

# Impacts of Cash Transfers in Africa on Education: A Research Brief

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## 1. INTRODUCTION

Cash transfers are a core element of many low- and middle-income countries' poverty reduction and social protection strategies (1). Many African countries have invested in and expanded these programmes due to strong evidence that cash transfers can help meet key development outcomes, such as helping to break the intergenerational persistence of poverty and improving economic security, food security, education, and health. Nevertheless, at a coverage rate of 19.1 per cent, Africa (12.6 per cent of vulnerable persons are covered by social assistance in Africa) has the lowest regional rate of social protection coverage globally (2). A better understanding of the evidence on cash transfers in Africa is needed to inform future expansion of social protection programming in the region.

In addition to poverty reduction objectives, cash transfers may also increase school enrolment, attendance, attainment, learning outcomes, and subsequently, earnings potential. There are several

pathways through which cash transfers can affect educational outcomes (see Figure 1). For example, cash transfers can improve food security and help families meet children's basic needs (including soap, clothing, shoes), which can enable school attendance and improve children's concentration when in school. At the same time, by alleviating economic insecurity, households may feel less pressure to send children to work or marry off girls, allowing children to stay in school. However, increased participation by households in productive activities (farming, micro-enterprises, etc.) resulting from cash transfers may simultaneously lead to children increasing their economic activities for the household. This means children might work more and attend school more regularly at the same time. There is not necessarily a one-to-one trade-off between increased work for the household and school attendance.

In this brief, we summarise the impacts of cash transfers in Africa on education.



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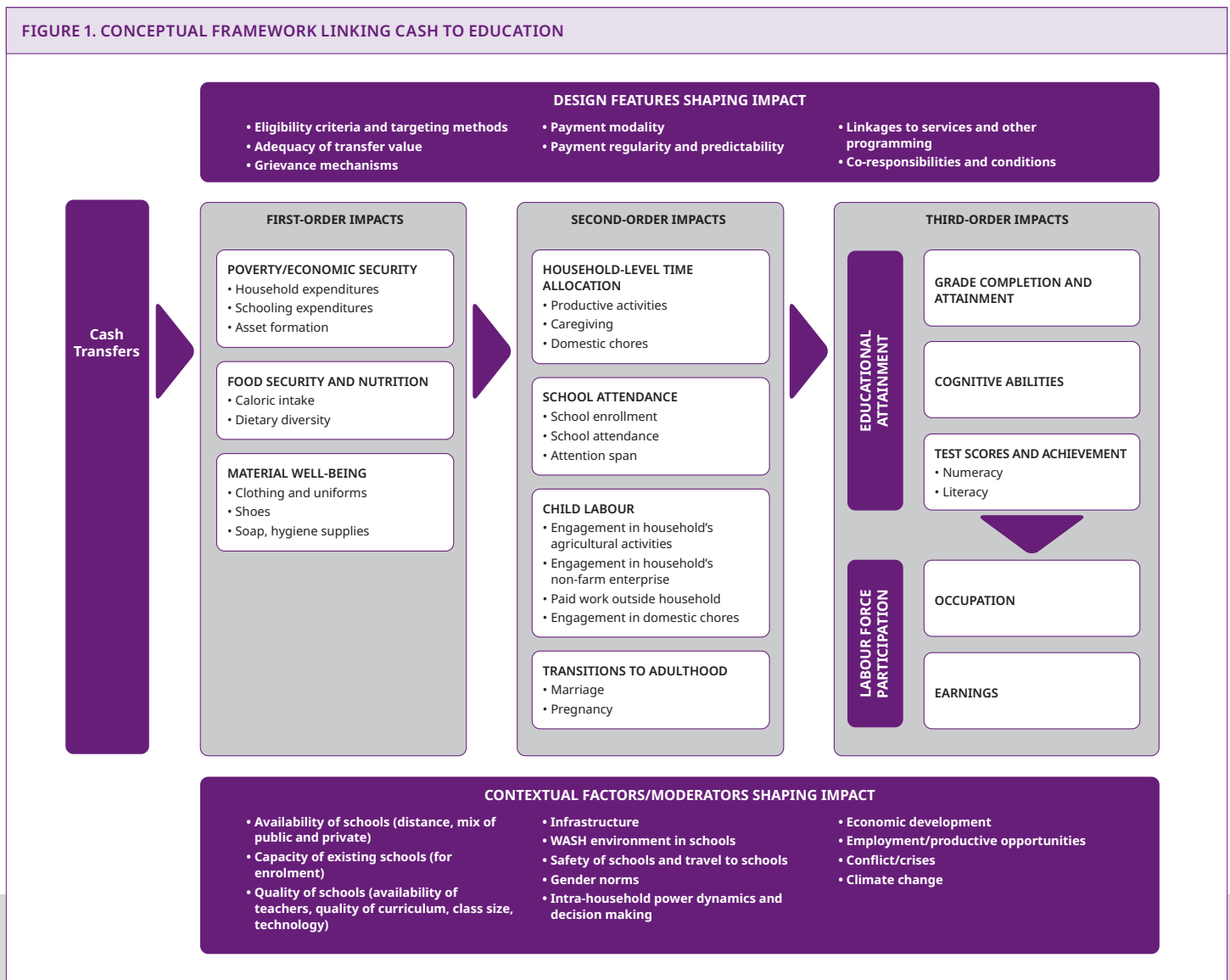
## HIGHLIGHTS

