International Evidence to Inform Decision Making on Implementing Social Protection Measures During a Crisis

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09 November 2021

We acknowledge funding and support from:

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Executive Summary

In times of crisis, cash transfers have wide reaching benefits for children, adults, and the wider economy:

- **Child welfare**: Cash grants for child support have been shown to reduce secondary school dropout and hunger, increase dietary diversity and may reduce child malnutrition.
- **Nutrition**: Cash grants and food vouchers have been found to achieve the same improvements in nutrition and are likely to be more cost-effective for governments, especially where a system to distribute grants is already set up. They have also been found to achieve the same nutrition gains as food parcels at lower cost. While food price subsidies can improve nutrition, they are difficult to target and disproportionately benefit richer consumers.
- **Unemployment:** Cash grants for unemployed adults not receiving other grants can relieve immediate hunger. There is some evidence they will encourage job search and informal economic activity. There is no evidence that they will discourage adults working or increase alcohol or tobacco spending.
- **Economic benefits:** On a macroeconomic level, there is some limited evidence that cash grants for any adults may stimulate economic growth by increasing consumer spending. There is little evidence that social assistance grants will increase inflation.

Unconditional cash transfers are particularly well suited to crisis response.

- Imposing conditions has financial costs and requires setting up systems.
- Adding conditions to grants has been found to have little benefit when conditions are difficult to monitor or enforce.
- Conditions may have unexpected, undesirable consequences.
- Imposing conditions around job search, self-employment, or volunteering in community projects will be difficult in the short-term, as these behaviours are difficult to monitor and enforce. This has not been widely done in other countries so there is little evidence base.
- There is some evidence that requiring grant recipients to enrol children in school or attend health check-ups improves children's outcomes compared to unconditional grants, but the differences are small.

During a crisis, cash grants are high value-for-money and more flexible than most other social welfare programmes.

- While there are obviously fiscal constraints, cash grants have large, evidence-based benefits for reducing immediate poverty and encouraging economic activity.
- Cash grants are flexible, so beneficiaries can use them for needs they identify.
- For other programmes (e.g., job training, small business programmes) there is less evidence around the benefits of such programmes. They may also be poor quality if set up quickly and it can be difficult to clearly identify beneficiaries.

I. About this paper

This paper reviews international evidence to inform decisions on social protection measures in lower- and middle-income countries (LMICs) in response to crises. It does so by reviewing and analysing existing economic research and presenting a series of key learnings relating to the implementation of cash transfer programmes.

The intention of this paper is to support policy makers responsible for implementing social protection measures in LMICs by providing them with a comprehensive overview of the research landscape along with tangible examples. As such, research from higher income countries has been excluded.

Please note, this paper does not use formal economic models to forecast the effects of grant policy decisions. For further information on the methodology used for this paper, please see II. Review methodology. Review methodology

This paper is divided into five sections.

Section 1 provides the background to the paper including a summary of COVID-19 response.

Section 2 provides a review of evidence on key areas affected by cash social assistance responses.

Section 3 discusses design choices for implementing social assistance programmes in response to crises.

Section 4 concludes.

II. Review methodology

This paper reviews and analyses existing economic research. It does not use formal economic models to forecast the effects of grant policy decisions.

In the review which follows, we have usually used systematic reviews or other types of review articles. These reviews search and collate findings from all available studies on a question, to avoid people only citing studies with findings in one direction. We have only reviewed studies with a credible control group, such as randomised controlled trials, quasi-experimental studies, and studies with natural experiments. These studies compare two or more groups of people or households who are identical in all ways except that one group receives a treatment intervention and the control group does not. This ensures that any differences between groups are caused by receiving the treatment. Other studies construct a control group using other statistical methods.

The systematic reviews and individual studies used in this paper were all published in English. The publication dates (in journals or in grey literature depositories) range from 2001 to 2021. The evidence considered comes from LMIC populations with a focus on those living in poverty: where other populations were studied, we state this in text. We refer to evidence pertaining to a range of cash transfer policies – primarily conditional and unconditional transfer programmes, but also universal basic income and social insurance pay outs where these interventions help capture the outcomes of interest. In this review, outcomes evaluated pertain primarily to shock response, such as hunger and income smoothing.

We indicate the number of studies found in a review and the number which find different types of effects. The strongest evidence will be when many studies have been done of effects of giving a cash grant on a particular outcome, and most studies have large and statistically significant positive effects. This suggests high probability that cash grants will have the same effects in similar settings. The finding that cash grants increase food expenditure is an important example of this type of result.

In some cases, there are some studies which find null effects: smaller effects which are not statistically significant. This can indicate that effects are zero or small or that studies did not include enough people/households to produce a reliable result. In cases where there are some statistically significant positive effects and some null effects on a particular outcome, this suggests it is probable that cash grants will have the same effects in similar settings, but there is less certainty. This is the case for findings on child nutrition.

1. Background and COVID-19 response

Cash has increasingly become the tool of choice for governments and organisations responding to humanitarian crises. The global response to COVID-19 demonstrates that cash has become the preferred modality for delivering support aiming to reduce income shocks and food security and to protect economic livelihoods. Several factors stand behind the transition away from support in-kind, which historically dominated humanitarian response. Progress in mobile and financial technologies, the increasing concentration of people in urban settings, and policy innovations in social protection systems make cash the most attractive and efficient mode to deliver support.

However, policymakers and practitioners seeking to deliver support in emergencies through cash transfers face difficult decisions, both due to internal pressures of policy making and due to inherent uncertainties. Is cash appropriate in all circumstances and locations? What is the best way to deliver cash to recipients safely, cost-efficiently, and quickly? How best to target transfers, or is targeting needed at all? What will be the broader implications of this policy for markets or for the fiscal situation? Fortunately, we can speak to many of these questions using the experience of governments which deployed cash transfers in response to COVID-19, coupled with the considerable pre-COVID body of evidence in economic and development literature.

i) International social protection response to COVID-19

Governments world-wide have aggressively expanded social protection programs (Gentilini, Almenfi, Orton, & Dale, 2020). From March 2020 to September 2020:

- The number of countries offering social protection measures of any kind increased from 45 to 222.
- The number of programmes increased from 103 to 1,414, including expansions or extensions of existing programmes.[1]
- 55% of measures have been to extend social assistance -- cash transfers, food, financial waivers, public works programs or utility subsidies -- rather than extensions of social insurance or labour market measures.
- Cash grants have been the single most widely used intervention, accounting for 42% of social assistance measures and 23% of all measures.

For a subset of 125 countries, for which data are available, $2.942 trillion is being spent on social protection measures for COVID-19. That is 3% global GDP in 2021 and is 4.5 times the level of social protection spending that occurred as part of the global response to the 2010 financial crisis.

It has been very common to institute new programmes. Countries have also increased amounts of existing grants, made additional payments, or extending grants to new beneficiaries (see Table 1.1: International prevalence of social assistance responses to COVID-19, Sept 2020 (Gentilini, Almenfi, Orton, & Dale, 2020)). Twenty-six countries added new beneficiaries to existing programmes and 166 added new programmes.

[1] This includes social insurance grants tied to contribution, like unemployment insurance or extended pension measures, social assistance and labour market measures like training, wage subsidies or labour market regulation adjustments.

The bulk of countries have not ended cash transfer programmes yet. Data on implementation was available for 984 programmes, of which 512 are ongoing (Table 1.3: State of implementation of international social protection responses to COVID-19 (Gentilini, Almenfi, Orton, & Dale, 2020)). Many countries have extended programmes several times already.

For a sample of 125 countries for which generosity data is available, transfers represent about one-third or 31% of average monthly GDP/capita (Figure 1.1: Cash transfers as a % of monthly GDP per capita (Gentilini, Almenfi, Orton, & Dale, 2020)). The comparison of amounts across countries is not a recommendation for the optimal amount of the transfer. There are a variety of methods for deciding on transfer size to achieve particular goals (e.g., setting transfers to the food poverty line to reduce food poverty).

