

Cash transfers: Past, present and future Evidence and lessons learned from the Transfer Project

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Since 2009, the Transfer Project has generated rigorous evidence on the impacts of cash transfers in sub-Saharan Africa (SSA) and has supported their expansion.¹ The Transfer Project is a collaborative network comprising UNICEF (Innocenti, Regional and Country Offices), Food and Agriculture Organization of the United Nations (FAO), the University of North Carolina at Chapel Hill, national governments and researchers. It aims to “provide evidence on the effectiveness of cash transfer programmes, inform the development and design of cash transfer policy and programmes, and promote learning across SSA on the design and implementation of research and evaluations on cash transfers.”² The Transfer Project engages with governments, national researchers and stakeholders in order to co-create evidence. This also makes it more likely that policymakers will use the evidence to strengthen programme design and implementation and, together with other actors (e.g., civil society organizations or parliamentarians), advocate for increased domestic financing of these programmes. Key components of the Transfer Project’s approach are: the creation of platforms for learning exchange, capacity building in impact evaluation, cross-country analysis and evidence synthesis, as well as the dissemination of findings through national and international workshops, traditional and social media, and peer-reviewed publications.³

At the inception of the Transfer Project in 2009, the number of cash transfer programmes in SSA was increasing, and the geographical coverage of existing programmes was expanding. Interest in programme

design, implementation and evidence was also growing, but very few rigorous impact evaluations were available from SSA. Most of the available evidence was from Latin America, where programmes were usually conditional, a fundamentally different approach to the typically unconditional programmes in SSA. Myths about the appropriateness and utility of cash transfers were also prevalent. The Transfer Project’s unique approach of utilizing mixed-method designs to generate context-specific, robust evidence that addresses the concerns identified by governments and other stakeholders was therefore timely. Work done under the Transfer Project has contributed to the increased awareness of the impacts of cash transfers in SSA over the years. In addition, the evidence has addressed critical myths and helped boost the profile and standing of the social protection sector and has been integral in increasing domestic financing to government-run cash transfer programmes.

Building on previous summaries,⁴ this brief summarizes the current evidence and lessons learned from the Transfer Project after more than a decade of research. It also introduces new frontiers of research.

WIDE-RANGING POSITIVE IMPACTS OF CASH TRANSFER PROGRAMMES

The evidence generated from longitudinal mixed-methods impact evaluations across 10 SSA countries shows that government-implemented unconditional cash transfer programmes have wide-ranging positive impacts on beneficiaries across various domains.⁵

1 For more information, visit [The Transfer Project \(unc.edu\)](https://www.transferproject.org/).

2 Davis, B., Handa, S., Hypher, N., Rossi, N. W., Winters, P., & Yablonski, J. (Eds.). (2016). *From evidence to action: The story of cash transfers and impact evaluation in sub-Saharan Africa*. Oxford University Press.

3 The Transfer Project has “three key pillars: 1) regional learning, information exchange, and network/community of practice; 2) technical assistance on design and implementation of IE and identification of research areas; and 3) synthesis of regional lessons on programme design.” Davis, B., Handa, S., Hypher, N., Rossi, N. W., Winters, P., & Yablonski, J. (Eds.). (2016). *From evidence to action: The story of cash transfers and impact evaluation in sub-Saharan Africa*. Oxford University Press.

4 Davis, B., Handa, S., Hypher, N., Rossi, N. W., Winters, P., & Yablonski, J. (Eds.). (2016). *From evidence to action: The story of cash transfers and impact evaluation in sub-Saharan Africa*. Oxford University Press.

5 Evaluations completed in Ethiopia, Ghana, Kenya, Lesotho, Madagascar, Malawi, South Africa, Tanzania, Zambia and Zimbabwe. Work currently ongoing in two new countries (Burkina Faso and Mozambique) as well as previous countries with completed evaluations (Ethiopia, Ghana and Tanzania).

These include improvements in various dimensions of food security, such as food expenditure, number of meals per day, consumption of nutrient-rich foods, dietary diversity and self-reported food security.⁶ Cash transfers also increase household consumption, with corresponding reductions in poverty headcounts (e.g., in Kenya and Zambia) and poverty gaps (e.g., in Malawi and Zambia).⁷ Studies also generally show that cash transfers improve the material well-being of children and youth as measured by ownership of clothing, shoes and blankets.⁸ In addition, studies nearly universally show positive impacts on enrolment among secondary school-age household members.⁹ Finally, there are notable increases in subjective well-being measures, such as self-reported happiness in Zambia and life satisfaction and hopefulness in Malawi, alongside qualitative findings indicating improvements in self-acceptance, sense of dignity, autonomy and purpose in life in Ghana, Kenya Lesotho, and Zimbabwe.¹⁰