- Cash transfers reduce poverty and food insecurity and increase consumption and households' ability to meet basic needs.
- 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.
- Sometimes cash transfers simultaneously increase school attendance and productive engagement (especially for the household, including agricultural and livestock tending activities).
- 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.

## HIGHLIGHTS (CONT.)

- 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.
- Cash transfer impacts on learning and test scores appear to be small but positive.
- 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.
- Some design-related characteristics of cash transfers, including timing of payment and labelling, influence the level of impacts of cash transfers on education-related outcomes. However, and perhaps somewhat surprisingly, the evidence largely suggests that conditions, transfer amount, and gender of transfer recipient largely do not affect impacts on education outcomes.

FIGURE 1. CONCEPTUAL FRAMEWORK LINKING CASH TO EDUCATION



## 2. WHAT THE EVIDENCE SAYS

### 2.1 Evidence of Impacts of Cash Transfers on School Attendance and Enrolment

There is strong evidence that cash transfers increase school enrolment and attendance. 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 at improving outcomes than unconditional cash transfers.



A systematic review and meta-analysis of 75 publications summarising 35 interventions (eight in Africa) in 25 countries found that cash transfers (conditional and unconditional combined) increased the odds of **school enrolment** by 36 per cent and the odds of current attendance by 42 to 65 per cent (3). Differences in estimates between conditional and unconditional cash transfers were not conclusive, and thus we cannot conclude that conditional cash transfers are more effective at increasing enrolment than unconditional cash transfers. New studies conducted since this review have found positive impacts of government-implemented cash transfers on school attendance and enrolment in Burkina Faso, Tanzania, Morocco, and South Africa (4, 5, 6, 7). 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 (8), underscoring the importance of timing of the transfer payment. Additionally, Transfer Project evaluations have found that cash transfers increase school enrolment in Ethiopia, Kenya, Lesotho, Malawi, Mozambique, and Zambia and increase school attendance in Ghana, Malawi, and Tanzania (9, 10, 11, 12, 13, 14).

There is some evidence that cash transfers differentially affect children who were enrolled versus not enrolled in school prior to the rollout of cash transfers, and cash transfers may induce enrolment among the most marginalised students, who may be behind in terms of scores and achievement (15, 16).



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### 2.2 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, Tanzania, 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.



Reviews including unconditional cash transfers have not examined schooling attainment and dropout as outcomes. However, a review of 94 studies from 47 conditional cash transfers in 31 countries (six in Africa) found that conditional cash transfers reduced the probability of primary school dropout by 1.17 percentage points and secondary school dropout by 2.86 percentage points (17). In newer findings from Africa, Mali's unconditional cash transfer programme (Jigisemejiri) increased grade completion among girls aged 6 to 14 years, but not boys (18); Morocco's Tayssir cash transfers reduced dropout among children attending grades 1-4 (5); Burkina Faso's Child Sensitive Social Protection Programme had no impacts on temporary withdrawal from school (7); and increased exposure to South Africa's unconditional Child Support Grant increased schooling attainment (19). Studies of government conditional cash transfers in Tanzania provide mixed findings<sup>1</sup>. Among children 5 to 17 years, the Productive Social Safety Net was found to increase highest grade completed (13). In contrast, two other studies of the Productive Social Safety Net and a pilot of the programme (the Community-Based Conditional Cash Transfer) did not find increases in educational attainment or grade progression (4, 21). In fact, one study found that the cash transfer increased grade repetition among girls (but not boys); however, this may be explained by the PSSN bringing in more disadvantaged children who may be more likely to repeat grades (21). This is consistent with Transfer Project findings from Ghana's Livelihood Empowerment Against Poverty (LEAP) programme, which found that cash transfers had a negative effect on grade for age among children 13 to 17 years old<sup>2</sup> (23). This may be because cash transfers enable more marginalised children to enrol, and they may enrol at a later age or need to repeat grades due to lack of previous preparation. Moreover, Transfer Project evaluations show that cash transfers increased grade attainment or completion in Ethiopia (among 6 to 16 year olds) (24), Malawi (among children 6 to 17 years and among girls 11 to 15 years old) (25), and South Africa (children 10 to 17 years old) (26). Cash transfers in Lesotho reduced children's (ages 13 to 17 years) probability of having repeated a school year (27).