The scale and speed with which governments acted has led to logistical issues. In many countries, paying top-up grants to existing beneficiaries of social assistance went smoothly, but expanding the grant to new beneficiaries has caused considerable difficulty.

- Households needed to be informed they were eligible. This could be done through SMS messages, websites to check eligibility and marketing campaigns. However, these tactics may exclude remote and vulnerable households with low access to telecommunication services or there may be difficulties in registration. Even in Hong-Kong, the universal cash transfer program announced in February was only expected to start making payments in July due to delays in establishing registration systems.[2]

- Governments did not have up-to-date information on many vulnerable households who were not already on social assistance programs. For example, Colombia chose to attempt to target their expansion of a cash transfer to new households using administrative data. But they did not have an up-to-date population registry, and so had to combine databases from social security, civil registry and financial regulations. This led to delays: out of three million targeted households in April, only two million had received assistance by June.[3] The Social Amelioration Program in the Philippines was able to pay existing beneficiaries rapidly but payment to more than 13 million additional families faced significant delays.[4]

We give more detail on new programmes and programme extensions implemented for a set of case study countries (Table 1.4: Examples of cash transfer programmes adapted in response to COVID-19).

[2] Tsang, D. and Cheng, L. 2020. "Hong Kong permanent residents can get HK$10,000 cash handout from July 8, finance minister Paul Chan says", South China Morning Post, 8 June.
[3] Presidency of Colombia. 24/06/2020. "Presidente Duque anuncia que los giros de Ingreso Solidario se extenderán hasta diciembre de 2020."
[4] Dadap-Cantal, E., Fischer, A. and Ramos, C. 2020. "Ephemeral universalism in the social protection response to the COVID-19 lockdown in the Philippines", Developing Economics Blog, 3 July.

2. Evidence review: social assistance programmes

I. Effects of cash transfers on beneficiary welfare

This section examines evidence from studies of regular cash payments during COVID19, where available, or from studies conducted before the pandemic. All studies are in low- and middle-income countries or focus on sub-Saharan Africa in particular.

A. Hunger and dietary diversity

Studies use a range of related indicators of immediate hunger: how often adults or children skip meals, whether households experienced hunger, spending on food and diversity of diet (measured using scales capturing types of food eaten).

A 2016 systematic review of all papers on cash transfers internationally which use high-quality methodology (a randomised controlled trial or a credible control group) concludes that recipients of cash transfers spend more on food and have better dietary diversity, compared to similar people who do not receive a grant (Bastagli, et al., 2016).

- 30 studies measure effects on food expenditure. 23 find a significant positive increase for grant recipients.
- 12 studies investigate dietary diversity. Seven find significant increases in the diversity of cash grant recipients. Changes are driven by increased consumption of fruit, vegetables, and animal products, but also by increased consumption of processed foods in some studies. Five studies have positive but smaller and not statistically significant effects. In three of these five programmes (Lesotho, Kenya, Pakistan), there were severe delays to payments or payments often never arrived, which may have reduced benefits.
- None of these programmes had any conditions that transfers should be used for food. Some programmes required children to attend school or go for preventive health check-ups. However, in some programmes children were weighed at check-ups and some programmes also included nutritional advice. It is not possible to disentangle the effects of the components. But some programmes have positive effects on dietary diversity even without health check-ups (Uganda, Malawi).

A separate review focused on unconditional cash grant programmes in eight sub-Saharan African countries (Ethiopia, Kenya, Lesotho, Malawi, Mozambique, South Africa, Uganda, and Zambia) found that in all studies, the majority of the transfer income was spent on food and food security and dietary diversity improved (de Groot, Palermo, Handa, Peter Ragno, & Peterman, 2017). None of these studies had conditions on how the transfer was used or required health check-ups for children.

i) Effect of cash grants during COVID19

There is limited evidence on this. We have found one high-quality study in Western Kenya (Banerjee, Faye, Krueger, Niehaus, & Suri, 2020). In these areas, hunger was 74% higher from April-June 2020 than at the same time in the previous year. Sixty-eight percent of households experienced hunger in 2020, compared to 39% in 2019.

In some villages, an NGO had been giving all adults USD $0.75 a day via mobile phone for two years, and these continued during Kenya's lockdown. These provide a good indication of potential effects of transfers in rural South Africa, although they will continue for longer (another 10 years). In villages receiving the transfer, hunger was lower and dietary diversity improved.

- 57% of households receiving the transfer experienced hunger, compared to 68% of households who did not receive the transfer.
- Transfers reduced the extent of food insecurity (the share of days on which household members skipped meals).
- Transfers increased the consumption of meat and fish for a small number of households: only 5.8% of households with no transfer ate any meat or fish, while 7.4% of households ate some meat or fish.
- There were no conditions on the use of the transfer: it was given to all adults over 18 in eligible villages.

B. Child malnutrition

In a systematic review (Bastagli, et al., 2016) there is some but not conclusive evidence that giving transfers reduces stunting (height for one's age, which reflects the cumulative effect of poor nutrition and disease) and wasting (thinness for height, which reflects acute malnutrition or a more recent inadequate diet).

- Thirteen studies measure stunting or height for age. Five find a large, statistically significant reduction in stunting or increase in height for age. Of the remaining eight studies, six find positive but not statistically significant effects.
- Six studies measure wasting. One study finds a reduction, five find no effect. Evidence here is less strong.

This suggests cash grants may be helpful in reducing child malnutrition. On the one hand, study design may not be ideal, preventing the evidence being conclusive. Studies may be over too short a period to pick up effects. Some studies are in contexts where there is little child malnutrition, so it is difficult to make improvements. On the other hand, determinants of child nutrition are complex. These indicators may also depend on the health and mental health of parents, availability of quality health facilities, child feeding and care practices. In the longer term, additional measures to reduce malnutrition may be necessary and should be evaluated, but cash grants are likely to be a useful part of any package (de Groot, Palermo, Handa, Peter Ragno, & Peterman, 2017).

There are few studies on what happens when transfers are removed. One study in Ecuador finds that stopping regular transfers increases child malnutrition (Buser, Oosterbeek, Plug, Ponce, & Rosero, 2017). Two years after families lost the transfer (which they had received for seven years), their young children weighed less, were shorter and more likely to be stunted than young children of families that continued to receive the transfer. It is vital to maintain regular food consumption during critical stages of child growth.

There is some evidence that larger transfers have larger effects on nutrition, although there is limited evidence. Two studies in Mexico finds receiving cumulatively larger transfers over the duration of

being a beneficiary improves effects on stunting (Fernald, Gertler, & Neufeld, 2008; Fernald, Gertler, & Neufeld, 2009). In addition, there is some crude evidence from a review of five conditional cash transfer programmes in Latin America, in countries where the size of the transfer is larger (15% to 25% of total monthly household expenditures), the effect of transfer size on children's nutritional status is greater (Leroy, Ruel, & Verhofstadt, 2009).

C. Strategies for coping with shocks

Cash transfers may prevent households from having to make asset sales or take on expensive debt when they face a shock (Gertler, Martinez, & Rubio-Codina, 2012; Handa, Natali, Seidenfeld, Tembo, & Davis, 2018).

- Most studies did not measure asset sales specifically. One study of Malawi's government run transfer finds beneficiary households report smaller amounts from sales of assets compared to control households (Daidone S. , Davis, Handa, & Winters, 2019).[5]
- In a review of seven studies of government unconditional cash grant programmes focused on rural areas in sub-Saharan African countries, cash grant receipt led to significantly fewer loans outstanding in two countries (Ghana and Ethiopia), smaller, insignificant decreases in three countries and no effect in two countries (Daidone S. , Davis, Handa, & Winters, 2019).
- In the same review, three studies measure savings. Two find cash grant receipt increases savings (Zambia and Ghana).