Cross-country evidence on resilience, agricultural asset ownership and livelihoods in seven countries (Ethiopia, Ghana, Kenya, Lesotho, Malawi, Zambia, and Zimbabwe) shows positive impacts of cash transfers, albeit with variation between countries. Positive impacts include those on informal transfers and participation in community-based risk-sharing networks, ownership of livestock assets, engagement in non-farm activities, purchase/use of fertilizer and seeds, and reduction in casual wage labour, with no evidence of reductions in

overall labour supply.¹¹ Cash transfers also improve household resilience, making recipient households more likely to adopt positive coping strategies when they experience negative shocks (including weather shocks).¹² Households also invest in productive activities, which allows them to generate their own income as cash relaxes liquidity constraints and addresses market imperfections (e.g., limited labour market opportunities) in rural areas. At the community level, Local Economy-Wide Impact Evaluations (LEWIE) show that cash transfers positively affected non-beneficiaries through multiplier effects in the local economy.¹³ These findings are confirmed by qualitative research, in which participants also revealed that cash transfers improved their ability to make livelihood and labour allocation decisions (especially among women) thanks to enhanced dignity, self-respect and well-being.¹⁴

The monetized value of impacts often exceeds the total value of the transfers,¹⁵ indicating that households generally multiply the value of the transfers through their increased engagement in economic activities. The wide-ranging positive impacts are driven by relaxed liquidity constraints and accompanying multiplier effects. Given that some of the programmes explicitly target vulnerable and disadvantaged groups (such as orphans and vulnerable children in Kenya, pregnant and lactating women and widows in Ghana, or people with disabilities in Ethiopia), these outcomes essentially represent improvements in these groups' well-being.

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- 6 Hjeltn, L. (2016). *Impacts of cash transfers on food security*. UNICEF Innocenti research brief 2016-04. Brugh, K., Angeles, G., Mvula, P., Tsoka, M., & Handa, S. (2018). Impacts of the Malawi social cash transfer program on household food and nutrition security. *Food Policy*, 76, 19–32.
- 7 Peterman A. (2018). *Results for poverty reduction through social protection in Africa* [Presentation]. <https://www.slideshare.net/TheTransferProject/poverty-reduction-through-social-protection-in-africa>. American Institutes for Research. (2014). *Zambia's child grant program: 36-month impact report*.
- 8 The University of North Carolina at Chapel Hill (2016). *Zimbabwe's harmonized social cash transfer programme: Endline impact evaluation report*. The University of North Carolina at Chapel Hill. (2016). *Malawi social cash transfer programme: Endline impact evaluation report*. Productive Social Safety Net Evaluation Team. (2018). *Tanzania youth study of the Productive Social Safety Net (PSSN) impact evaluation: Endline report*. UNICEF Office of Research – Innocenti. Peterman A. (2018). *Results for poverty reduction through social protection in Africa* [Presentation]. <https://www.slideshare.net/TheTransferProject/poverty-reduction-through-social-protection-in-africa>
- 9 Handa, S., Daidone, S., Peterman, A., Davis, B., Pereira, A., Palermo, T., & Yablonski, J. (2018). Myth-busting? Confronting six common perceptions about unconditional cash transfers as a poverty reduction strategy in Africa. *The World Bank Research Observer*, 33(2), 259–298. Peterman A. (2018). *Results for poverty reduction through social protection in Africa* [Presentation]. <https://www.slideshare.net/TheTransferProject/poverty-reduction-through-social-protection-in-africa>
- 10 Attah, R., Barca, V., Kardan, A., MacAuslan, I., Merttens, F., & Pellerano, L. (2016). Can social protection affect psychosocial wellbeing and why does this matter? Lessons from cash transfers in sub-Saharan Africa. *The Journal of Development Studies*, 52(8), 1115–1131.
- 11 Daidone, S., Davis, B., Handa, S., & Winters, P. (2019). The household and individual-level productive impacts of cash transfer programs in Sub-Saharan Africa. *American Journal of Agricultural Economics*, 101(5), 1401–1431.
- 12 Asfaw S., & Davis B. (2018). Can cash transfer programmes promote household resilience? Cross-country evidence from sub-Saharan Africa. In L. Lipper, N. McCarthy, D. Zilberman, S. Asfaw, & G. Branca (Eds.), *Climate Smart Agriculture: Building resilience to climate change* (pp. 227–250). Springer, Cham. https://doi.org/10.1007/978-3-319-61194-5_11
- 13 Taylor, J. E., & Filipi, M. (2014). *Beyond experiments in development economics: Local economy-wide impact evaluation*. Oxford University Press.
- 14 Fisher, E., Attah, R., Barca, V., O'Brien, C., Brook, S., Holland, J., & Pozarny, P. (2017). The livelihood impacts of cash transfers in sub-Saharan Africa: Beneficiary perspectives from six countries. *World Development*, 99, 299–319.
- 15 Handa, S., Otchere, F., & Sirma, P., on behalf of the Evaluation Study Team. (2021). More evidence on the impact of government social protection in sub-Saharan Africa: Ghana, Malawi, and Zimbabwe. *Development Policy Review*, 00, 1–22. Handa, S., Natali, L., Seidenfeld, D., Tembo, G., Davis, B., on behalf of the Zambia Cash Transfer Evaluation Study Team. (2018). Can unconditional cash transfers raise long-term living standards? Evidence from Zambia. *Journal of Development Economics*, 133, 42–65.

