically be interpreted as precluding the programme from effectively having impacts on educational outcomes in the long term.
- Differences in contextual factors across regions mediate cash transfer programme impact. Studies generally do not examine how supply-side factors (e.g., distance to and quality of schools or enrolment capacity) affect cash transfer impacts on education outcomes. One exception comes from Morocco, which showed that while a conditional cash transfer programme (Tayssir) was successful in increasing enrolment and reducing dropout, this may have strained the capacity of schools and consequently led to negative impacts on test scores for boys (but not girls) (Gazeaud and Ricard 2024). Further examination of these issues is particularly relevant in Africa where cash transfers may remove financial barriers to school enrolment, but where other barriers such as distance, school quality, and capacity can still limit enrolment.
- The fact that cash transfer programmes in Africa have been implemented relatively more recently means that these programmes, their systems, and the institutions that implement them have had less time to mature. Several evaluations in the region have pointed out widespread implementation challenges (many of which were subsequently rectified) that constrain programme effectiveness. These challenges including, among others, the transfer size, the timing and frequency of payments, and, at a broader level, economic instability, are interrelated. Meanwhile, widespread economic instability has affected general programme effectiveness, with inflationary pressures eroding real transfer values, limiting their purchasing power.

Source: ©UNICEF/UN0794860/Dejongh

5. LESSONS LEARNED FROM REVIEWING THE EVIDENCE

5.1 What Does the Evidence Say?

Pathways of impact

Poverty, household expenditures and material wellbeing

- Cash transfer programmes significantly reduce poverty headcount and poverty gap in Africa. Based on Transfer Project evaluation studies, large-scale government-led cash transfer programmes in Africa reduced headcount poverty by 2.1 to 15.3 percentage points and poverty gap by 2.6 to 12.6 percentage points among programme beneficiaries.
- Most cash transfer programmes in Africa significantly increase household expenditures, including food expenditures and food consumption. Programme design features such as maintaining the real transfer value and regularity/predictability of payments are crucial to ensure impact.
- There is consistent and strong evidence that cash transfer programmes help beneficiary households meet the immediate material needs of their children. Increasing material well-being of poor households facilitates school attendance among their children.

Nutrition

- The evidence on the positive impacts of cash transfers on dietary diversity (and caloric intake), including on the quantity and quality of food consumed by beneficiary households, is also strong and consistent across countries, including in Africa. In fact, there are not many examples from the region where cash transfers did not increase dietary diversity.

Source: ©UNICEF/UN0522670/Siakachoma

Household productive activities and adult labour supply

- Cash transfers increase productive capacity and productive activities, including the purchase of livestock, farm tools, and non-farm productive assets, the use of improved or modern agricultural inputs, and the operation of microenterprises.
- Cash transfers do not reduce adults' participation in work (labour supply). In Africa, Transfer Project evaluation studies have noted substitution from casual wage labour to more preferred labour activities as a result of cash transfer programmes.

Time use (including participation in economic activities and domestic chores)

- Cash transfers can reduce child labour, particularly casual labour outside the household. While reductions are not found in all settings, increases in child labour are rare. Where increases are found, these are often related to tending livestock for the household, generally a result of increased investments in livestock upon cash transfer receipt, representing an overall economic benefit for the household.
- Increases in child labour, particularly in household economic activities like agriculture and herding livestock (as cash transfers make households more productive), sometimes occur in conjunction with increases in school attendance. This suggests that there is not a one-to-one trade-off in schooling and child labour.
- Cash transfers have mixed effects on children's participation in domestic chores, varying by context, and these effects often vary by sex of the child.

Impacts on education outcomes

School attendance, enrolment, and absenteeism

- There is strong evidence that cash transfers increase school enrolment and attendance in primary and secondary school, including in Africa. These impacts are found among both conditional and unconditional cash transfers, and there is no conclusive evidence that conditions on school attendance are more effective than unconditional cash transfers.
- There is some evidence examining how cash transfers differentially affect children who were enrolled versus not enrolled in school prior to the rollout of cash transfers, and how cash transfers may induce enrolment among these most marginalised students, who may be behind in terms of literacy and numeracy, test scores and achievement.