### 2.3 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.

Fewer studies have examined learning outcomes, and impacts on these are less robust than those on enrolment and attendance. In one systematic review, three out of five studies found cash transfers improved cognitive development scores. Two systematic reviews found mixed findings on cash transfers and test scores. Cash transfers in Morocco (governmental) and Malawi (non-governmental) led to increases in math scores (as well as English and cognitive scores in Malawi), but in Burkina Faso, a governmental cash transfer did not have any impacts on math or French test scores (8). Further, Tanzania's Productive Social Safety Net and South Africa's Child Support Grant increased children's literacy (6, 21). In terms of **learning outcomes** in Transfer Project studies, cash transfers led to increases in children's ability to read and write in Tanzania (among children 4 to 16 years) (28) and Ghana (29); impacts in Tanzania appear to be driven by younger ages (4 to 10 years) and boys and younger children in Ghana (impacts driven by boys and children 6 to 11 years). Learning outcomes and literacy were not measured among children in other Transfer Project evaluations.



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### 2.4 Evidence of Impacts of Cash Transfers on Education-Related Expenditures

Cash transfers in Africa generally increase education-related expenditures, as reported in Transfer Project evaluations.

Systematic reviews to date have not covered this outcome. In Transfer Project evaluations, unconditional cash transfers increased education-related expenditures in Lesotho (among children 6 to 12 years) (27), Malawi (among children 6 to 17 years) (25), and Zambia (among children 11 to 14 years in the Child Grant Programme) (30). Impacts on school expenditures were larger in Zambia among older children (38-75 per cent increase), and teachers and school administrators indicated that children who cannot afford school uniforms face a lot of stigma and peer pressure which can lead to absenteeism (10).

### 2.5 Evidence of Impacts of Cash Transfers on 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 (and duration of cash receipt is longer in several programmes studied). Cash transfer receipt in childhood in Latin America led to positive impacts on formal sector labour participation and earnings in young adulthood, but not in all settings.

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 formal sector employment (among women in Mexico and Colombia and among males and females combined in Ecuador) and shifted men's employment from the agricultural sector (in Mexico and Nicaragua), suggesting a shift to more preferred types of work (31). Cash transfer receipt in childhood was also linked to increased earnings in some Latin American countries (Ecuador and Nicaragua), but not all (Mexico). 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) (32). 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.

In 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 participating in the programme for fewer years (12). Another study of a non-governmental cash transfer targeted to adolescent girls in Malawi found that cash receipt in adolescence increased school attainment and math and cognitive test scores, but did not lead to higher earnings in early adulthood (33).

## 2.6 Evidence of Impacts of Cash Transfers on Key Pathways of Impact

While there are several pathways of impact through which cash transfers can influence education-related outcomes (see accompanying Evidence Summary for more details), children’s time use (including child labour) and child marriage are two key pathways that we briefly summarise here.



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## 2.7 Evidence of Impacts of Cash Transfers on Time Use, Including Children’s 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. However, 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.



A global review (including programmes from two countries in Africa) found broad evidence that both unconditional and conditional cash transfers reduced children’s participation in child labour and number of hours worked (34). A second review found that, in almost half of studies, cash transfers reduced overall participation (boys and girls together) in child labour, and the remaining studies found no effects in either direction (35). In Mali, an unconditional cash transfer reduced children’s engagement in non-farm or self-employment work (largely driven by girls), and among boys there was an increased probability that they take care of livestock or work in agriculture for another household as a result of the cash transfer (18).

Transfer Project evaluations found that cash transfers:

- reduced child labour in **Ghana** (casual labour among female children 7 to 14 years) (22), **Ethiopia** (business labour days among girls) (24), and **Mozambique** (farm work among children 5 to 17 years) (14).
- increased child labour in **Malawi** (among children 6 to 17 years, similar effect sizes among boys and girls) (25),
- had mixed effects in **Tanzania**, where cash transfers reduced children’s paid work outside the household, but increased female children’s participation in livestock herding (28).