The evidence generated by the Transfer Project has also **disproved several common misconceptions or myths about cash transfers.**¹⁶ There is no evidence that cash transfers:

- increase consumption (expenditures) of alcohol and tobacco
- are only consumed and not invested
- incentivize dependency and reduce work effort
- increase fertility
- distort prices and induce inflation in local economies
- are not fiscally sustainable

MIXED AND UNINTENDED IMPACTS

Despite the wide-ranging positive impacts of cash transfers, they are not a silver bullet. Transfer Project studies find inconsistent or null impacts in some outcome areas. For example, cash transfers reduced child illness in some but not all countries. In Ghana and Malawi, they increased healthcare-seeking during illness, but they had no impact on preventive and curative care-seeking in Kenya. Among adults, cash transfers had no impacts on morbidity or healthcare-

seeking in Ghana, Zambia and Zimbabwe, but they reduced morbidity and increased healthcare-seeking in Malawi.¹⁷ Improvements in adolescent and young people's mental health are observed in some countries (e.g., Kenya and Malawi) but not in others (e.g., Zambia).¹⁸ In Tanzania, mental health improved among boys but worsened among girls.¹⁹ Cash transfers reduced risky sexual behaviours among adolescents and youth in Kenya, South Africa and Zimbabwe;²⁰ however, these impacts were not observed in Tanzania and Zambia.²¹ To date, most Transfer Project studies have not found impacts on early/child marriage, with the exception of one study from Ethiopia which found that the productive safety net programme (PSNP) delayed out-migration of adolescent girls for marriage.²² Overall, these inconsistencies may be driven by variation in drivers or social norms underpinning behaviours, operational constraints related to programme design and delivery, as well as limitation in pre-programme access to social and health services in study settings. To affect these outcomes, cash transfers might need to be integrated with other services, or beneficiaries might need a longer period of exposure to the programmes.

Despite cash transfers, improving food security and diets, Transfer Project studies have found inconsistent impacts on child nutritional status, particularly on anthropometric measures of chronic malnutrition (stunting).²³ These studies suggest that cash transfers alone do not effectively alleviate chronic malnutrition.

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- 16 Handa, S., Daidone, S., Peterman, A., Davis, B., Pereira, A., Palermo, T., & Yablonski, J. (2018). Myth-busting? Confronting six common perceptions about unconditional cash transfers as a poverty reduction strategy in Africa. *The World Bank Research Observer*, 33(2), 259–298.
- 17 Davis, B., & Handa, S. (2019). The Transfer Project: Reflections after ten years [Presentation]. Transfer Project workshop, 2-4 April 2019, Arusha, Tanzania. Owsu-Addo, E., Renzaho, A. M. N., & Smith, B. J. (2018). The impact of cash transfers on social determinants of health and health inequalities in sub-Saharan Africa: A systematic review. *Health Policy and Planning*, 33(5), 675–696. The University of North Carolina at Chapel Hill. (2016). *Zimbabwe's harmonized social cash transfer programme: Endline impact evaluation report*. The University of North Carolina at Chapel Hill. (2016). *Malawi social cash transfer programme: Endline impact evaluation report*. Angeles, G., Chakrabarti, A., Handa, S., Darko Osei, R., & Osei-Akoto, I. (2018). Livelihood Empowerment Against Poverty (LEAP) programme: Endline impact evaluation report. American Institutes for Research. (2014). *Zambia's child grant program: 36-month impact report*.
- 18 Angeles, G., de Hoop, J., Handa, S., Kilburn, K., Milazzo, A., Peterman, A., & the Malawi Social Cash Transfer Evaluation Team. (2019). Government of Malawi's unconditional cash transfer improves youth mental health. *Social Science & Medicine*, 225, 108–119. Kilburn, K., Thirumurthy, H., Halpern, C. T., Pettifor, A., & Handa, S. (2016). Effects of a large-scale unconditional cash transfer program on mental health outcomes of young people in Kenya. *Journal of Adolescent Health*, 58(2), 223–229. Productive Social Safety Net Evaluation Team. (2018). *Tanzania youth study of the Productive Social Safety Net (PSSN) impact evaluation: Endline report*. UNICEF Office of Research – Innocenti.
- 19 Prencipe, L., Houweling, T., van Lenthe, F., & Palermo, T. (in press). A randomized control trial of the government of Tanzania's National Social Protection programme: Impacts on mental health of youth. *Journal of Adolescent Health*.
- 20 Reduced early pregnancy in Kenya, delayed sexual debut in Kenya, Malawi, South Africa (females) and Zimbabwe, and decreased the experience of forced sex in Malawi.
- 21 The University of North Carolina at Chapel Hill. (2016). *Malawi social cash transfer programme: Endline impact evaluation report*. Davis, B., & Handa, S. (2019). The Transfer Project: Reflections after ten years [Presentation]. Transfer Project workshop, 2-4 April 2019, Arusha, Tanzania.
- 22 Handa, S., Peterman, A., Huang, C., Halpern, C. T., Pettifor, A., & Thirumurthy, H. (2015). Impact of the Kenya cash transfer for orphans and vulnerable children on early pregnancy and marriage of adolescent girls. *Social Science & Medicine*, 141, 36–45. Dake, F., Natali, L., Angeles, G., de Hoop, J., Handa, S., & Peterman, A., on behalf of the Malawi Social Cash Transfer and Zambia Cash Transfer Evaluation Teams. (2018). Income transfers, early marriage and fertility in Malawi and Zambia. *Studies in Family Planning*, 49(4), 295–317.
- 23 See, for example, Handa, S., Otchere, F., & Sirma, P., on behalf of the Evaluation Study Team. (2021). More evidence on the impact of government social protection in sub-Saharan Africa: Ghana, Malawi, and Zimbabwe. *Development Policy Review*, 00, 1–22. De Groot, R., Palermo, T., Handa, S., Ragno, L. P., & Peterman, A. (2017). Cash transfers and child: Pathways and impacts. *Development Policy Review*, 35(5), 621–643.