Grade attainment, school dropout, and completion

- In Africa, impacts of unconditional cash transfers on grade completion and dropout are mixed; programmes have increased grade completion and/or attainment in Ethiopia, Malawi, Mali (among girls but not boys), and South Africa. However, in Tanzania, cash transfers increased grade repetition among girls, possibly because cash enabled more disadvantaged children, who may be further behind, to attend school. Globally, conditional cash transfers reduce primary and secondary school dropout and increase school completion.

Learning outcomes

- Cash transfer impacts on learning and test scores appear to be small, but only a limited number of studies have examined these outcomes to date. In Africa, positive impacts have been found in Malawi, Morocco, South Africa, and Tanzania.

Education-related expenditures

- Cash transfers in Africa generally increase education-related expenditures, as reported in Transfer Project evaluations. However, systematic reviews have not covered this outcome.

Long-term schooling and employment outcomes

- Evidence on the effects of cash transfer receipt in childhood (including adolescence) on longer-term employment outcomes and educational attainment is limited and largely comes from Latin America, where cash transfers have been implemented and studied for a longer period of time. In Latin America, cash transfer receipt in childhood has been linked to increased school attainment, probability of attending university, and learning and achievement. In terms of labour force participation, cash transfers increased women's formal sector employment and shifted men's employment from the agricultural sector, suggesting a shift to more preferred types of work. Cash transfer receipt in childhood was also linked to increased earnings in some Latin American countries, but not all.

Source: ©UNICEF/UNI481000/Vigné

5.2 Where Do We Need More Research?

1. More research is needed to understand the effects of cash transfers on learning, including literacy and numeracy and test scores. That is to say, does increased enrolment and attendance as a result of cash transfers lead to more learning and increased skills? A majority of the evidence on this topic comes from Latin America and few non-governmental cash transfer programmes in Africa.

2. There is some evidence to suggest that household-reported school attendance, which is typically used to measure attendance in household surveys, may be biased upwards (Arriagada et al. 2018), and more objective measures from administrative data may be examined where possible, though the cost of collecting such data would likely be high in large-scale programmes. Moreover, these administrative data are often not routinely available at the individual child level and are often measured in the aggregate by schools (for example, number of children enrolled).

3. Studies with longer follow-ups are needed to understand the long-term impacts of cash transfers on educational attainment and future labour force participation and earnings. There is some emerging evidence in Latin America suggesting that cash transfer receipt in childhood improves school attainment, formal sector employment, and earnings, but there are few long-term studies from Africa examining how cash transfers received in childhood (including adolescence) affect ultimate schooling attainment and future labour-force participation, occupation, and earnings.

4. Examination of the influence of contextual factors, including distance to schools, quality of schools, and enrolment capacity on cash transfer impacts is needed. This can help inform efforts to simultaneously address demand-side and supply-side barriers to school attendance and attainment. There is potential to link existing Transfer Project evaluation data to contextual data on health services, schools, etc. using geospatial methods. In addition, several Transfer Project evaluations collected community- and health facility-level data, which can also be leveraged to examine moderating impacts.

Source: ©UNICEF/UNI654464/

6. CONCLUSIONS

Cash transfers have strong, positive impacts on education-related outcomes for children and adolescents, particularly on enrolment and attendance, but also on attainment, completion, and learning, depending on a mix of programmatic design, implementation, and context-specific factors. There is some evidence to suggest that cash transfers can increase enrolment among some of the most marginalised students—those who found themselves out of the education system altogether prior to programme rollout. However, once in school, these children may well be starting at lower levels of learning comprehension, and, as a consequence, may not be able to learn at the right grade for their age and be more likely to end up having to repeat grades. Considering background characteristics of students when estimating impacts is important so as not to draw false conclusions (for example, underestimating impacts on school completion and learning or falsely concluding they have adverse impacts). In Transfer Project evaluations where null (Zimbabwe) or adverse effects (Mozambique) were found on school enrolment or attendance, these effects were likely caused by contextual factors (lack of fidelity to intended implementation practices in Zimbabwe and COVID-19-induced supply-side constraints in Mozambique).