Cash grants are likely to reduce secondary school dropout. A review of 35 studies that measured effects on enrolment of cash transfers in Africa, Asia and Latin America found positive effects in 31 studies, of which 18 were statistically significant (Baird, Ferreira, Özler, & Woolcock, 2013). A review of seven studies of unconditional cash grants in sub-Saharan African countries also finds grant recipients were less likely to take children out of school. In Lesotho, beneficiaries were less likely to send them to work or to live elsewhere (Handa & de Milliano, 2015).

Evidence on the effects of cash grants on academic achievement is less conclusive. A review of eight studies that measured effects on test scores of cash transfers in Africa, Asia and Latin America found positive effects in six studies, of which three were statistically significant (Baird, Ferreira, Özler, & Woolcock, 2013). We view this as weak positive evidence that cash transfers can increase academic achievement, either by increasing enrolment or increasing learning conditional on enrolment. But the small number of studies on this topic means we cannot draw strong conclusions.

D. Unintended consequences and side effects

A review of 19 studies from Latin America, Asia and Africa finds little evidence that transfer receipt increases spending on alcohol or cigarettes (Evans & Popova, 2014).

There is little evidence that cash transfers tied to having children increase childbearing:

- Trials in Zambia (Palermo, Handa, Peterman, Prencipe, & Seidenfeld, 2016) and Mexico (Feldman, Zaslavsky, Ezzati, Peterson, & Mitchell, 2009) find no effects on fertility.

[5] Four are randomised trials (Kenya, Lesotho, Malawi, and Zambia); three construct control groups using other methods (Ethiopia, Ghana, Zimbabwe).

- Two trials in Nicaragua find a decrease in fertility (Todd, Winters, & Stecklov, 2012).
- One study in Honduras found an increase in fertility (Stecklov, Winters, Todd, & Regalia, 2007).
- In South Africa, the child support grant is linked to longer birth spacing between first and second children (Rosenberg, et al., 2015).

Cash transfers increase the use of contraceptives and reduce the likelihood of unsafe sex (Bastagli, et al., 2016). Among teenage girls, one randomised study in Malawi (Baird, McIntosh, & Özler, 2011) and one non-experimental study in Kenya found a reduction in rates of pregnancy among teenage girls (Handa, et al., 2015).

We have argued for cash as the most cost-effective method to distribute payments to households in distress (for example, having faced the death of a breadwinner). This section considers the most appropriate social protection response to emergencies faced by whole areas or the country as a whole. All interventions are likely to have benefits as an emergency response.

II. Effects of cash transfers on post-crisis welfare and recovery

In the preceding section, we present evidence on cash transfers as effective social assistance to individual households in need of support (for example, low-income households or households with children). This section considers the most appropriate response to emergencies faced by entire countries or geographical areas.

Although there are fewer studies on the effectiveness of cash transfers designed as an emergency response system than on cash transfers outside emergencies, there is evidence they are more effective and cost-effective than in-kind humanitarian assistance.

Outside COVID19:

- Two studies of a payment delivered soon after a cyclone in Fiji find that recipient households recover more quickly (Ivaschenko, Doyle, Kim, Sibley, & Majoka, 2020; Mansur, Doyle, & Ivaschenko, 2017).
- A conditional cash transfer to households affected by a drought in Nicaragua had positive persistent impacts on child health, development, and labour (Del Carpio & Macours, 2010; Macours, Premand, & Vakis, 2016).
- Finally, a cash transfer sent out before a severe flooding event in Bangladesh significantly improved food consumption and wellbeing for recipient households – and the effects were still present 3 months after the event (Pople, Hill, Dercon, & Brunckhorst, 2021).

COVID-19:

- Emerging studies which evaluate cash transfers implemented in response to the pandemic are consistent with the pre-pandemic literature: cash transfers perform well as an emergency social protection measure in times of crises (Abay, Berhane, Hoddinott, & Tafere, 2021; Arndt, et al., 2020; Bottan, Hoffmann, & Vera-Cossio, 2021).
- See Section 2I "Effects of cash transfers on beneficiary welfare" for evidence about effects of a UBI programme on hunger during the pandemic.

Cash transfers have advantages over other modalities in emergencies

There is considerable evidence that cash transfers have advantages over other modalities in emergencies from systematic reviews of studies comparing costs (Hill, Campero Peredo, & Tarazona, 2021).

- **Value for money:** several systematic reviews document that cash transfers are more cost-effective than in-kind assistance in emergencies (Doocy & Tappis, 2017; Mikulak, 2018; Gentilini U. , 2014).[6]
- **Timeliness:** although there have not been specific studies to test the length of time taken to roll out different types of social protection, the response to the pandemic shows that cash transfers can be rolled out quickly to households, particularly when they are identified through existing programs or databases. New programmes can also be set up quickly – 68% of the transfers made in the first six months of the pandemic were made through new programs (Almenfi, et al., 2020).
- These studies largely occurred before the advent of **better financial and digital technologies for enrolment and transfer delivery.** Cash transfers are likely to be even more effective than food parcels since these advances have come in.

III. Effects of cash on longer-term ability to earn economic livelihoods

This section examines evidence from studies of both regular and once off cash payments from studies conducted before the pandemic, on whether people look for work and on self-employment activities. All studies are in low- and middle-income countries or focus on sub-Saharan Africa in particular.

Beyond immediate poverty alleviation, grants may improve people's ability to generate income from informal sector activities, either in agriculture or in small businesses. It is likely that in the short-term, cash will be more effective than most other short-term programmes set up quickly to improve livelihoods (e.g., training). It is difficult to develop and target such programmes at the right recipients, whereas cash gives recipients flexibility to use it as will most benefit their economic activities.

A. Financing job search

Short-term cash grants are likely to increase job search in urban areas, by making it possible for jobseekers to pay short-term search costs. However, this may not increase employment, if jobs are not available.

Job search can be costly for unemployed workers. As an illustration, we consider search costs in a sample of 7,000 young work seekers in Johannesburg with high school education and limited work experience. They spent an average of R139 per week on transport costs, data, and printing and mailing CVs (Carranza, Garlick, Orkin, & Rankin, 2020). High search costs reflect the high transport costs from low-income neighbourhoods to business centres, the high cost of data in South Africa, and the sheer amount of search required: these work seekers submitted an average of 13 job applications a month but only 1.5% of applications led to job offers.

[6] Note, the pool of studies which report cost comparisons is considerable, but these reports often vary in what they report. For example in one review, of 10 studies included, six examine costs or cost-efficiency, while only four perform a cost-effectiveness or cost-benefit style analysis (Doocy & Tappis, 2017).

Studies of small grants for transport costs find they increase job search:

- One study in Addis Ababa found giving small subsidies for transport costs increased job search and employment rates after three months, largely by increasing employment in short-term, unskilled work (Franklin, 2018). However, four years after subsidies had ended, the effect did not persist, suggesting the transport subsidies on their own did not enable jobseekers to move into more stable long-term employment (Abebe, et al., 2020).
- Transport subsidies for jobseekers from Soweto (pre-COVID) increased job search. However, they had no effect on jobseekers' employment rate (Banerjee & Sequeira, 2020).

Research on employment effects of long-term cash grants in South Africa is inconclusive. Multiple studies have asked if South Africa's old age pension changes employment rates for working-age adults living with pension recipients, either by reducing the incentive to work or financing job search. There is some evidence that the pension can increase employment by financing rural-to-urban migration (Ardington, Case, & Hosegood, 2009). But the overall effect on employment remains debated (Abel, 2019; Hamoudi & Thomas, 2014).