Instead, they recommend ‘plus’ programming,²⁴ which creates system linkages (e.g., with food or health systems) to address the complex underlying determinants of malnutrition (food security, care for mothers and children and a healthy environment).²⁵

Regarding the participation of children in any type of work, studies found no impact in Ghana, Tanzania, and Zambia (Child Grant Programme), reductions in Kenya and Lesotho, but increases in Malawi and Zambia (Multiple Category Targeted Programme). In the latter cases, cash transfers increased household micro-entrepreneurial activity, which increased children’s participation in family farm work, including some of its detrimental forms (exposure to hazards in Malawi and long working hours in Zambia).²⁶ In Ethiopia, child labour declined in rural areas but increased in urban areas due to girls spending more time completing

household chores to compensate for adults’ lower participation in chores and higher engagement in economic activities.²⁷ Overall, the mixed picture on child labour justifies the need for the close monitoring of cash transfers’ impacts on how children spend their time (economic activities and household chores, including in their hazardous forms) by gender and location (e.g., rural/urban). To address child labour, a holistic policy approach is recommended. Such an approach would combine cash with complementary services such as child protection services, including tailored context-specific support, and raising awareness of child labour risks and the importance of schooling.

Figure 1 provides a summary of impacts from cash transfers in sub-Saharan Africa from the perspective of the Transfer Project.

Figure 1: Summary of cash transfer programmes’ impacts based on Transfer Project evaluations.

CHILD LEVEL	ADULT LEVEL	HOUSEHOLD AND COMMUNITY LEVEL
<ul style="list-style-type: none"> ■ Material well-being ■ Secondary school-age enrolment ■ Spending on school inputs ■ Anthropometric measures ■ Risky sexual behaviour among adolescents ■ Child work and labour ■ Morbidity ■ Healthcare-seeking behaviour ■ Early marriage 	<ul style="list-style-type: none"> ■ Subjective well-being ■ Morbidity ■ Healthcare-seeking behaviour ■ Fertility ■ Labour supply 	<ul style="list-style-type: none"> ■ Food security and dietary diversity ■ Household consumption and poverty ■ Household resilience, assets and production ■ Household and local economy multiplier effects ■ Alcohol and tobacco consumption ■ Inflation in local economy
<p>KEY: CONSISTENT POSTIVE IMPACTS WEAK/INCONSISTENT IMPACTS NULL IMPACTS</p>		

Source: Authors’ compilation based on Transfer Project studies.