Another important conclusion from this review of the evidence is that both unconditional and conditional cash transfers increase school attendance and enrolment, as well as more distal education outcomes (attainment) in some instances, and have been associated with long-term impacts on labour force participation and earnings (in Latin America). There is no conclusive evidence that conditional cash transfers are more effective than unconditional cash transfers at increasing educational outcomes.

Globally, cash transfers lead to increased school completion, but the evidence from Africa remains more limited and mixed. Similarly, the limited evidence to date on learning and achievement outcomes does suggest that cash transfers can improve these outcomes, but not in all contexts, as they are moderated by factors including the quality and capacity of schools and perceptions about the returns to education, among others. Programmes should ideally be designed so that they address both financial and non-financial barriers to education at the individual and household level and simultaneously address supply-side barriers to school attendance and attainment.

In the longer term, cash transfers may lead to better employment opportunities and increased income (through higher educational attainment and improved health status), and while such impacts have been observed in Latin America, they have yet to be studied in government-led cash transfer programmes in Africa.

Source: ©UNICEF/UNI592345/Andriantsoarana

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 Alternatively, if they do not perceive additional benefits of more education, for example because access to better jobs is driven by access to networks rather than skills, or in settings where subsistence farming is widespread and children are expected to engage in agriculture in adulthood, cash transfers may have smaller impacts.

3 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.

4 One paper examined two unconditional cash transfer programmes – in Malawi and Zambia.

5 Specific outcomes examined were not defined in the Rosas et al., 2019 report.

6 Tendency to weigh present costs and benefits more heavily than those in the future.

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Appendix I: Summary of transfer project impacts on children's time use

COUNTRY	PROGRAMME	EVALUATION TIME POINT	AGE RANGE	GENDER	INDICATOR	REFERENCE PERIOD	EFFECT SIZE
Ethiopia	Social Cash Transfer Pilot Programme (Tigray Region) (SCTPP)	36 months		All	Child labour[1]		N.S.
					Household chores (hours)[1]		N.S.
				Female	Wage labour days[1]		N.S.
					Business labour days[1]		-1.052***
				Male	Wage labour days[1]		N.S.
					Business labour days[1]		N.S.
				All	Child labour[2]		N.S.
					Household chores (hours)[2]		N.S.
				Female	Wage labour days[2]		N.S.
					Business labour days[2]		N.S.
				Male	Wage labour days[2]		N.S.
					Business labour days[2]		N.S.

Appendix I: Summary of transfer project impacts on children's time use (CONT.)

COUNTRY	PROGRAMME	EVALUATION TIME POINT	AGE RANGE	GENDER	INDICATOR	REFERENCE PERIOD	EFFECT SIZE
Ghana	Livelihood Empowerment Against Poverty 1000 (LEAP 1000)	24 months	7 to 14 years	Female	Engaged in household farming activity (hours)	Previous rainy season	N.S.
					Days spent on household farming activities		N.S.
					Collecting water (hours)	Previous day	N.S.
					Collecting firewood (hours)		N.S.
					Taking care of children, cooking or cleaning (hours)		-0.057-*
					Spent any time on household non-farm enterprise	Last 7 days	N.S.
					Spent any time on household non-farm enterprise (hours)		N.S.
					Spent any time on household livestock activities		N.S.
					Spent any time on household livestock activities (hours)		N.S.
					Spent any time collecting nuts or fruits		0.044*
					Spent any time collecting nuts or fruits (hours)		N.S.
					Spent any time on casual labour		-0.026*
					Spent any time on casual labour (hours)		N.S.
					Spent any time on wage labour		N.S.
					Spent any time on wage labour (hours)		N.S.
				Male	Engaged in household farming activity (hours)	Previous rainy season	N.S.
					Days spent on household farming activities		N.S.
					Collecting water (hours)	Previous day	N.S.
					Collecting firewood (hours)		N.S.
					Taking care of children, cooking or cleaning (hours)		N.S.
					Spent any time on household non-farm enterprise	Last 7 days	N.S.
					Spent any time on household non-farm enterprise (hours)		N.S.
					Spent any time on household livestock activities		N.S.
					Spent any time on household livestock activities (hours)		N.S.
					Spent any time collecting nuts or fruits		N.S.
					Spent any time collecting nuts or fruits (hours)		N.S.
					Spent any time on casual labour		N.S.
					Spent any time on casual labour (hours)		N.S.
					Spent any time on wage labour		N.S.
					Spent any time on wage labour (hours)		N.S.

