Lessons From a Synthesis of AIR's Cash Transfer Program Evaluations: A Case for More In-Depth Process Evaluations

Marlous de Milliano, Ph.D., Economist; Mitchell Morey, Ph.D., Senior Economist

Introduction

This brief complements the existing quantitative evidence on the impact of cash transfers with evidence on implementation challenges identified in studies conducted by the American Institutes for Research (AIR). Cash transfer programs are increasingly part of the poverty reduction strategies and social protection programming in low- and middle-income countries (LMICs), based on evidence that these programs have positive impacts on a wide range of outcomes. While cash transfer programs were initially mostly conditional and implemented in Latin America (see, e.g., Garcia & Saavedra, 2017; Das et al., 2005; Maluccio & Flores, 2005; Fernald et al., 2009), since the 1990s there has been a steep increase in unconditional cash transfer programs, especially in sub-Saharan Africa (Loeser et al., 2021; Bastagli et al., 2016). Unconditional cash transfers differ from conditional cash transfers in that the latter require beneficiaries to satisfy a prerequisite to receive payment (e.g., school enrollment, obtaining vaccinations), whereas the former provide the transfer to anyone who meets the eligibility criteria. An evidence synthesis by Bastagli et al. (2016) reports over 130 LMICs with at least one unconditional cash transfer program in 2016. Simultaneously, the evidence base on cash transfer programs has grown tremendously (see, e.g., Bastagli et al., 2016; Garcia, Moore, & Moore, 2012; Little et al., 2021; Owusu-Addo et al., 2018) following a large increase in the number of experimental and quasi-experimental impact evaluations showing positive effects on individual and household level well-being indicators, including expenditures (25 out of 26 studies included in Bastagli et al. [2016] show statistically significant effects) and more specifically food expenditures (22 out of 24 studies with statistically significant effects). Individual impact evaluations and systematic reviews of cash transfer programs show consistent increases in school attendance (Baird et al., 2013; Millán et al., 2019; Davis et al., 2016), but the evidence on learning outcomes (e.g., test scores and cognitive development outcomes) is less clear, due to few studies being structured to identify the causal pathways through which cash transfers affect learning outcomes (Fernald & Hidrobo, 2011; Baird et al., 2013) as well as the competing effects of school systems. Cash transfer programs can also have positive effects on dietary diversity (Akresh et al., 2014; AIR, 2014), but studies have shown limited and heterogeneous evidence for statistically significant impacts on anthropometric outcomes, such as stunting and wasting (Attanasio et al., 2005; AIR, 2014; Manley et al., 2022). A recent systematic review on "cash plus" programs suggests that a combination of cash and nutrition-sensitive programming—including food

transfers, behavior change communication, or psychosocial stimulation—can have a statistically significant positive effect on height-for-age, but not on weight-for-height or weight-for age (Little et al., 2021). Similarly, the results on the impacts of cash transfers on health outcomes are mixed, and show substantial heterogeneity with respect to impacts on child health (e.g., birth weight and neonatal mortality) and adult health outcomes (e.g., mental health, usage of health services) (Cooper et al., 2020). Cash transfers have delivered impacts on such diverse outcomes as the decrease of child labor (De Hoop & Rosati, 2014), increases in household savings; increases in adult labor participation (e.g., self-employment) (Blattman et al., 2016); and increases in women's empowerment, such as decision-making power (Bonilla et al., 2017) or delayed marriage and sexual debut (Handa et al., 2014).

In this brief, we provide recommendations and lessons learned so that policymakers can improve cash transfer programming using the findings from process evaluations and operational assessments of cash transfer programs conducted by AIR's International Development Division. AIR's extensive expertise in evaluating cash transfers provides a unique ability to assess commonalities and differences across cash transfer programs. While impact evaluations are an essential component for creating a rigorous evidence base on the effectiveness of cash transfer programs, mixed-methods evaluations of program design and implementation fidelity are critical to understand how cash transfer programs work. Process evaluations and implementation research further the understanding of cash transfer programs by focusing on distinctive design aspects (e.g., transfer amount, mode of transfer delivery) in combination with implementation (e.g., accuracy of targeting, tardiness of transfer payments), and may help to uncover why specific cash transfer programs did or did not achieve their targeted outcomes.