There have also been concerns that cash transfers might discourage people from working. There is no systematic evidence that transfers discourage people looking for work or working. A systematic review of seven randomised trials evaluating government cash transfer programmes in six countries with 46,000 adults found no effects of cash transfer eligibility on employment rates or hours of work (Banerjee, Hanna, Kreindler, & Olken, 2017).[7] The COVID SRD grant is also small enough that it is unlikely to discourage job search or work: 97.5% of employed and self-employed workers (including part-time workers) earned more than the value of the COVID SRD grant in 2019, so it is still likely that having a job is much more desirable than receiving the grant.

B. Increasing income earned from agriculture

We focus on a review of seven studies of government unconditional cash grant programmes focused on rural areas in sub-Saharan African countries, Zambia, Malawi, Lesotho, Zimbabwe, Kenya, Ghana, and Ethiopia (Daidone S. , Davis, Handa, & Winters, 2019). Cash grant recipients produce more agricultural produce, partly because they are more likely to purchase agricultural inputs like seed and fertiliser, as well as agricultural tools which will improve productivity of crops.

- In six of seven countries, cash grant recipients increased the amount of total agricultural production. In three, the value of total production also increased.
- In five of seven countries, cash grant recipients are more likely to purchase seed, fertiliser, and other inputs for planting. In six of seven countries, cash grant recipients are more likely to have agricultural tools.
- In four of six countries where this was measured, households can do less wage labour for others. These are often a "refuge" sector, where poor households work to survive, hedge against agricultural risk, or obtain needed liquidity.

[7] Countries and amounts were Mexico: max USD75/month; Honduras: max USD23/month; Nicaragua: max USD28/month + USD1.75/month/child; Mexico: USD13/month; Indonesia: max USD13/month; Morocco: max USD13/month/child.

Livestock produce food directly and can assist with dietary diversity through milk and eggs. They also can act as store of value enhancing risk-bearing capacity and can aid production by providing draught animal power, transport and/or manure for cropping and fuel.

- In five of seven countries, cash grant recipients own a larger quantity of livestock. This may measure that households have purchased more livestock, or that they have not needed to sell them when facing shocks. This is not measured, but more cash income may also enable households to purchase ongoing inputs (e.g., feed, medicine) to keep livestock healthy.
- In three of seven, the percentage of households owning any livestock increased. This means households were able to enter livestock rearing.

The impacts from these effects are probably lower than the effect of the South African grants:

- Many of these transfers target very vulnerable households. Ethiopia, Ghana, and Kenya explicitly target households with orphans or vulnerable children, and most programs target households that are likely not to be very productive (e.g., elderly, single parents, OVCs being supported by grandparents, or single parents). The Zambian programme was an exception in that it targeted all households with children aged 0-5. The South African child and SRD grant mostly target working age adults.
- Transfers were intended to be paid regularly but in Ghana and Lesotho, delivery was poor. In South Africa, grants are paid regularly.

The Zambian grant was the most generous transfer for the eligible population, at around 28% of median household consumption at baseline. Most of the other programs were providing between 20% and 25% of household consumption. Ghana provided 10%.

These findings are similar in studies in Latin America (Bastagli, et al., 2016).

C. Increasing income earned from non-farm enterprises

There is some evidence on whether cash transfers lead households to start new non-farm enterprises, but this does not occur in all studies.

- A review of seven studies of government unconditional cash grant programmes focused on rural areas in sub-Saharan African countries finds that receiving cash transfers leads to increases in whether households run non-farm enterprises in only two countries (Daidone S. , Davis, Handa, & Winters, 2019). It had no effects in three countries and decreased enterprise ownership in two countries.
- In four further studies of government programmes in Kenya, Zambia, Mexico and Nicaragua, transfers increased whether households operated a non-farm enterprise in two (half of) studies (Bastagli, et al., 2016).

If households already have an enterprise, there is some evidence that cash transfers increase profits from enterprises and productive assets, but this does not occur in all studies. Most of the evidence comes from single lump-sum grants, not from programs with regular payments. However, these are often of similar amounts to the total amount of the transfer top-ups. We did not find a systematic review of studies but reviewed several studies ourselves. Details are in Appendix 0.

- Programmes in Uganda, Rwanda, Ghana, and Sri Lanka increased holdings of business assets. One other programme in Ghana had no effect.
- Programmes in Sri Lanka and Mexico increased profits. Programmes in Tanzania and Ghana showed positive impacts but were not statistically significant.
- Programmes in Tanzania and Ghana (2 studies) measured revenues, but no studies found effects on revenues.

Effect of cash grants during COVID-19

For people who are already running enterprises, cash grants may prevent them from closing the business during the economic downturn (for example by having to sell business assets or not having funds to restock or travel to begin business activities). Evidence from the Kenyan study cited above found that, before the pandemic, receiving a regular grant increased whether households had a non-farm enterprise. Twenty-nine% of households without the transfer had a business; 34% of households with the transfer had a business. Households receiving a transfer did not close businesses during the lockdown, although 5% of control group businesses closed. However, all businesses saw a large drop in revenue during lockdown (Banerjee, Faye, Krueger, Niehaus, & Suri, 2020).

IV. Effects beyond beneficiaries

A. Spillover benefits for non-recipient households and stimulating economic growth

There is some evidence that cash grant programmes can stimulate the local economy, although there is very little high-quality research. In theory, cash transfers can stimulate the local economy if there are "fiscal multipliers." For example, cash transfers might increase demand and hence increase local production to meet this high demand.

- In one study in Western Kenya, a programme of $1,000 transfers per household had benefits for households in surrounding areas who did not receive transfers (Egger, Haushofer, Miguel, Niehaus, & Walker, 2019). The trial gave unconditional cash transfers, equivalent to about 75% of mean annual household expenditure, to the poorest 40% of households in half of 650 villages. Transfers increased consumption for both recipients and non-recipients in and around villages receiving cash transfers, relative to farther-away villages. Non-recipients of transfers benefited because the cash transfers increased sales at local enterprises. This benefitted non-recipients who owned enterprises. The programme also led to higher wage rates being paid in areas receiving more transfers.
- This Kenyan study concludes the transfer programme increased economic growth. The study estimates a "fiscal multiplier" of 2.6, implying that every Kenyan shilling invested in cash transfers grew the local economy by 2.60 shillings. Effects on economic growth in areas receiving cash transfers will likely depend on the size of the transfer and the proportion of transfers which are spent locally.
- There is some other evidence that cash transfers boost economic growth.
    - A non-experimental study of a cash transfer program giving regular transfers in Mexico finds multipliers from 1.5 to 2.6 (Sadoulet, de Janvry, & Davis, 2001).
    - A different methodology predicted that local income multipliers from cash transfers in rural Kenya could range from 1.6 to 1.9 (Thome, Filipski, Kagin, Taylor, & Davis, 2013).

- Alaska's annual unconditional cash transfer system increases demand for locally produced goods and hence raises employment, though the research is not entirely conclusive (Jones & Marinescu, 2019).

There are multiple studies showing that cash transfers can improve nutrition and increase school enrolment for recipients' relatives and neighbours (Angelucci & De Giorgi, 2009; Bobonis & Finan, 2009). This is more likely driven by sharing cash transfers than local fiscal multipliers. Nonetheless, this does illustrate another way cash transfers can help non-recipients.

B. Inflation

There is some evidence that cash transfers do not cause inflation, except in very remote communities. However, there are very few studies on this question.

- The Kenyan trial above also finds little evidence that the cash transfer programme changes prices. They find positive but not statistically significant effects on input prices and very small, economically insignificant effects on output prices. Average price inflation is 0.1%, and even during periods with the largest transfers, estimated price effects are less than 1%.
- A Mexican study finds that periodic small transfers raised food prices in the most remote communities in rural areas and not in less remote ones (Cunha, De Giorgi, & Jayachandran, 2018).
- A study in the Philippines shows that cash transfers (paid every second month and equal to roughly 25% of per capita consumption expenditure) in rural areas increased prices of only perishable, high-protein, locally produced foods (eggs and meat) but not non-perishable or more easily tradable foods (Filmer, Friedman, Kandpal, & Onishi, 2018).