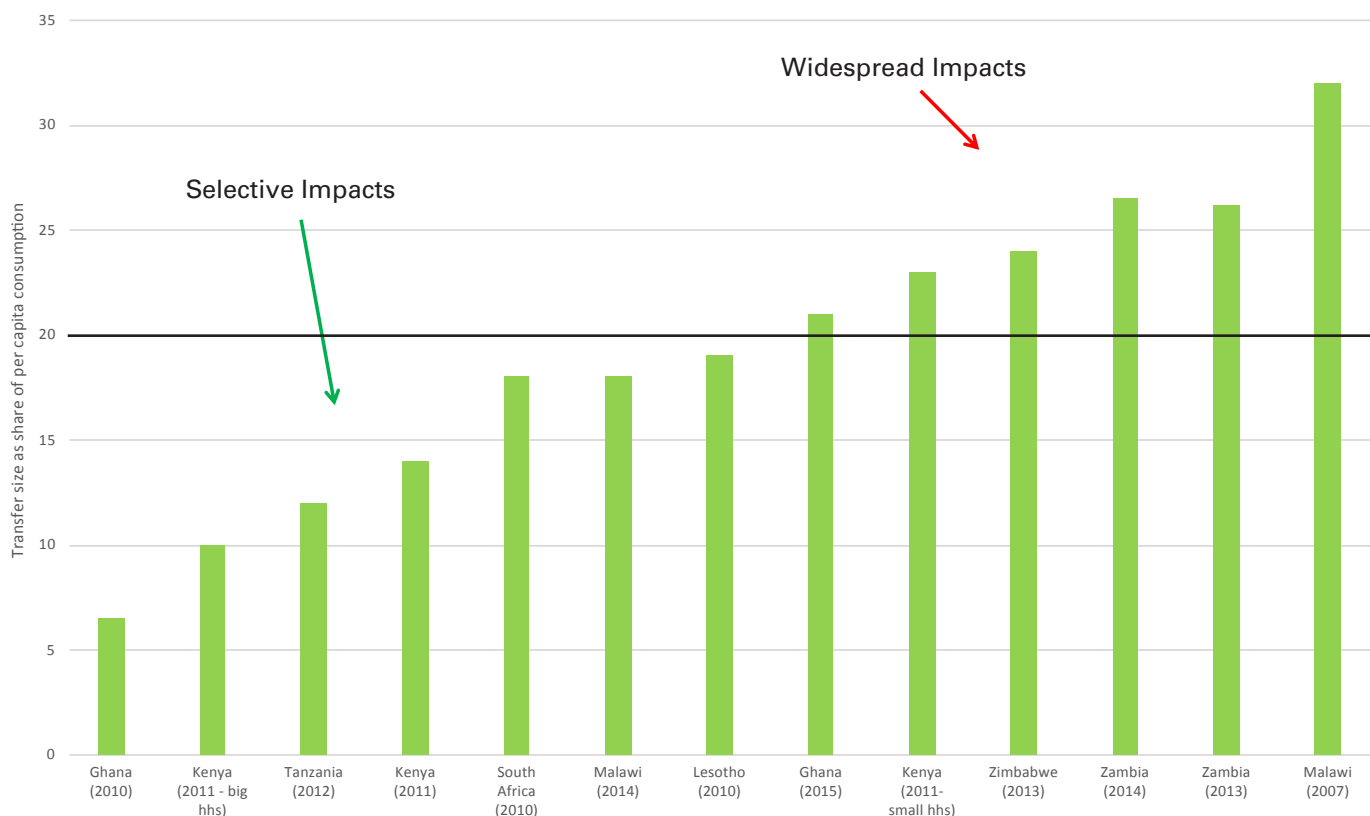
24 Chakrabarti, A., Handa, S., Natali, L., Seidenfeld, D., & Tembo, G. (2020). More evidence on the relationship between cash transfers and child height. *Journal of Development Effectiveness*, 12(1), 14–37.

25 De Groot, R., Palermo, T., Handa, S., Ragno, L. P., & Peterman, A. (2017). Cash transfers and child nutrition: Pathways and impacts. *Development Policy Review*, 35(5), 621–643.

26 Angeles, G., Chakrabarti, A., Handa, S., Darko Osei, R., & Osei-Akoto, I. (2018). Livelihood Empowerment Against Poverty (LEAP) programme: Endline impact evaluation report. Covarrubias, K., Davis, B., & Winters, P. (2012). From protection to production: Productive impacts of the Malawi Social Cash Transfer scheme. *Journal of Development Effectiveness*, 4(1), 50–77. De Hoop, J., Groppo, V., & Handa, S. (2020). Cash transfers, microentrepreneurial activity, and child work: Evidence from Malawi and Zambia. *The World Bank Economic Review*, 34(3), 670–697. De Hoop, J., Gichane, M. W., Groppo, V., & Simmons Zuilkowski, S., on behalf of the Productive Social Safety Net Youth Evaluation Team. (2020). *Cash transfers, public works, and child activities: Mixed methods evidence from the United Republic of Tanzania* [Innocenti Working Paper 2020-03]. UNICEF Office of Research – Innocenti. Handa, S., Natali, L., Seidenfeld, D., & Tembo, G. (2016). The impact of Zambia’s unconditional child grant on schooling and work: Results from a large-scale social experiment. *Journal of Development Effectiveness*, 8(3), 346–367. Sebastian, A., de la O Campos, A. P., Daidone, S., Pace, N., Davis, B., Niang, O., & Pellerano, L. (2019). Cash transfers and gender differentials in child schooling and labor: Evidence from the Lesotho Child Grants Programme. *Population and Development Review*, 45(51), 181–208.

27 Prifti, E., Daidone, S., Campora, G., & Pace, N. (2021). Government transfers and time allocation decisions: The case of child labour in Ethiopia. *Journal of International Development*, 33(1), 16–40.

Figure 2: Transfer size as share of baseline consumption and observed impacts



Source: Davis, B., & Handa, S. (2015). *How much do programmes pay? Transfer size in selected national cash transfer programmes in sub-Saharan Africa*. UNICEF Innocenti research brief 2015-01. [Updated by authors.]