Key Lessons Learned:

- Beneficiaries reported cash transfers were too low in seven out of 12 AIR studies on cash transfers. We recommended that programs use amounts adjusted for household size or amounts tied to a particular goal (e.g., average school expenditure).
- Five of the 12 studies documented payment irregularities, often finding that transfer payments occurred late or that payments were initially made at the wrong amount.
- Ten of the 12 studies showed a lack of efficient grievance and complaint mechanisms. Using barrier-free approaches that can maintain anonymity, such as involving local focal points or toll-free phone lines, helped to engage recipients.
- Five of the 12 studies found distribution challenges, often in cases where distribution occurred through a standalone system for the transfer rather than through the banking system. Several programs were successful in leveraging existing systems or resources.
- Targeting was perceived as more accurate and impartial when community members were not actively involved in the selection of recipients.
- Nine of the 12 cash transfer programs struggled to communicate eligibility criteria clearly to eligible and non-eligible households. Simplifying eligibility criteria led to less confusion among beneficiaries.
- Overall, cash transfers may achieve even larger positive effects when they are able to address some of their implementation challenges.

Methodology

We assessed 12 impact or program evaluations of distinct cash transfer programs. AIR designed and led or co-led these 12 evaluations, encompassing 10 countries across sub-Saharan Africa, Europe, the Middle East, and Central America (see Table 1). The evaluations took place between 2010 and 2022. Four studies focused on cash transfer programs that were conditional on school enrollment. The other eight studies evaluated unconditional cash transfer programs, and some of these eight, such as the NICHE program, included "cash plus" elements—complementary services such as nutrition counselling. While the majority of evaluations supported development purposes, three cash transfer programs took place in humanitarian settings. The ARCC program responded to internal displacement and insecurity in the eastern regions of the Democratic Republic of the Congo, while Min Ila in Lebanon and the Conditional Cash Transfer for Education for Syrians and Other Refugees in Turkey were both targeted at Syrian and other refugee populations. Each of the 12 cash transfer programs aimed to deliver a transfer to beneficiaries on a monthly or bimonthly basis.

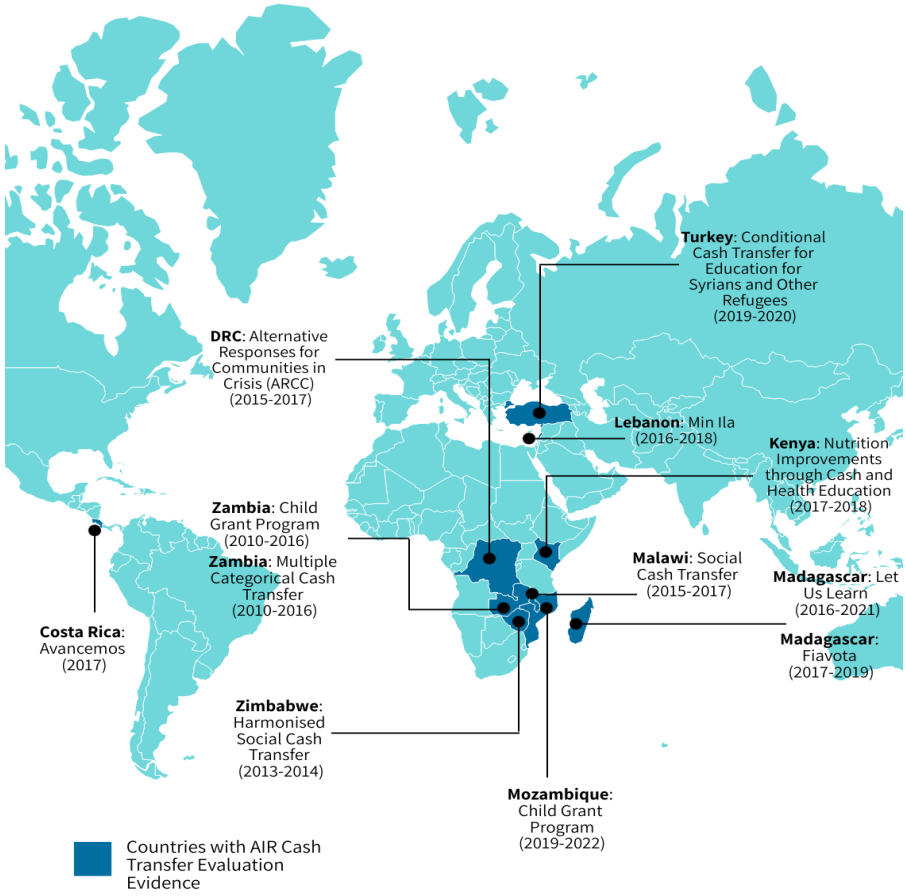
Table 1. Cash transfer program related evaluations led by AIR