It is even less likely that inflation will occur as a result of cash transfers in the current economic climate. Lockdowns and the recession have been big negative demand and supply shocks. While the supply shock will likely be less severe with fewer restrictions on movement, the demand shock may persist for some time.

3. Design features

This section of the note discusses four design choices around cash transfers: (I) should transfers be conditional on specific behaviour, (II) should transfers be labelled to encourage recipients to spend them in a particular way, (III) should transfers that aim to improve nutrition and food security be delivered in cash, food vouchers, or parcels, and (IV) how to build a system to facilitate response to future crises. We do not discuss targeting or eligibility.

I. Conditional or unconditional transfers

Cash transfers can be conditional or unconditional. Conditional cash transfers require recipients to take some specific action to be eligible. Many conditional cash transfers, especially in Latin America, have required that recipients enrol their children in school, vaccinate their children, or use other health services. Most transfer programmes in Africa do not have conditions.

We do not recommend trying to institute conditions on use of grants for emergencies. The benefits of applying conditions for achieving targeted outcomes are likely to be small. Two meta-studies find that conditional cash transfers have slightly larger effects on targeted outcomes than unconditional cash transfers (Bastagli, et al., 2016). The outcomes in these studies include nutrition, use of health services (e.g., vaccination), and school enrolment. However, there is substantial variation across studies and some randomised controlled trials that compare conditional and unconditional cash transfers find no differences in their effects.

It is particularly likely to be difficult to implement grants with conditions quickly. Adding conditions to grants has been found to have little benefit when conditions are difficult to monitor or enforce. Several studies find that conditional cash transfers have smaller effects on targeted behaviour when recipients do not know there are conditions or learn that conditions will not be enforced (Bastagli, et al., 2016). Implementation of conditions also has costs.

Conditions may have unexpected, undesirable consequences. One Colombian study showed how conditions can be deliberately undermined by government staff responsible for enforcing them. Teachers responsible for reporting attendance data inflated attendance so poorer children would not lose access to conditional cash transfers (Linden & Shastry, 2012).

Imposing conditions around job search, self-employment, or volunteering in community projects will be difficult to devise in the short-term. This has not been widely done in other countries so there is little evidence base. This may be possible in future cash grant programs. But setting up a monitoring and enforcement infrastructure in a few weeks or months would be very difficult.

II. Labelled or unconditional transfers

“Labelled” cash grants are unconditional, but delivered in a way that strongly encourages recipients to spend the grant in specific ways. Labelling unconditional cash transfers may close some of the gap between conditional and unconditional cash transfers, but very few studies exist on this question. The only existing randomised controlled trial compared two cash transfers in rural Moroccan communities: a conditional cash transfer explicitly requiring school attendance, and a “labelled” cash transfer to encourage school attendance. In the “labelled” programme, there were no strict conditions, but it was

made very clear to households that the transfer was coming from the Ministry of Education, and promotional materials were dispersed which showed school children sitting at their school desk and had the headline “Pilot program to fight against school dropout” and the phrase “So that your child’s seat is not left empty”. Just “labelling” the programme had large effects on school participation compared to a group who did not receive the programme. There was no difference between the labelled programme and the programme with actual conditions (Benhassine, Devoto, Duflo, Dupas, & Pouliquen, 2015).

Some related studies show that the share of income spent on the stated goals of unconditional transfer programs is larger for the transfer than for income from other sources. In Lesotho, for example, households spend a larger share of the Child Grant on children’s education and clothing than the share of wage income they spend on these goods (Pace, Daidone, Davis, & Pellerano, 2019). This provides some additional evidence for labelling shifting spending. But the evidence is very indirect, so we view this research as suggestive rather than conclusive.

III. Cash versus in-kind transfers and subsidies for food

Transfers aimed at improving nutrition and avoiding hunger can be delivered through cash, vouchers reserved for food purchases, food parcels, or through food price subsidies that function as indirect transfers. The existing research suggests cash transfers are a slightly better policy option than vouchers and far better options than food parcels and food price subsidies. Appendix 0 reviews individual studies in detail.

A. Cash transfers versus food parcels

A review of 10 studies in developing countries found that both cash and food transfers generally have positive effects on nutrition, but cash transfers achieve the same nutrition gains as food parcels at lower cost (Gentilini U. , 2016). The same review showed that food parcels in some studies cost up to four times more than cash transfers to achieve the same nutrition gain. Food parcels can also limit recipients’ dietary diversity: five of the six studies in the review that directly compared cash transfers to food parcels found that cash transfers had larger effects on diversity of foods consumed than food transfers. One study found that cash increased the quality of food purchased relative to in-kind transfers (Verme, et al., 2015).

B. Cash transfers versus food vouchers

A review of 10 studies in developing countries found that both cash and food vouchers generally have positive effects on nutrition, but that food vouchers are less cost-effective than cash transfers and more cost-effective than food parcels (Gentilini U. , 2016). The cost data in the review considers the costs to government per calorie delivered.

However, food vouchers can also be more costly per calorie for beneficiaries. For example, a study in Jordan and Lebanon documents that cash recipients, relative to voucher recipients, were able to hunt for bargains and travel shorter distances when shopping, while voucher recipients had to pay unnecessarily high prices for some items and incur costs to transport the voucher bundle home (Verme, et al., 2015). A study in the DRC found that some voucher beneficiaries sold voucher-sponsored items to obtain cash, which they used to diversify their diets (Aker, 2017). Consumers do

not use the additional choice from cash transfers "irresponsibly:" a Mexican study found that cash and in-kind transfers had equally small effects on consumption of sweets, tobacco, and alcohol (Cunha J. , Testing paternalism: Cash versus in-kind transfers, 2014).

C. Cash transfers versus food price subsidies

Food price subsidies can improve nutrition, but they are difficult to target and disproportionately benefit richer consumers. Food price subsidies are used in some countries to reduce food prices facing consumers. Food price subsidies reduce prices for all consumers, whereas food vouchers change prices only for consumers who are eligible to receive vouchers. Food price subsidies can be indirectly targeted at poorer consumers by offering the subsidies only for staple foods disproportionately consumed by the poor. Research on India's targeted food price subsidy system, one of the largest in the world, shows small effects on nutrition, partly due to implementation challenges (for details, see the literature review in Shrinivas et al., 2018).

IV. Systematising emergency targeting system for a crisis response

To create social assistance systems flexible enough to respond to crises, governments can learn from the experience of COVID-19. Systems which responded most promptly were characterised by a central database of recipients based on existing government records, enriched by new information from multiple tools, such as household self-registration (online, WhatsApp) and machine learning analysis of 'big data'. Unlike in other sections, these learnings are based on case studies of existing cash transfer programmes and how these were adapted in response to COVID-19.[8] Table 4.1. Case studies on social assistance programme adaptations in response to COVID-19covers these systems.