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.



Cash transfers generally reduce adolescents' domestic work, particularly among girls. However, this is not always the case: in a small number of studies, unpaid care burden among girls has increased (36), possibly as a substitute for women in the household, who may be required to engage in activities outside the household to maintain eligibility in public works programmes, for example. Transfer Project<sup>3</sup> evaluations have found that government cash transfer programmes reduce children's participation in domestic chores in Mozambique (driven by boys) and Ghana (driven by girls) (14, 22).

## 2.8 Evidence of Impacts of Cash Transfers on Transitions to Adulthood (Child Marriage and Pregnancy)

School attendance and attainment is linked to adolescent sexual debut, pregnancy, and marriage. For example, school provides a protective environment where sex is less likely to occur. School attendance can increase adolescents' hopes for the future and lead them to defer sexual debut and pregnancy (which can lead to child marriage).

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



A global systematic review generally found protective impacts on adolescent and youth marriage, with three (two in Malawi and one in Pakistan) out of six studies reporting delays in marriage outcomes among girls (35). Another narrative review focusing on government social protection programmes found that one (in Ethiopia) out of three studies found impacts on delaying adolescent marriage, and two out of five studies found reductions in adolescent pregnancy (including one in South Africa) (37). Three out of six Transfer Project evaluations (in Malawi, Zimbabwe, and Ghana) showed protective impacts of cash transfers delaying marriage among adolescents and youth (22, 38, 39). Additionally, three Transfer Project studies have found cash transfers delay adolescent pregnancy (in Kenya, Zimbabwe, and South Africa) (39, 40, 41). However, no effects on pregnancy were found in Malawi, Tanzania, or Zambia (28, 40, 42).



### 3. KEY INFLUENCING FACTORS

- Background characteristics, including whether children are enrolled in school prior to cash transfer rollout, can also influence cash transfer impacts. While cash may enable marginalised children to enrol in school, these children may start further behind in school and this may be reflected in grade repetition. These impacts should not be viewed as failures of cash transfers, but rather as enabling participation and human capital development among the most marginalised children.
- Context, including distance to schools, quality of schools, and enrolment capacity, may affect how large cash transfer impacts on enrolment and attendance can be. However, the moderating effects of these contextual factors are not often tested in cash transfer evaluations. Thus, simultaneous supply-side strengthening of education services should be implemented to maximise benefits of cash transfers.

### 4. CONCLUSIONS

- Cash transfers strongly increase school enrolment and attendance, and both unconditional and conditional cash transfers have these effects.
- Globally, conditional cash transfers have been found to reduce primary and secondary school dropout and increase school completion, and in Africa, unconditional cash transfers positively affected school completion or attainment in Ethiopia, Malawi, Mali, and South Africa.
- Cash transfers also increase learning and test scores in Africa (in Malawi, Morocco, South Africa, and Tanzania), but fewer studies have examined these outcomes, so the evidence base is more limited.
- Cash transfers in Africa generally increase education-related expenditures.
- 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, but in that region shows that cash transfers can improve employment opportunities and income in early adulthood.
- Cash transfers improve these education outcomes through pathways such as increased economic and food security (which enables better nutrition and, subsequently, concentration), reduced need to engage in child labour, and reductions in adolescent pregnancy and child marriage.
- Evaluations over longer periods are needed to understand whether cash transfers in Africa improve medium- and longer-term outcomes following from school attendance, including learning outcomes, schooling attainment, skills acquisition, labour market outcomes, and income.



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## 5. METHODOLOGY

The evidence summarised in this brief is drawn mainly from systematic reviews, narrative reviews, and meta-analyses, with a focus on Africa, as well as impact evaluations conducted by the Transfer Project in Africa. 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. The Transfer Project is a collaborative network between UNICEF, FAO, University of North Carolina, national governments, and local research partners, which aims to provide rigorous evidence on the effectiveness of large-scale national cash transfer programmes in Africa and facilitate uptake of this evidence for the development of cash transfer and social protection programmes and policies.

### 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).
- **ODDS** – odds are the probability of an event occurring divided by the 1 minus the probability of the event occurring  $[p/(1-p)]$
- **ODDS RATIO** – an odds ratio is the odds for one group (treatment) divided by the odds for another group (control)



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## REFERENCES



## ENDNOTES

- 1 Differences in findings by study are likely due to different age ranges examined: ages 5 to 17 (20) v. ages 6 to 21 (4).
- 2 An evaluation of Ghana LEAP 1000, a related programme, found no impacts on grade for age (22).
- 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.