Program	Country	Year of Study	Evaluation Design	Process Evaluation Method		Unconditional (UCT) /Conditional (CCT)	Humanitarian Setting
				Quantitative	Qualitative		
Child Grant Program (CGP)	Zambia	2010–16	Experimental (RCT)	X		UCT	
Multiple Categorical Cash Transfer (MCTG)	Zambia	2010–16	Experimental (RCT)	X		UCT	
Harmonised Social Cash Transfer	Zimbabwe	2013–14	Quasi-experimental (DiD) + process evaluation	X	X	UCT	
Social Cash Transfer (SCT)	Malawi	2015–17	Process evaluation		X	UCT	
Alternative Responses for Communities in Crisis (ARCC)	Democratic Republic of Congo	2015–17	Quasi-experimental (PSM) + process evaluation	X	X	UCT	X
Avancemos	Costa Rica	2017	Quasi-experimental (PSM)	X	X	CCT	
Let Us Learn (LUL)	Madagascar	2016–21	Experimental (RCT)	X	X	CCT	
Min Ila	Lebanon	2016–18	Quasi-experimental (geographical RDD)	X	X	CCT	X
Fiavota	Madagascar	2017–19	Quasi-experimental (PSM)	X		UCT	

Program	Country	Year of Study	Evaluation Design	Process Evaluation Method		Unconditional (UCT) /Conditional (CCT)	Humanitarian Setting
				Quantitative	Qualitative		
Conditional Cash Transfer for Education for Syrians and Other Refugees	Turkey	2019–20	Program evaluation		X	CCT	X
Child Grant Program (CGP)	Mozambique	2019–22	Quasi-experimental design (geographical RDD)	X	X	UCT	
Nutrition Improvements through Cash and Health Education Program (NICHE)	Kenya	2017–18	Pilot: experimental design (RCT)	X	X	UCT	

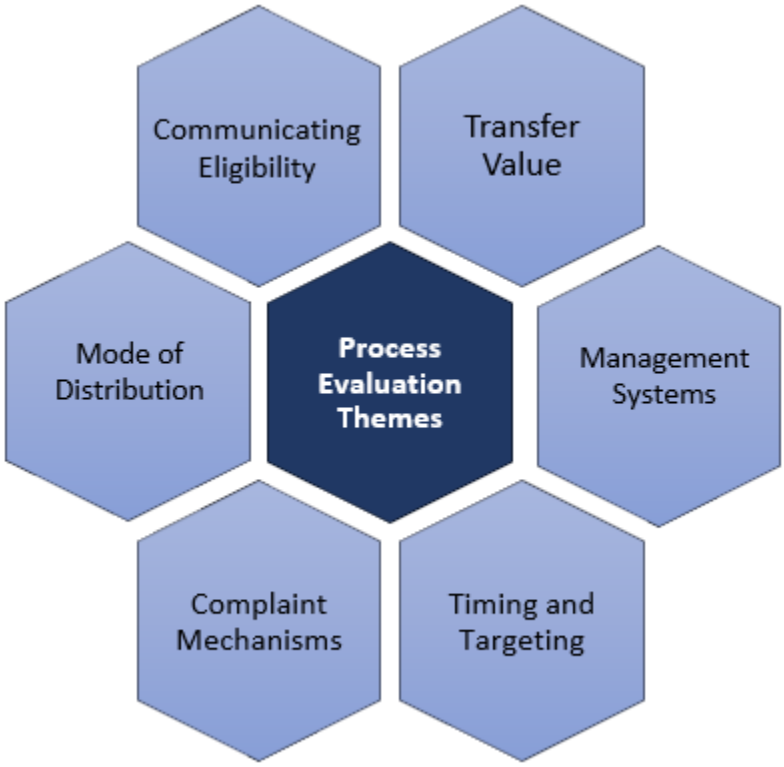
Note: DiD=difference-in-differences; PSM=propensity score matching; RCT=randomized-controlled trial; RDD=regression discontinuity design.