Appendix I: Summary of transfer project impacts on children's time use (CONT.)

COUNTRY	PROGRAMME	EVALUATION TIME POINT	AGE RANGE	GENDER	INDICATOR	REFERENCE PERIOD	EFFECT SIZE
Ghana (CONT.)	Livelihood Empowerment Against Poverty (LEAP)	72 months	7 to 17 years	All	Paid work (hours)	Past 7 days	N.S.
						Past 12 months	N.S.
Lesotho	Child Grant Programme (CGP)	36 Months	6 to 17 years	All	Own non-farm business activities	Past 12 months	N.S.
					Own crop or livestock production activities		N.S.
					Any paid work outside the household		N.S.
				Female	Any labour activity		N.S.
					Own non-farm business activities		N.S.
					Own crop or livestock production activities		N.S.
					Any paid work outside the household		N.S.
				Male	Any labour activity		N.S.
					Own non-farm business activities		N.S.
					Own crop or livestock production activities		N.S.
					Any paid work outside the household		N.S.
Kenya	Cash Transfers for Orphans and Vulnerable Children (CT-OVC)	24 months	NR	NR	NR	NR	NR
Malawi	Social Cash Transfer Programme (SCTP)	24 months	6 to 17 years	All	Child labour	Previous 7 days	0.09***
					Collecting water (hours)	Previous day	N.S.
					Collecting firewood (hours)		-0.109**
					Collecting nuts, tree fruit, honey, other (hours)		N.S.
					Childcare, cooking, cleaning (hours)		N.S.
					Taking care of the elderly or sick household member (hours)		N.S.
				Female	Child labour	Previous 7 days	0.90***
					Any household chores	Past week	0.092***
				Male	Child labour	Previous 7 days	0.88***
					Any household chores	Past week	0.117***

Appendix I: Summary of transfer project impacts on children's time use (CONT.)

COUNTRY	PROGRAMME	EVALUATION TIME POINT	AGE RANGE	GENDER	INDICATOR	REFERENCE PERIOD	EFFECT SIZE
Mozambique	Child Grant 0-2	24 months	5 to 17 years	All	Collecting water (hours)	Past 24 hours	N.S.
					Collecting firewood (hours)		-0.11***
					Studying at home (hours)		-0.09**
					Farm work (hours)	Past week	-0.58***
					Livestock herding (hours)		N.S.
					Domestic work and taking care of family members (hours)		-0.27**
				Female	Domestic work and taking care of family members (hours)	Past week	N.S.
					Farm work (hours)		-0.24***
				Male	Domestic work and taking care of family members (hours)	Past week	-0.28*
					Farm work (hours)		-0.68**
South Africa	South African Child Support Grant (CSG)	N/A[3]	NR	NR	NR	NR	NR
Tanzania	Productive Social Safety Net (PSSN)	24 months	4 to 16 years	All	Farm work (hours)	Past 12 months	N.S.
					Livestock herding (hours)		0.037**
					Fishing (hours)		N.S.
					Household business (hours)		N.S.
					Paid work outside the household (hours)		-0.022**
				Female	Farm work (hours)	Past 12 months	N.S.
					Livestock herding (hours)		0.039**
					Fishing (hours)		N.S.
					Household business (hours)		N.S.
					Paid work outside the household (hours)		N.S.
				Male	Farm work (hours)	Past 12 months	N.S.
					Livestock herding (hours)		N.S.
					Fishing (hours)		N.S.
					Household business (hours)		N.S.
					Paid work outside the household (hours)		-0.037***
				All	Fetching water (hours)	Previous day	N.S.
					Collecting firewood (hours)		N.S.
					Collecting nuts, tree fruit, honey, other (hours)		N.S.
					Taking care of children, cooking or cleaning (hours)		N.S.
					Taking care of elderly or sick household member (hours)		N.S.