- **Learning 1: setting aside resources for database maintenance.** Some countries achieve this through a regular census or census particularly targeting poor areas (Colombia, Ecuador, Pakistan), while others provide households with opportunities to self-register (Brazil, Argentina, Indonesia, Jordan). These are further discussed in the section
- **Learning 2: keeping data regularly updated is key.** During COVID-19, the countries which responded fastest in adapting and quickly rolling out their programmes for the crisis had existing databases with a high coverage of the total population (Colombia and Peru covered some 80% of households) and those which integrated several sources to update (often outdated) census data.
- **Learning 3: new technologies used for applications enabled large numbers of households to receive support** much more quickly and at a much lower cost than running a round of the census. This technology includes demand-driven methods, such as self-registration via SMS, WhatsApp or dedicated websites, and machine learning analysis of 'big data' sources including mobile phone data and satellite imagery (Aiken et al, 2021).
- **Learning 4: the value for money of the system would be raised further** if it could be used across government and for non-government sources of support, e.g., NGOs, a National Health Insurance scheme.
- **Learning 5: set-up a system that ensures all citizens have a way to receive transfers ahead of crisis.** Evidence from before (Gronbach, 2020) and after (Gelb & Mukherjee, 2020) pandemic hit demonstrates that digital (e.g., transfers) and mobile payments are now the dominant modes of delivery for cash transfers. Throughout the case studies presented in Table 4.1. Case studies on

[8] See World Bank policy briefs for: Brazil, Colombia, Ecuador, Jordan, Pakistan, and Peru.

social assistance programme adaptations in response to COVID-19, a mixed-methods approach is common for ensuring that all intended recipients are reached. Digital payments to existing bank accounts (all case studies); opening new bank accounts remotely (Brazil, Colombia); mobile payments to existing mobile money accounts (Colombia, Jordan); new basic mobile accounts (Jordan, Pakistan); over the counter payments for the unbanked (Colombia, Ecuador, Peru). Governments could take several steps a priori to ensure transfers can reach people, such as increasing participation among the unbanked by setting up bank accounts or other means of payment. In India, the existence of a programme which provided the unbanked with free bank accounts was used to send US $6.50 per month to account holders. This enabled the government to reach 200 million recipients, who would otherwise be difficult to reach with digital finance (Gentilini, Almenfi, Orton, & Dale, 2020). The accounts are linked to the national ID number (Aadhaar), which prevents financial fraud and increases inclusion rates (Gerard, Imbert, & Orkin, 2020)

A Case Study of Togo's COVID-19 Emergency Social Assistance

The Togolese government established 'Novissi', its flagship emergency social assistance programme, in just 10 days during April 2020. Beneficiaries received digital payments of between $12 and $22 per month to tackle food insecurity and income shocks resulting from COVID-19 and the accompanying public health measures. Enrolment and payment was entirely digital and demand-led: beneficiaries registered via SMS and received payments via mobile-money to minimize face-to-face contact.

The Togolese government did not have a traditional social registry that could be used to assess program eligibility and it was infeasible to create one during the pandemic. Instead, data from a recent national voter registry was used. Initially, eligible individuals had to self-register and fulfil geographical criteria and self-declare as an informal worker. The programme was then expanded from urban, informal workers to include poorer rural households. Eligible rural households were identified using machine learning to analyse non-traditional data from satellites and mobile phone networks (*'phone-based'* targeting).

Analysis of *phone-based* targeting found that it significantly reduced inclusion and exclusion errors, particularly amongst the extreme poor, relative to geographical- and occupation-based targeting, the other two feasible emergency targeting methods (Aiken et al, 2021). *Phone-base* targeting is estimated to be less accurate than a "perfectly-calibrated" (up-to-date) proxy means test (PMT). However, this result may not hold for a real-world PMT, which steadily declines in accuracy over-time (ibid.).

4. Conclusion

During the COVID-19 pandemic, cash transfers have been used by governments around the world to provide support, buffer income shocks, protect economic livelihoods and ensure food security. However, there are many challenges facing policy makers looking to implement such a programme.

The intention of this paper was to provide policy makers with a rigorous overview of the current research landscape surrounding the implementation of social protection schemes. Specifically, we focused on cash-transfer programmes in LMICs and implementation during a crisis. In so doing, we aim to support policymakers currently making decisions regarding social protection programmes and offer them evidence-based guidance upon which to act.

This paper included two evidence review sections: on the likely effects of implementing cash transfers in a crisis, and on the design choices involved. Each section provided an overview of the literature as well as a series of key learnings. At the beginning of the paper, we also presented three policy highlights recommendations. These are repeated below for reference.

1. **In times of crisis, cash transfers have wide reaching benefits for children, adults and the wider economy.**
2. **Unconditional cash transfers are particularly well suited to crisis response.**
3. **During a crisis, cash grants are high value-for-money and more flexible than most other social welfare programmes.**

We hope that this paper was of use. If you have any questions or would like to discuss this topic, or any of the research referenced further, please contact mbrg@bsg.ox.ac.uk. We also welcome feedback on this paper and how we may continue to improve the way we support policy makers.

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Appendix

COVID-19 social protection response: international comparisons

Table 1.1: International prevalence of social assistance responses to COVID-19, Sept 2020 (Gentilini, Almenfi, Orton, & Dale, 2020)

Social assistance program type	**# measures**	**# countries**
Cash transfers (conditional and unconditional)	734	186
Social pensions	48	38
Sub-total for all cash-based measures	782	224
In-kind food/voucher schemes	279	125
School feeding	41	33
Sub-total for all in-kind measures	320	158
Utility and financial obligation support (waiver/postponement)	701	181
Public works	38	29
Total	**1841**	**214**

Table 1.2: International adaptations of social assistance in response to COVID-19, Jul 2020 (Gentilini, Almenfi, Orton, & Dale, 2020)

Adaptation of social assistance	**# measures**	**# countries**
Increase in existing benefits	115	68
Vertical expansion (increased amount)	61	47
Additional payment	54	31
Scale up coverage	544	172
Existing programs	35	26
New programs	509	166
One-off (targeted)	202	84
One-off (universal)	11	11

Non-one off (targeted)	1	1
Non-one off (universal)	295	142
Both vertical and horizontal expansion	27	22
Administration	48	38
Total	**734**	**186**

Table 1.3: State of implementation of international social protection responses to COVID-19 (Gentilini, Almenfi, Orton, & Dale, 2020)

State of implementation	**Planned**	**Ongoing**	**Ended**	**Total**
Cash transfers (conditional and unconditional)	45	241	189	475
Social pensions	4	14	9	27
In-kind/voucher schemes	17	68	44	129
School feeding	1	9	6	10
Utility and financial waivers/postponements	39	170	112	321
Cash for work	2	10	4	16
Total	**108**	**512**	**364**	**984**

Figure 1.1: Cash transfers as a % of monthly GDP per capita (Gentilini, Almenfi, Orton, & Dale, 2020)