AIR Cash Transfer Evaluations



All of the studies included components of process or operational performance evaluation. We define process evaluations as evaluations focusing on the implementation process and on whether the program elements functioned as intended (Saunders, 2015). Operational performance also concentrates on the functioning of the program, but the term typically applies to monitoring practices of continuous assessment, and studies on this aspect tend to be more quantitative in nature (Rawlings & Rubio, 2005). In this brief, we use process evaluation to encompass both qualitative and quantitative elements of assessing the implementation process. Of our 12 studies, three studies were exclusively quantitative, two studies were only qualitative, and eight studies employed a mixed-methods process-evaluation approach. While specific indicators varied across the evaluations, all studies included six themes: 1) transfer value, 2) timing and targeting, 3) complaint mechanisms, 4) communicating eligibility, 5) mode of distribution, and 6) management systems.

Figure 1: Key themes assessed across the cash transfer program evaluations



Lessons Learned

Below we describe the lessons learned from our process evaluations on essential design and implementation features organized around the six themes above.

Perception of the Value of Transfers

AIR's studies showed that earlier programs that did not account for household size and those with smaller transfer values were less likely to meet their objectives. Further, transfer amounts changing

over time can affect perceptions of the transfer's durability or inhibit beneficiaries' capability to plan long-term consumption. Effective program design minimizes use of program funds for purposes other than direct support of beneficiaries, and balances the tradeoff between providing sufficient value to accomplish its objectives and still spreading the transfer to as many beneficiaries as possible with the available resources. This tradeoff often poses challenges for implementers, with seven of the 12 studies delivering amounts too small to accomplish the program's goals or having to change transfer amounts during implementation. While impact evaluations assess the contribution of a certain cash transfer amount towards a specified goal, an impact evaluation may not demonstrate whether the transfer value is sufficient or not. AIR's earliest studies of cash transfer programming often noted that transfer value often did not account for household size, resulting in smaller per capita benefits for larger households. AIR's evaluations of transfers that did not account for household size suggested that positive impacts were strongest for smaller households that received a larger per capita transfer; for example, the impact on consumption expenditure was nearly twice as large for small households as it was for large households receiving transfers through the Zambia CGP. Similarly, several of AIR's more recent evaluations found that beneficiaries felt that they could not achieve the program's stated objectives given the amount of cash they were receiving. For example, AIR's study of the LUL program determined that the amount was too small to increase adolescent school enrollment because the monthly transfer value was less than tuition expenditures. AIR's study of the NICHE pilot program found that households could not afford to buy the nutritional items recommended by the program. In addition, cash transfer programs often change the transfer amount over time, introducing uncertainty for beneficiaries about the level of support they can expect. The SCT program in Malawi and the CCT program in Turkey both increased their support for youth, whereas the Min Ila transfer in Lebanon saw decreased transfer values. It is important to design cash transfer programs to remain as consistent as possible, so that beneficiaries can appropriately adjust their consumption decisions and plan their expenditures.

Payment Timing and Delivery

Cash transfer programs regularly face challenges in delivering the correct transfer amount to the targeted recipients at the indicated time. The timing of the transfer can affect the way recipients use it, with smaller, more regular transfers used differently than larger, more infrequent transfers (Mercy Corps, 2017). Similarly, transfers not reaching their intended beneficiaries could limit the ultimate effects of the transfer (Hanna & Olken, 2018).

Five of the 12 AIR studies documented and investigated payment irregularities, often finding that payments occurred late. For example, AIR's study of the LUL program in Madagascar found that implementers planned a semimonthly transfer, but that distribution actually occurred less frequently. Delays also proved common for transfer recipients participating in Madagascar's Fiavota program, with 83 percent of beneficiaries reporting that they missed a payment. The CGP faced a similar challenge in Mozambique, with payments arriving up to five months late. Most beneficiaries explained that the delays had negative consequences, such preventing them from buying food at the time they needed it.

Despite challenges in the timeliness of the transfers, most programs ended up delivering the correct amount eventually. For example, only 7.7 percent of LUL beneficiaries in Madagascar had to request a correction payment, and less than 10 percent of Min Ila beneficiaries said they missed payments and did not receive a makeup payment. However, among those respondents missing payments, several reported that receiving the larger accrued amount was useful for making investments or planning for expenses. Similarly, the Fiavota transfer also incorporated a one-time supplement that recipients reported was useful for making larger investments. To better understand how timing can moderate program impacts, cash transfer programs could systematically vary transfer timing through multi-arm studies.