Appendix I: Summary of transfer project impacts on children's time use (CONT.)

COUNTRY	PROGRAMME	EVALUATION TIME POINT	AGE RANGE	GENDER	INDICATOR	REFERENCE PERIOD	EFFECT SIZE
Zambia	Child Grant Programme (CGP)	48 months	8 to 10 years	All	Paid or unpaid work (hours)	Past two weeks	N.S.
					Paid work (hours)		N.S.
					Unpaid work[4] (hours)		N.S.
			11 to 14 years	All	Paid or unpaid work (hours)	Past two weeks	0.048**
					Paid work (hours)		N.S.
					Unpaid work[4] (hours)		N.S.
				Female	Paid or unpaid work (hours)	Past two weeks	N.S.
					Paid work (hours)		N.S.
					Unpaid work[4] (hours)		N.S.
				Male	Paid or unpaid work (hours)	Past two weeks	N.S.
					Paid work (hours)		N.S.
					Unpaid work[4] (hours)		N.S.
			15 to 17 years	All	Paid or unpaid work (hours)	Past two weeks	N.S.
					Paid work (hours)		N.S.
					Unpaid work[4] (hours)		N.S.
	Multiple Category Targeting Programme (MCTP)	36 months	5 to 17 years	All	Paid or unpaid work[4] (hours)	NR	Impacts not reported, only means
					Labour force participation		
Zimbabwe	Harmonised Social Cash Transfer Programme (HSCT)	48 months	10 to 17 years	Female	Collecting water (hours)	Previous day	N.S.
					Collecting firewood (hours)		N.S.
					Taking care of children, cooking or cleaning (hours)		N.S.
					Engaged in household farming activity	Previous rainy season	N.S.
				Male	Collecting water (hours)	Previous day	N.S.
					Collecting firewood (hours)		N.S.
					Taking care of children, cooking or cleaning (hours)		N.S.
					Engaged in household farming activity	Previous rainy season	N.S.

N/A = not applicable
NR = not reported
N.S. = not significant
**p<0.05, **p<0.01, ***p<0.001*

[1]in Abi Adi location
[2]in Hintalo location
[3]Dose response effect – dose response measures the effect of receiving cash transfers for a longer period of time; for example, an evaluation may compare outcomes between children who started receiving cash transfers early in childhood v. later in adolescence. Both groups r eceived cash transfers at some point, but one group receives the cash transfer for a longer period.
[4]Including domestic chores and agricultural labour

Appendix II: Summary of transfer project impacts on schooling outcomes

COUNTRY	PROGRAMME	EVALUATION TIME POINT	INDICATOR	AGE RANGE	REFERENCE PERIOD	EFFECT SIZE
Ethiopia	Social Cash Transfer Pilot Programme (Tigray Region) (SCTPP)	36 months	School enrolment	All (6-16)	Two years	N.S.
				6 to 8 years		N.S.
				9 to 11 years		0.037**
				12 to 16 years		N.S.
			Grade attainment	All (6-16)	One year	0.25 grades
Ghana	Livelihood Empowerment Against Poverty (LEAP) 1000	48 months	School enrolment	All (5-17)	Current	N.S.
				5 to 12 years		N.S.
				13 to 17 years		N.S.
			Drop-out	All (5-17)	Current	N.S.
			Grade for age	All (5-17)	Current	N.S.
			Education expenditure	All (5-17)	12 months	N.S.
	Livelihood Empowerment Against Poverty (LEAP)	72 months	School enrolment	All (5-17)	Current	N.S.
				5 to 13 years		N.S.
				13 to 17 years		N.S.
			Missed school days	All (5-17)	Past week	N.S.
				5 to 13 years		(0.055)*
				13 to 17 years		N.S.
			Grade for age	All (5-17)	Current	N.S.
				5 to 13 years		N.S.
				13 to 17 years		(0.128)**
			Education expenditure	All (5-17)		(14.774)**
				5 to 13 years		(15.983)**
				13 to 17 years		(16.758)*
Lesotho	Child Grant Programme (CGP)	36 Months	Pre-School enrolment	0 to 5 years	Current	N.S.
			School enrolment	All (6-19)	Current	N.S.
				6 to 8 years		N.S.
				9 to 12 years		N.S.
				13 to 17 years		6.479*
				18 to 19 years		19.74**
			School attendance	All (6-19)		N.S.
			Completion rate of what secondary?	13 to 19 years		N.S.
			Education expenditure	All (6-19)		N.S.
				6 to 12 years		82.75**