ROLE OF PROGRAMME DESIGN AND IMPLEMENTATION

The Transfer Project studies have also examined certain aspects of programme design and implementation, which are critical to determining the scope of impacts, such as the adequacy of the transfer (transfer size), targeting and predictability. Studies show that cash transfers with an equivalent value of at least 20 per cent of household baseline consumption led to more widespread impacts compared to cash transfers with a lower value.²⁸ Figure 2 summarizes the transfer sizes from various programmes, revealing that the transfer size in about half of the programmes does not reach this critical threshold. It is also important to regularly adjust the size of transfers so their real value does not diminish with time. For example, during the two-year evaluation of the Livelihood Empowerment Against Poverty

programme in Ghana, the cash benefit lost real value due to inflation, reflecting the need to ensure cash transfer amounts are updated regularly. This loss, combined with the fact that the transfer size was initially modest, resulted in smaller-than-expected impacts.²⁹

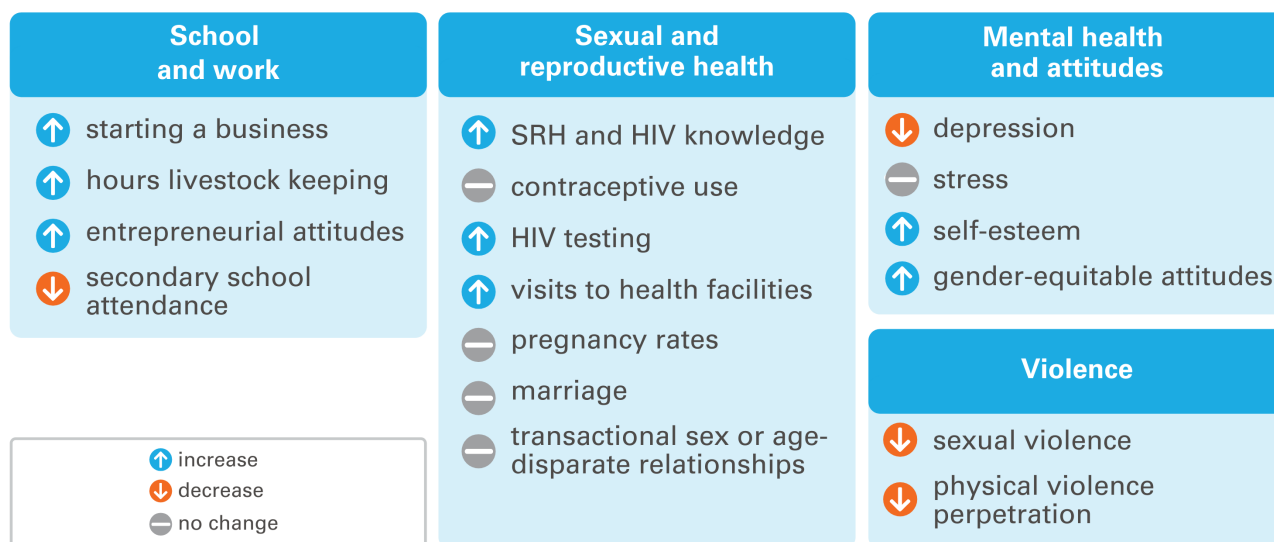
Irregular transfers are also likely to result in fewer and smaller impacts than predictable and timely transfers. In Tanzania, findings from the third wave of data collection for the adolescent cash plus evaluation indicated that the programme’s positive impacts may have been weakened because of cash transfer payment delays, which resulted in the unanticipated loss of predictable income for households. Indeed, recipient households coped with the irregular payments by delaying consumption and investments, including in education. Furthermore, productive impacts also varied based on different targeting criteria, particularly

28 Davis, B., & Handa, S. (2015). *How much do programmes pay? Transfer size in selected national cash transfer programmes in sub-Saharan Africa*. UNICEF Innocenti research brief 2015-01.

29 Livelihood Empowerment Against Poverty Evaluation Team (2017). *Livelihood Empowerment Against Poverty programme: Endline impact evaluation report*. University of North Carolina at Chapel Hill.

Figure 3: Main findings from a cash plus intervention targeting adolescents in Tanzania

How 'cash plus' impacts young people in Tanzania



Notes: SRH stands for sexual and reproductive health; hours livestock keeping means total hours spent on livestock keeping.

Source: Authors' elaboration based on: Tanzania Adolescent Cash Plus Evaluation Team (2020). *A cash plus model for safe transitions to a healthy and productive adulthood: Round 3 report*. UNICEF Office of Research – Innocenti.

demographic characteristics of beneficiaries, with limited impacts observed in labour-constrained households compared to households with labour availability.³⁰

MAXIMIZING EFFECTIVENESS THROUGH CASH PLUS PROGRAMMES

To maximize their effectiveness in addressing long-term well-being, a growing number of programmes across SSA are combining cash transfers with complementary interventions and links to services. These are commonly called 'cash plus programmes.' These programmes help build linkages between social protection and other systems.

There are three interesting examples of cash plus evaluations from the Transfer Project. The first example comes from Tanzania and combines household-level cash transfers with adolescent-targeted livelihoods and

life skills training, mentoring and a productive grant, alongside linkages to existing health and other services. The evidence shows that the plus component improved adolescent reproductive health knowledge, mental health, gender equitable attitudes and HIV testing.³¹ It also decreased experiences of sexual violence, while increasing participation in economic activities. However, it had no protective effects on transactional sex or contraceptive use, nor did it reduce pregnancy rates or marriage. Gendered impacts were noteworthy, with increases in health service utilization and in gender equitable attitudes observed among males, and effects on business ownership and economic activities stronger for females. Recent evidence also shows a slight increase in school dropout among girls, which is likely driven by the anticipation of business grants (a complementary component) and the lack of job opportunities for educated youth.³² This impact suggests that complementary components should be carefully designed to minimize unintended consequences, e.g.,

30 Tiwari, S., Daidone, S., Ruvalcaba, M. A., Prifti, E., Handa, S., Davis, B., Niang, O., Pellerano, L., van Ufford, P. Q., & Seidenfeld, D. (2016). Impact of cash transfer programs on food security and nutrition in sub-Saharan Africa: A cross-country analysis. *Global Food Security*, 11, 72–83.