AIR studies also documented some challenges with community participation in developing beneficiary lists, with cases of nepotism or corruption that led to improper beneficiary identification when local community leaders played a key role in the process. AIR found that selection committees for the ARCC transfer in the Democratic Republic of the Congo may have selected friends and family members over more vulnerable, needier individuals. Similarly, during the evaluation of the Fiavota transfer in Madagascar, the implementer discovered cases of nepotism amongst the village mayors responsible for generating beneficiary lists. Such targeting challenges did not arise as frequently in programs relying on more objective proxy means tests, such as the LUL program in Madagascar. In Malawi, changes were made after the first year's process evaluation, when district officers discussed with the village chiefs that they could not interfere in the selection process. Both participants and village chiefs were made more aware of the selection criteria, improving targeting and participant understanding.

Complaint and Grievance Mechanisms

In 10 of the 12 studies, the transfer program struggled to develop an efficient method of soliciting feedback from beneficiaries. A lack of awareness of the complaints mechanism, insufficient human resources to process complaints, and a perceived lack of independence of the system were the main obstacles to implementing efficient systems. Six separate studies found that cash transfer recipients commonly did not know how or with whom to lodge complaints.[1] The disconnect between recipients and implementing organizations suggests that policymakers often do not have a comprehensive view of the implementation challenges of the program. In programs where recipients were able to submit complaints, it was important to have complaint systems without accessibility barriers. This was done by allowing recipients to lodge complaints with local focal points (in the case of the SCT in Malawi) or the use of toll-free helplines (as used in for the CCTE in Turkey).

AIR's evaluations suggest that even those cash transfer programs that do receive complaints often cannot process them. AIR's findings show that the CGP in Mozambique, the LUL transfer in Madagascar, and the SCT program in Malawi each lacked the staff to deal with complaints in a timely manner. In Turkey, where complaints were addressed relatively efficiently, the helpline of the CCTE

[1] These studies include evaluations of the CGP in Zambia, CGP in Mozambique, Fiavota program in Madagascar, LUL program in Madagascar, ARCC program in the DRC, and HSCT in Zimbabwe.

program made use of an existing call center with already-trained staff. These findings demonstrate that it is important to maintain dedicated and trained staff to deal with complaints.

Finally, even when submitting complaints was possible, several AIR studies showed that respondents refrained from using that process due to fear of retribution.[2] By including process evaluations for these studies, AIR was able to find when programs lacked the formal complaint mechanisms that implementers could use to identify delivery problems early. Furthermore, identifying instances where beneficiaries are hesitant to lodge complaints can initiate needed reforms so that the program can self-correct. For example, the evaluation of the Fiavota cash transfer program demonstrated that community selection was leading to nepotism, which led to programmatic changes that eventually mitigated the problem and improved targeting.

Communication on Eligibility Criteria

Nine of the 12 cash transfer programs experienced challenges in communicating eligibility criteria and then maintaining current information on eligible recipients. The process evaluations within several of AIR's studies suggested that recipients and eligible non-recipients did not fully understand the eligibility criteria. The programs therefore reached fewer households than they would have with a more effective communications strategy. Often these studies found that households either did not know that a cash transfer program existed or mistakenly thought themselves to be ineligible.[3] In addition, the evaluation of the CGP in Mozambique highlighted that some beneficiaries felt that the cash transfer negatively affected the relationship with their non-beneficiary neighbors. While some of this was due to jealousy about the money, other strained relationships were due to disagreement over who was eligible.

Additionally, the process evaluation of the Malawi SCT indicated that key stakeholders were not always clear about eligibility and registration—especially if there were changes in the system. While the evaluation showed increased knowledge at the district level over the two-year evaluation period, informants still indicated knowledge gaps about the retargeting at the end of the study.