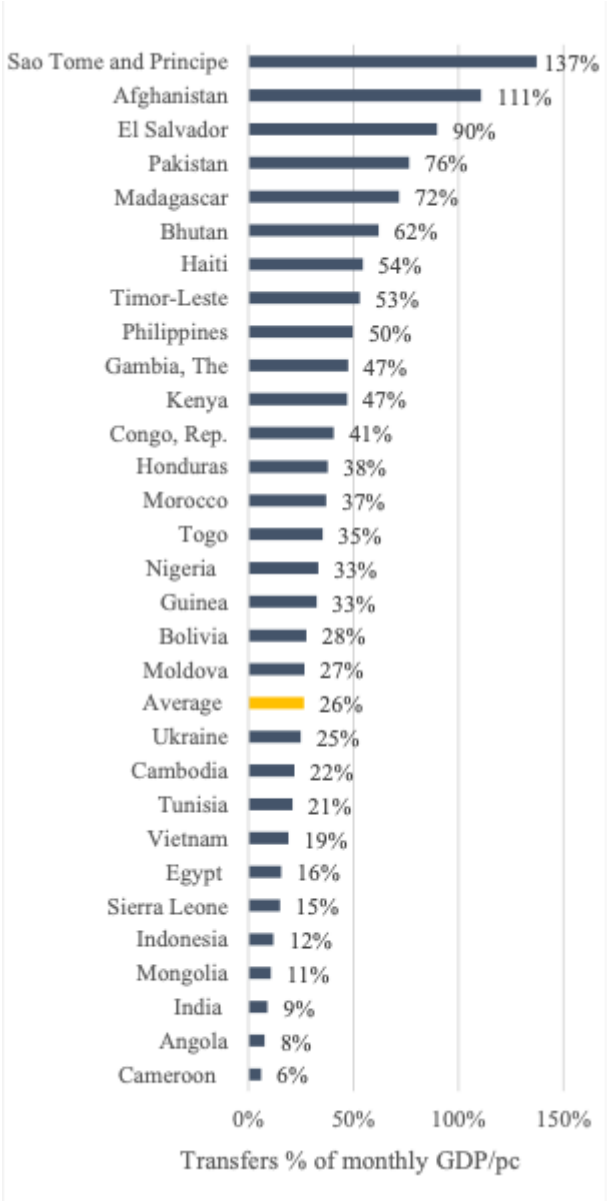

Table 1.4: Examples of cash transfer programmes adapted in response to COVID-19

Country[9]	Pre-pandemic programmes	Emergency programmes	Emergency programme target group	First payment dates	Total cash per new beneficiary (USD)[10]	Application process for existing beneficiaries	Application process for new households	Delivery	Monthly or one time, amount
Brazil	Bolsa Familia: conditional cash. 13 million households	A cash transfer paid over 3 months and expanding existing cash transfers.	30 million newly targeted households	April - June	$115 per individual, up to two individuals per household.	Automatic top-up	Households could apply online through the state bank's website.	Cash deposited in any bank account.	Monthly, half of original transfer[11]
Colombia	Three different conditional cash transfers. 4.5 million households.	A new, recurring monthly payment to poor households, from March to December. Increasing transfer size of existing programs. VAT refund program.	3 million newly targeted households	April - June	$80 per household	Automatic top-up	Households didn't need to apply	Transferred to existing bank accounts. New beneficiaries created e-wallets.	Monthly, same as initial transfer
Peru	Juntos: conditional cash. 724,000 households	Two one-time cash transfers. The first was in April, the second in September. Exceptional withdrawal of pensions. Expanded unemployment insurance.	3 million newly targeted households	April - May,[12] June - August	$108 per household	Automatic top-up	Households didn't need to apply	Direct transfer or withdrawal from bank branches.	One-time, same as initial transfer

[9] World Bank. 2020. G2PX: Digitizing Government-To-Person Payments. https://www.worldbank.org/en/programs/g2px/knowledge

[10] These amounts are the total payments for the stipulated duration of the program, and are only for new beneficiaries. Based on 2019 PPP exchange rates from the World Bank. Purchasing power parity (PPP) exchange rates adjust market exchange rate to account for differences in prices across countries. At PPP exchange rates, the same basket of goods should have the same price across the world.

[11] Sovereign Wealth Fund Institute. 09/09/2020. "Bolsonaro Extends Brazilian Emergency Aid Program Until End of 2020, Boosting His Already Rising Popularity".

[12] La Republica. Accessed on 23/09/2020. "Segundo Bono: consulta [AQUÍ] con tu DNI si recibirá el subsidio monetario de 380 soles."

Country[9]	Pre-pandemic programmes	Emergency programmes	Emergency programme target group	First payment dates	Total cash per new beneficiary (USD)[10]	Application process for existing beneficiaries	Application process for new households	Delivery	Monthly or one time, amount
Argentina[13]	Cash for pregnant mothers and child allowance.	Increase existing cash transfer programs. New emergency cash transfer program.	9 million new households	April	$155 per household.	Automatic top-up	Households applied through social security website.	Direct transfer or withdrawal from bank branches.	One-time, same as initial transfer
Ecuador	7 Cash transfer programs. 1 million households.	A one-time cash transfer for new beneficiaries, paid over two months	550,000 newly targeted households.		$120 per household	Did not expand for existing beneficiaries	Households didn't need to apply, could verify eligibility calling or through the government website.	Over the counter payments through local agents.	Two, one-time payments
Pakistan	Unconditional cash. 4.5 million households	A one-time cash transfer for new beneficiaries, increased payments for existing beneficiaries.	7.5 million new households, 4.5 existing beneficiaries		$71 per family (family defined as an ever- married woman)	Automatic top-up	Households didn't need to apply, could verify eligibility through SMS.	Over the counter payment points.	One-time transfer
Indonesia[14]	Program Keluarga Harapan (PKH): conditional cash. 9.2 million households.	Expand coverage for existing grants. Created new unconditional transfer for those not already covered. Expanded food vouchers	Expand existing coverage to 10 million households. 20 million new households.		$20-40 per household	Automatic top-up	Beneficiaries had to apply to receive funds. Rural funds distributed through local officials.	Direct transfer or withdrawal from bank branches.	Monthly

[13] (Gentilini, Almenfi, Orton, & Dale, 2021)
[14] (Gentilini, Almenfi, Orton, & Dale, 2021)

Country[9]	Pre-pandemic programmes	Emergency programmes	Emergency programme target group	First payment dates	Total cash per new beneficiary (USD)[10]	Application process for existing beneficiaries	Application process for new households	Delivery	Monthly or one time, amount
Jordan	Cash transfer programme ran by the National Aid Fund (NAF). 185,000 households (population of 10 million).	Emergency cash transfers	Informal workers, ~200,000 households.		$99 to $192 per household per month (depending on household size)	Did not expand for existing beneficiaries	Online registration but using an existing system implemented for regular recipients	E-money accounts and e-wallets, which could be set up remotely.	Monthly

Effect of lump sum cash grants on small businesses

Table 2.1: Effect of **lump sum grants** on economic activity

					Key effects of cash intervention		
Transfer year	**Country**	**Study population**	**Intervention details**	**Amount (% GDP per capita)**	**Revenue (USD, monthly)**	**Profit (USD, monthly)**	**Business assets (USD, stock)**
2009[15]	Tanzania	644 clients of a microfinance institution	Business grant	$75 (11%)	No effect	No effect	Not measured
2008[16]	Uganda	535 eligible applicant groups, containing 12,000 members of 16-35 year old rural farmers	Government programme. Groups of young adults submit proposals for a business grant. Grant randomly allocated at group level	$382 per member (82%)	Not measured	Not measured	After 2 years: Cash grant increased by 223 [Control group = 172] After 4 years: Cash grant increased by 132 [Control group = 232]
2005[17]	Sri Lanka	618 microenterprises with < $1000 in capital	$100 in cash or $200 in cash	$100 or $200 (8% or 16%)	Not measured	$100 grant increased by 14 $200 grant increased by 7 [Control group = 37]	$100 grant increased by 104 $200 grant increased by 225 [Control group = 1,403]

[15] (Berge, K., & Tungodden, 2015)
[16] (Blattman, Fiala, & Martinez, 2014; Blattman, Fiala, & Martinez, 2018)
[17] (de Mel, McKenzie, & Woodruff, 2008)

					Key effects of cash intervention		
Transfer year	**Country**	**Study population**	**Intervention details**	**Amount (% GDP per capita)**	**Revenue (USD, monthly)**	**Profit (USD, monthly)**	**Business assets (USD, stock)**
2009[18]	Ghana	793 microenterprises in Accra.	Cash grant	$120 (11%)	Not measured	Cash grant increased by 11 [Control group =100]	Cash grant increased by Women: 65 Men: 25 [Control group =367.38]
2008[19]	Ghana	502 households in a maize farming, rural region	Cash grant	Cash grant average = $420 (35%)	No effect	Not measured	Not measured
2008[20]	Ghana	160 microenterprise urban tailors in Accra.	Cash grant	$133 (11%)	No effect	Not measured	Not measured
2017[21]	Rwanda	1,848 underemployed youth	5 arms: control group; 1) business skills training group; 2) a cash grant group; 3) combined cash grant and business skills training; 4) a larger cash grant. In value, the cost of 1 and 2 is the same, and the cost of 3 and 4 is the same.	Group 2 and 3: USD 410 (54%) Group 4: USD750 (98%)	Not measured	Not measured	Smaller cash grant increased by 196 Larger cash grant increased by 20 [Control group = 50]
2005[22]	Mexico	207 urban microenterprises with < $1000 in capital	3 arms: control group; 1 treatment group receiving a grant; 1 treatment group receiving the grant equivalent in-kind	$140 (1.7%)	Not measured	Cash grant increased by 43 [Control group =	Not measured