31 Tanzania Adolescent Cash Plus Evaluation Team (2020). *A cash plus model for safe transitions to a healthy and productive adulthood: Round 3 report*. UNICEF Office of Research – Innocenti.

32 Tanzania Adolescent Cash Plus Evaluation Team (2020). *A cash plus model for safe transitions to a healthy and productive adulthood: Round 3 report*. UNICEF Office of Research – Innocenti.

through stronger linkages to education and opportunities for vocational training and apprenticeships. Figure 3 summarizes the findings from the Tanzania Adolescent Cash Plus evaluation.

The second example is the component of the Livelihood Empowerment Against Poverty in Ghana, which combines cash transfers with a fee waiver for enrolment in the National Health Insurance Scheme for extremely poor households with a pregnant person or child under the age of 12 months. The programme led to increased enrolment in the National Health Insurance Scheme, although coverage gaps remained due to information gaps and operational challenges.³³ The programme also decreased intimate partner violence, driven by non-polygamous households, through three pathways: economic security and emotional well-being, intra-household conflict and women's empowerment.³⁴

The third example is from Lesotho, where an unconditional cash transfer programme (Child Grant Programme) was combined with an agricultural intervention that provided vegetable seeds and training on home gardening and food preservation. The pilot programme generated positive impacts on productive agricultural activities.³⁵ In response to these findings, a subsequent complementary livelihoods programme was designed, providing support through access to community-based savings and lending groups, financial training, nutrition training and training on market access, among other things.³⁶ Although the programme had no impact on poverty rates, it generated positive impacts on consumption, dietary diversity, vegetable and fruit revenues, financial inclusion and gardening activities. Moreover, it helped reduce child under-nutrition (wasting).

UNICEF Innocenti is currently evaluating several cash plus programmes. These include: a cash plus programme that aims to facilitate linkages between PSNP beneficiaries and other social services, including enrolment in community-based health insurance, in Ethiopia;³⁷ a cash transfer plus water, sanitation and

hygiene and nutrition programme in Burkina Faso; and a cash transfer plus case management programme for protection and violence in Mozambique.

EVIDENCE UPTAKE AND IMPACT

A key purpose of Transfer Project evaluations is to give governments the evidence they need to inform policies and programmes. Through close engagement with governments, policymakers, national researchers and civil society organizations, evidence generated by Transfer Project studies has had a notable impact, with the research informing and influencing decisions on increasing cash benefit levels, scaling up cash transfers and enhancing the domestic financing of government-run cash transfers. For instance, in Kenya, the government increased the transfer size and moved away from flat benefits; Lesotho scaled up its programme after the pilot programme generated large impacts, whereas in Zambia domestic financing increased from US\$4 million to US\$35 million per year. In Malawi, having learnt the importance of predictability from other programmes, payments were not skipped, while funding and coverage increased.³⁸ Table 1 shows examples of research uptake and impact by country.

FUTURE RESEARCH PRIORITIES

Addressing knowledge gaps

In its next phase of research, the Transfer Project seeks to address knowledge gaps and deepen the evidence in emerging and established areas.

- **Expanding evidence on the impacts of 'cash plus' programmes:** More research is needed to deepen our understanding of the impact of cash plus programmes and its implications for cross-sectoral integration and system building.
- **Role of design, implementation features and contextual factors:** Past research has identified the moderating role of cash benefit levels, targeting and payment delays, but evidence

33 Palermo, T. M., Valli, E., Ángeles-Tagliaferro, G., de Milliano, M., Adamba, C., Spadafora, T. R., & Barrington, C. (2019). Impact evaluation of a social protection programme paired with fee waivers on enrolment in Ghana's National Health Insurance Scheme. *BMJ open*, 9(11). <https://doi.org/10.1136/bmjopen-2018-028726>

34 Peterman, A., Valli, E., & Palermo, T., on behalf of the LEAP 1000 Evaluation Team. (in press). Government anti-poverty programming and intimate partner violence in Ghana. *Economic Development and Cultural Change*.

35 Daidone, S., Davis, B., Dewbre, J., Miguez, B., Niang, O., & Pellerano, L. (2017). Linking agriculture and social protection for food security: The case of Lesotho. *Global Food Security*, 12, 146–154.

36 Pace, N., Daidone, S., Bhalla, G., & Prifti, E. (2021). *Evaluation of Lesotho's Child Grants Programme (CGP) and Sustainable Poverty Reduction through Income, Nutrition and Access to Government Services (SPRINGS) project*. Food and Agriculture Organization of the United Nations and UNICEF.