Distribution Tactics

A cash transfer must employ a convenient distribution method for beneficiaries, by leveraging existing banking systems and simple and readily available distribution methods where possible. AIR's cash transfer studies demonstrate that successful implementation depends on efficiently delivering money to beneficiaries, and that relying on existing financial tools can aid this process. Five of the 12 studies found challenges with distribution to eligible recipients—often in cases where distribution occurred specifically for the purposes of the transfer rather than through the banking system. While we found that the costs for collecting the money are relatively low for most cash transfer beneficiaries, the travel

[2] These studies include evaluations of the CGP in Mozambique, Fiavota program in Madagascar, LUL program in Madagascar, and ARCC program in the DRC.
[3] These studies include evaluations of the CGP in Zambia, MCTG in Zambia, Fiavota program in Madagascar, LUL program in Madagascar, and ARCC program in the DRC.

time varies among beneficiaries and across programs. For both LUL and Fiavota programs, we found that more than a quarter of beneficiaries traveled for more than an hour to receive the money. Significant travel time could potentially reduce uptake among households that cannot or will not travel to the distribution point. In the evaluation of the NICHE pilot in Kenya, focus group participants suggested alternative modes of distributions, such as mobile money (M-Pesa in Kenya), so that recipients would not have to travel to the bank. In addition, beneficiaries reported other challenges at distribution points that created additional barriers to obtaining their money. For instance, (potential) Fiavota beneficiaries mentioned that many of them did not have a national identification card, which led to difficulties at registration and when collecting the money. In the process evaluation of the Malawi SCT, a combination of focus groups and observation exercises showed that distribution points rarely had the correct denominations for the payments, leading to longer waiting times for the beneficiaries and inaccurate knowledge about payment start times. Findings related to beneficiaries' experiences at the distribution points indicate that the time it took to travel, wait, or complete the transaction were potential barriers to accessing the cash transfer. The cash transfer programs indicating time as an issue all used in-person cash distribution through existing channels. Considering alternative modes such as mobile money may reduce accessibility obstacles. On the other hand, over 90 percent of the MCTG beneficiaries reported collection to be safe and easy using a program-specific pay-point manager.

Management Information Systems

Inaccurate targeting of registered households and out-of-date registration lists can affect overall cost-effectiveness of the cash transfer program; any benefits that accrue to unintended households are not directly contributing to the goal of supporting individuals with the requisite characteristics. Process evaluations showed that five of the 12 cash transfer programs struggled to continuously track eligible individuals. In Madagascar and Kenya, the implementation of the LUL and NICHE programs relied on pre-existing management information systems (MIS), which led to a largely smooth implementation process. In Madagascar, for the LUL program, stakeholders indicated that synergies between the LUL program and the existing cash transfer (TMDH) benefited the targeting process. NICHE is a cash top-up program, which provides additional money to a subgroup of existing cash transfer beneficiaries. The targeting and distribution therefore relied heavily on the existing infrastructure. However, during the evaluation of the NICHE pilot, the research team found significant numbers of target households that had falsified or given incorrect information about the presence of a pregnant woman or a mother of a child below the age of two in the household (the intended participant characteristics for the NICHE top-up). In such circumstances, implementers and evaluators must balance the financial costs of targeting with the inefficiencies of mistargeting.

Another challenge is that cash transfer programs often struggle to maintain timely and accurate data on whether potential beneficiaries satisfy the conditions of conditional cash transfers. For example, the CCT program in Turkey and the LUL program in Madagascar each faced challenges in maintaining current school enrollment data, and the CGP in Mozambique faced challenges in identifying which women satisfied eligibility criteria. The concern is also that without tracking conditionalities it is

impossible to enforce them, which in turn can decouple the transfer from the intended outcome (e.g., enrolling in school). Delays in verifying eligibility can also lead to payment delays.

Conclusions

The collective findings of these 12 cash evaluations demonstrate that cash transfers generally successfully deliver the correct amount to beneficiaries and without making them travel too far to receive it. Individual studies indicated successes such as reducing child malnutrition and supporting school enrollment. In cases where cash transfer programs were based on existing systems, key stakeholders reported synergies and smoother implementation processes. Challenges included inadequate transfer amounts to make meaningful changes, delays in transfer distribution, lack of grievance and complaint systems, communication issues around eligibility and program criteria updates, challenges with the distribution of cash for standalone systems, and challenges in case management and keeping updated information records.