Appendix II: Summary of transfer project impacts on schooling outcomes (CONT.)

COUNTRY	PROGRAMME	EVALUATION TIME POINT	INDICATOR	AGE RANGE	REFERENCE PERIOD	EFFECT SIZE
Kenya	Cash Transfers for Orphans and Vulnerable Children (CT-OVC)	24 months	School Enrolment	All (6-17)	Current	0.0449**
			School enrolment – primary school	6 to 7 years		0.116*
			School enrolment – secondary school	14 to 17 years		0.0719**
Malawi	Social Cash Transfer Programme (SCTP)	24 months	School attendance	All (6-17)		0.089***
				6 to 13 years		0.076**
				14 to 17 years		0.134***
			Education expenditure	All (6-17)		0.097***
				6 to 13 years		0.088**
				14 to 17 years		0.133***
Mozambique	Child Grant 0-2 (CG 0-2)	24 months	School enrolment	6 to 17 years	Current	0.05*
			School attendance	6 to 17 years	Past week	(0.32)***
South Africa	South African Child Support Grant (CSG)	N/A[1]	School attainment	Enrolled at birth	Current	0.14**
Tanzania	Productive Social Safety Net (PSSN)	24 months	School attendance	All (4-16)		0.052*
				4 to 10 years		0.059*
				11 to 16 years		0.035
			School enrolment	*Not measured*	*Not measured*	*Not measured*

Appendix II: Summary of transfer project impacts on schooling outcomes (CONT.)

COUNTRY	PROGRAMME	EVALUATION TIME POINT	INDICATOR	AGE RANGE	REFERENCE PERIOD	EFFECT SIZE
Zambia	Child Grant Programme (CGP)	48 months	School enrolment	4 to 7 years	Current	N.S.
				8 to 10 years		N.S.
				11 to 14 years		0.056**
				15 to 17 years		N.S.
			School attendance	4 to 7 years	Past week	N.S.
				8 to 10 years		N.S.
				11 to 14 years		N.S.
				15 to 17 years		N.S.
			Education expenditure	11 to 14 years		8.280**
	Multiple Category Targeting Programme (MCTP)	36 months	School enrolment	4 to 7 years	Current	N.S.
				8 to 10 years		N.S.
				11 to 14 years		0.074**
				15 to 17 years		0.111**
			School attendance	4 to 7 years	Past week	N.S.
				8 to 10 years		N.S.
				11 to 14 years		N.S.
				15 to 17 years		N.S.
Zimbabwe	Harmonised Social Cash Transfer Programme (HSCT)	48 months	School enrolment	7 to 12 years	Current	N.S.
				13 to 17 years		N.S.
			School attendance	*Not measured*	*Not measured*	*Not measured*

N/A = not applicable
N.S. = not significant
**p<0.05, **p<0.01, ***p<0.001*

[1]Dose response effect – dose response measures the effect of receiving cash transfers for a longer period of time; for example, an evaluation may compare outcomes between children who started receiving cash transfers early in childhood v. later in adolescence. Both groups received cash transfers at some point, but one group receives the cash transfer for a longer period.