37 UNICEF Office of Research – Innocenti. (2020). *Impact evaluation of the Integrated Safety Net Programme in the Amhara region of Ethiopia: Baseline report*.

38 The Transfer Project. (2019). Beyond internal validity: Towards a broader understanding of credibility in development policy research. *World Development*, 127. Jha Kingra, K., & Leach, B. (2019). *How evidence helped address ultra-poverty in Malawi*. 3ie: International Initiative for Impact Evaluation.

Table 1: Evidence uptake of Transfer Project findings

Country	Uptake and impact of the Transfer Project's evidence
Ghana	The government tripled cash transfer size after evidence highlighted low impacts in other countries with comparable transfer levels. The transfer size was increased further after impact evaluation.
Kenya	Transfer size was increased, changing from fixed to inflation-indexed payments.
Lesotho	The programme evolved from a donor-driven pilot to a large-scale national programme with strong government ownership in a short space of time. Facilitating factors included timely evidence generation at key stages of implementation.
Malawi	Following lessons learned by Ghana and Zambia on the importance of predictable transfers, payments in Malawi were made regularly. Evidence generation also contributed to increased domestic and international funding and programme coverage.
Tanzania	Retention of the cash component in Phase 2 of the flagship social protection programme (Productive Social Safety Net or PSSN).
Zambia	Domestic financing increased from \$4 million to \$35 million per year, and the duration of eligibility for the Child Grant Programme was extended.
Zimbabwe	Beneficiary selection criteria were changed after comparison with more mature programmes in the region.

Source: Davis, B., Handa, S., Hypher, N., Rossi, N. W., Winters, P., & Yablonski, J. (Eds.). (2016). *From evidence to action: The story of cash transfers and impact evaluation in sub-Saharan Africa*. Oxford University Press.

remains limited around the role or influence of other design elements of the cash transfer programme cycle, such as targeting, benefits' shock responsiveness and aspects of implementation such as payment mechanisms, administration and governance mechanisms, and implementation in urban settings. Future research will also seek to deepen our understanding of the role of contextual factors in mediating/moderating cash transfer impacts in both rural and urban settings. Contextual factors that will be explored include quality of social services, access to land, commodified markets, gender and social norms, household structure, deprivation profiles, community cohesion/social support and labour market participation.

■ **Long-term impacts and impact sustainability:**

There is little evidence on the impact of longer-term implementation and post-intervention effects. Evidence is needed to determine whether cash transfers provide a sustainable path out of poverty for the ultra-poor. Unpacking heterogeneous, long-term impacts will be an important feature in identifying potential predictors of sustainable exit from poverty, which will require long-term research (10 or more years). Few programmes have been around for this long in SSA, and new studies will be able to help address this evidence gap.

■ **Evidence syntheses on priority sectors to influence social protection policy dialogues:**

To increase the communication of findings and regional learning, new cross-country/regional syntheses will focus on topics that are highly relevant for the region; including gender equality, education, health, protection, agriculture, climate change adaptation and economic inclusion, as well as linkages of these sectors with social protection.

■ **Shock responsiveness and inclusiveness of cash transfers:**

Evidence on the impacts of shock-responsive interventions (including COVID-19 responses) is limited and/or emerging. The Transfer Project aims to learn from cash-based responses to COVID-19 and climate shocks, including recent vertical and horizontal expansions, to draw lessons on programme delivery and quick upscaling. In addition, research will explore mechanisms for ensuring more inclusive cash transfers that are responsive to gender inequality and cover certain vulnerable groups such as children, migrants, people with disabilities, orphans and displaced people as well as populations vulnerable to climate change.

To address these gaps and deepen understanding, the project aims to complement mixed-methods impact evaluations with operational/implementation research.

The economic case for investing in cash transfers and social protection programmes

Although extensive evidence demonstrates the need for and the effectiveness of social protection programmes, including cash transfers, governments usually cite fiscal space constraints as a reason for not investing in cash transfer programmes, for not scaling up successful pilots or for restricting social protection coverage. Identifying fiscal space for social protection investments including cash transfers would therefore be a key move towards building sustainable social protection systems in SSA. An important step towards creating the necessary political will is to make the economic case for implementing social protection as an investment with socio-economic returns that goes beyond the moral and social responsibility for protecting the poor and vulnerable. Future research will aim to provide evidence on: financing options and sources; affordability; the potential returns from investing in cash transfers and social protection programmes and strengthening social protection systems; and the political economy of decision-making around social protection investments. This research will also include discussions around the impact on the local economy, inclusive rural transformation and climate change adaptation. Various methodologies will be utilized, including cost of inaction, cost-effectiveness analysis, cost-efficiency and microsimulation models, such as the LEWIE model.

Overall, this research agenda will help generate rigorous evidence on the impacts of government-run cash transfers in SSA, the role of design and implementation and systemic integration. This evidence will help build an investment case for cash transfers in SSA and ultimately help governments establish integrated, effective, inclusive, domestically financed statutory social protection systems.

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