We provide six recommendations to facilitate smooth implementation and to address some of these key challenges:

Implementers should **determine the monetary value of the transfer based on the goals that it seeks to achieve**. Cash transfer programs must always balance the tradeoff between the level of support for each beneficiary with the number of beneficiaries served. In a humanitarian setting, the goal may simply be to reach as many beneficiaries as possible. However, in non-crisis, development settings, implementers should carefully plan the scope and value relative to programmatic goals. If the transfer targets too many households, the value per household may become too low to accomplish the goals of the transfer. In those cases, implementers should tighten the eligibility requirements and increase the per capita support. Implementers should rely on their understanding of the context to determine a suitable transfer amount, such as costs of food per household, costs of educational expenditure, or average poverty gap. After starting transfers, implementers should undertake further assessments to understand use and expenditure patterns. Triangulation between quantitative and qualitative data can provide a comprehensive overview of representative results on spending patterns, as well as insights into specific sharing practices, decision-making practices, and patterns of infrequent spending in categories such as shocks and social events.

To simplify the implementation process and to ensure that it aligns with the available implementation capacity, implementers can benefit from using **existing systems, including established payment systems**. Making use of existing infrastructure can facilitate the timely payment of cash transfers. This timeliness becomes all the more important in urgent humanitarian situations. However, while the use of existing systems enables smooth implementation, it could come at the risk of adopting the inequity and inefficiencies of the existing system. During the pilot or early implementation stages, the implementers should critically assess beneficiary preferences and the use of alternative or innovative techniques to prevent accessibility barriers.

Early program design and implementation planning by transfer providers should **establish a grievance system and routinely assess grievance data to improve the program**, such that it becomes an integral part of the implementation process that can help to detect any implementation issues or inefficiencies. Early establishment of such a system makes it easier for beneficiaries to familiarize themselves with the system and to build trust. One option is for a sensitization campaign to include the feedback system during registration.

Make use of established local communication channels when local leaders have established relationships with potential beneficiaries to promote the cash transfer program, to inform or remind beneficiaries and non-beneficiaries about the program eligibility criteria and objectives, and to communicate where beneficiaries can go if they have complaints. Using community leaders can be a cost-effective approach, and helps to make use of existing rapport between the leaders and community members. Alternatively, targeting populations alienated from existing established communities would require identifying other trusted conduits to the beneficiaries. While local leaders often already play an essential role in providing information to beneficiaries, strengthening the communication channels between local leaders and implementers can also help in getting up-to-date and accurate information to the beneficiary households.

Where a functioning MIS infrastructure exists, transfer programs should utilize these systems to make use of the existing processes for gathering data on beneficiaries and managing payment records, and avoid creating parallel systems and reduce burden on the beneficiaries. The process of establishing a functional MIS often requires great upfront investment in terms of technology and outreach. This recommendation becomes increasingly difficult and resource-intensive for transfers in particularly resource-poor areas or humanitarian transfers targeting transient populations.

Implementers should **prepare rigorous studies of transfer amount and payment timing** to better understand how a cash transfer program can better attain different goals, such as supporting ongoing consumption or promoting investments in long term income-generating activities. Carrying out such studies is essential prior to implementing a robust and reliable delivery system.

Cash transfer programs have been effective strategies for efficiently providing social safety nets to address poverty-related outcomes such as food security and schooling. While each cash transfer program is unique to the context in which it takes place and the goals it intends to accomplish, these guiding principles should contribute to a more successful, effective, and efficient program that delivers its cash transfers to the intended beneficiaries. It remains crucial to rigorously evaluate not just the outcomes, but the process through which the transfers were delivered. Without these findings, it is impossible to know which challenges a cash transfer program might face and what steps can be taken to pre-empt or address them.

References

American Institutes for Research. (2014). *Zambia's Child Grant Program: 36-month impact report.* American Institutes for Research.

Akresh, R., De Walque, D., & Kazianga, H. (2014). Alternative cash transfer delivery mechanisms: impacts on routine preventative health clinic visits in Burkina Faso. In *African Successes, Volume II: Human Capital* (pp. 113–135). University of Chicago Press.

Attanasio, O., Battistin, E., Fitzsimons, E., & Vera-Hernandez, M. (2005). *How effective are conditional cash transfers? Evidence from Colombia.*

Baird, S., Ferreira, F. H., Özler, B., & Woolcock, M. (2013). Relative effectiveness of conditional and unconditional cash transfers for schooling outcomes in developing countries: a systematic review. *Campbell Systematic Reviews, 9*(1), 1–124.

Bastagli, F., Hagen-Zanker, J., Harman, L., Barca, V., Sturge, G., Schmidt, T., & Pellerano, L. (2016). Cash transfers: What does the evidence say. A rigorous review of programme impact and the role of design and implementation features. *ODI, 1*(7).