[18] (Fafchamps, McKenzie, Quinn, & Woodruff, 2014)
[19] (Karlan, Knight, & Udry, Consulting and capital experiments with microenterprise tailors in Ghana, 2015)
[20] (Karlan, Osei, Osei-Akoto, & Udry, 2014)
[21] (McIntosh & Zeitlin, 2018)
[22] (McKenzie & Woodruff, 2008)

					Key effects of cash intervention		
Transfer year	**Country**	**Study population**	**Intervention details**	**Amount (% GDP per capita)**	**Revenue (USD, monthly)**	**Profit (USD, monthly)**	**Business assets (USD, stock)**
						305]	

Effect of cash grant modality on nutrition

Table 3.1: International evidence on the impact of transfer modality on nutrition outcomes and cost effectiveness of transfer

Transfer year	Country	Study population	Intervention details	Amount	Key effects
2015-2016	Jordan and Lebanon[23]	Syrian refugees	Two arms: cash and a food restricted voucher	14-28 USD per month (around half the average total monthly expenditure on food for recipients)	Cash improved food security more than vouchers did when food security was low on average. When food security improved, cash and vouchers were equally effective, and beneficiaries used their cash advantage to buy better quality food. Unrestricted cash did not reduce total food expenditure. Both groups spent the total value of the assistance on food. Cash recipients spent 80% of their transfers at non-voucher stores and used their ability to choose where they spent their transfer to shop in convenient locations and reduce costs.

[23] (Verme, et al., 2015)

Transfer year	Country	Study population	Intervention details	Amount	Key effects
2011	Ecuador[24]	Colombian refugees	Three arms: cash, a food parcel consisting of rice (24 kilograms), vegetable oil (4 liters), lentils (8 kilograms), and canned sardines (8 cans of 0.425 kilograms) and vouchers restricted to a basket of foods found in central urban supermarkets	40 USD per month	All three modalities significantly improve the quantity and quality of food consumed. Food transfers leading to significantly larger increases in calories consumed than the other two modalities and vouchers leading to significantly larger increases in dietary diversity than the other two modalities. Analysis of cost-effectiveness found that both vouchers and cash are substantially more cost-effective food. Cash and vouchers were equally cost effective for promoting increased caloric intake.
2011	Democratic Republic of Congo[25]	Internally displaced families living in informal camps	Two arms: cash and food-restricted vouchers	130 USD	The voucher program distorted households' purchases, increasing the likelihood that households purchased durable food items such as salt, it seems because these food items were easier to resell. Cash transfers were the more cost-effective modality for both the implementing agency and program recipients in this context.
2017-2018	Somalia[26]	Malnutrition-vulnerable families	Two arms: food-restricted vouchers and mixed transfers of food, vouchers and cash. This study had no pure control	96–130 USD per month	The modalities were equally effective at reducing severe malnutrition.

[24] (Hidrobo, Hoddinott, Peterman, Margolies, & Moreira, 2014)
[25] (Aker, 2017)
[26] (Doocy, et al., 2020)

Transfer year	Country	Study population	Intervention details	Amount	Key effects
			group.		
2011	Uganda[27]	Families with a child age 3-5 years enrolled in an ECD centre in rural Uganda	Two arms: cash and a food transfer consisting of a 1200-calorie portion of 200g multiple-micronutrient-fortified corn soy blend (CSB+), 20g vitamin-A fortified oil, and 15g sugar	10 USD every six weeks	The cash component increased children's intake of starches, meat, eggs and dairy products, while the food transfer had no significant impact on dietary intake. The cash transfer was more cost effective than the food transfer.
2011-2012	Yemen[28]	Severely-food-insecure individuals	Two arms: cash and a food transfer consisting of 50 kg of wheat flour and 5.0 litres of vegetable oil	49 USD every two months	Both cash and food transfers increase food consumption. Food transfers increased consumption of oil and starch relative to cash, cash significantly increased consumption of meat relative to food parcels. Cash transfers were cheaper to implement and were more cost-effective at promoting food security.
2003	Mexico[29]	Means-tested households in rural Mexico	Two arms: a cash transfer and a food parcel consisting of corn flour, beans, rice, oil, and powdered milk.		Cash and food are equally effective at improving health outcomes. Food transfers of some items exceed the quantity of food produced, implying wastage. Food parcels were 18% more expensive to deliver to beneficiaries than cash.

[27] (Gilligan & Roy, 2013)
[28] (Schwab, 2019)
[29] (Cunha J. , 2014)

Table 4.1. Case studies on social assistance programme adaptations in response to COVID-19

Country[30]	Pre-pandemic programmes	Emergency programmes	Emergency programme target group	Total cash per new beneficiary (USD)	Application process for existing beneficiaries	Application process for new households	Delivery
Brazil	Bolsa Familia: conditional cash. 13 million households	A cash transfer paid over 3 months and expanding existing cash transfers.	30 million newly targeted households.	115 per individual per month, up to two individuals per household.	Automatic top-up	Households could apply online through the state bank's website.	Cash deposited in any bank account.
Colombia	Three different conditional cash transfers. 4.5 million households.	A new, recurring monthly payment to poor households, from March to December. Increasing transfer size of existing programs. VAT refund program.	3 million newly targeted households.	Jovenes en Acción – 91 per recipient. Familias en Acción – 37 per family. Colombia Mayor – 20 per recipient. Ingreso Solidario – 80 per family.	Automatic top-up	Households didn't need to apply	Transferred to existing bank accounts. New beneficiaries created e-wallets.
Peru	Juntos: conditional cash. 724,000 households	Two one-time cash transfers. The first was in April, the second in September. Exceptional withdrawal of pensions and expanded unemployment insurance.	3 million newly targeted households.	108 per household per transfer.	Automatic top-up	Households didn't need to apply	Direct transfer or withdrawal from bank branches.

[30] World Bank. 2020. G2PX: Digitizing Government-To-Person Payments. https://www.worldbank.org/en/programs/g2px/knowledge

Country[30]	Pre- pandemic programmes	Emergency programmes	Emergency programme target group	Total cash per new beneficiary (USD)	Application process for existing beneficiaries	Application process for new households	Delivery
Argentina	Cash for pregnant mothers and child allowance.	Increase existing cash transfer programs. New emergency cash transfer program.	9 million new households.	137 per household.	Automatic top-up	Households applied through social security website.	Direct transfer or withdrawal from bank branches.
Ecuador	7 Cash transfer programs. 1 million households.	A one-time cash transfer for new beneficiaries, paid over two months	550,000 newly targeted households.	120 per household	Did not expand for existing beneficiaries	Households didn't need to apply, could verify eligibility calling or through the government website.	Over the counter payments through local agents.
Pakistan	Unconditional cash. 4.5 million households	A one-time cash transfer for new beneficiaries, increased payments for existing beneficiaries.	7.5 million new households, 4.5 existing beneficiaries	71 per family (family defined as an ever-married woman)	Automatic top-up	Households didn't need to apply, could verify eligibility through SMS.	Over the counter payment points.
Indonesia[31]	Program Keluarga Harapan (PKH): conditional cash. 9.2 million households.	Expand coverage for existing grants. Created new unconditional transfer for those not already covered. Expanded food vouchers	Expand existing coverage to 10 million households.	41 a month per recipient	Automatic top-up	Beneficiaries had to apply to receive funds. Rural funds distributed through local officials.	Direct transfer or withdrawal from bank branches.
Jordan	Cash transfer programme ran by the National Aid Fund (NAF). 185,000 households (population of 10 million).	Emergency cash transfers	Informal workers, ~200,000 households.	99 to 192 per household per month (depending on household size)	Did not expand for existing beneficiaries	Online registration but using an existing system implemented for regular recipients	E-money accounts and e-wallets, which could be set up remotely.

[31] (Gentilini, Almenfi, Orton, & Dale, 2021)