Blattman, C., Green, E. P., Jamison, J., Lehmann, M. C., & Annan, J. (2016). The returns to microenterprise support among the ultrapoor: A field experiment in postwar Uganda. *American Economic Journal: Applied Economics, 8*(2), 35–64.

Bonilla, J., Zarzur, R. C., Handa, S., Nowlin, C., Peterman, A., Ring, H., and Zambia Child Grant Program Evaluation Team. (2017). Cash for women's empowerment? A mixed-methods evaluation of the government of Zambia's child grant program. *World Development, 95*, 55–72.

Cooper, J. E., Benmarhnia, T., Koski, A., & King, N. B. (2020). Cash transfer programs have differential effects on health: A review of the literature from low and middle-income countries. *Social Science & Medicine, 247*, 112806.

Das, J., Do, Q. T., & Özler, B. (2005). Reassessing conditional cash transfer programs. *The World Bank Research Observer, 20*(1), 57–80.

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.

De Hoop, J., & Rosati, F. C. (2014). Cash transfers and child labor. *The World Bank Research Observer, 29*(2), 202–234.

Fernald, L. C., Gertler, P. J., & Neufeld, L. M. (2009). 10-year effect of Oportunidades, Mexico's conditional cash transfer programme, on child growth, cognition, language, and behaviour: A longitudinal follow-up study. *The Lancet, 374*(9706), 1997–2005.

Fernald, L. C. H., & Hidrobo, M. (2011). Effect of Ecuador's cash transfer program (Bono de Desarrollo Humano) on child development in infants and toddlers: A randomized effectiveness trial. *Social Science & Medicine 72*(9), 1437–1446.

Garcia, M., Moore, C. G., & Moore, C. M. (2012). *The cash dividend: The rise of cash transfer programs in sub-Saharan Africa*. World Bank Publications.

Garcia, S., & Saavedra, J. E. (2017). Educational impacts and cost-effectiveness of conditional cash transfer programs in developing countries: A meta-analysis. *Review of Educational Research, 87*(5), 921–965.

Handa, S., Halpern, C. T., Pettifor, A., & Thirumurthy, H. (2014). The government of Kenya's cash transfer program reduces the risk of sexual debut among young people age 15-25. *PloS One, 9*(1), e85473.

Hanna, R., & Olken, B. A. (2018). Universal basic incomes versus targeted transfers: Anti-poverty programs in developing countries. *Journal of Economic Perspectives, 32*(4), 201–26.

Little, M. T., Roelen, K., Lange, B. C., Steinert, J. I., Yakubovich, A. R., Cluver, L., & Humphreys, D. K. (2021). Effectiveness of cash-plus programmes on early childhood outcomes compared to cash transfers alone: A systematic review and meta-analysis in low-and middle-income countries. *PLoS Medicine, 18*(9), e1003698.

Loeser, J., Ozler, B., & Premand, P. (2021) *Cash transfers: Key research findings*. World Bank Working Paper. https://drive.google.com/file/d/1abSO-lW-aCoOkCGTau3nDdVK0V2_xgJW/view

Maluccio, J., & Flores, R. (2005). *Impact evaluation of a conditional cash transfer program: The Nicaraguan Red de Protección Social*. International Food Policy Research Institute, Washington, DC.

Manley, J., Alderman, H., & Gentilini, U. (2022). More evidence on cash transfers and child nutritional outcomes: A systematic review and meta-analysis. *BMJ Global Health, 7*(4), e008233.

Mercy Corps. (2017). *Cash transfer programming toolkit.* https://www.calpnetwork.org/wp-content/uploads/2020/01/mercycorpscashtransferprogrammingtoolkitpart1.pdf

Millán, T. M., Barham, T., Macours, K., Maluccio, J. A., & Stampini, M. (2019). Long-term impacts of conditional cash transfers: Review of the evidence. *The World Bank Research Observer, 34*(1), 119-159.

Owusu-Addo, E., Renzaho, A. M., & 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.

Rawlings, L. B., & Rubio, G. M. (2005). Evaluating the impact of conditional cash transfer programs. *The World Bank Research Observer, 20*(1), 29–55.

Saunders, R. P. (2015). *Implementation monitoring and process evaluation*. Sage Publications.

1400 Crystal Drive, 10th Floor
Arlington, VA 22202-3289
+1.202.403.5000 | **AIR.ORG**