Designing Social Protection to Improve Employment, Earnings and Productivity in Lower- and Middle-Income Countries[i]

Authors:

Dr Kate Orkin, Marta Grabowska, Brynde Kreft, Alice Cahill, Dr Robert Garlick, Dr Yasmine Bekkouche

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[i] Orkin, Grabowska, Kreft, Cahill, Bekkouche: University of Oxford; Garlick: Duke University. Corresponding author: Orkin (kate.orkin@bsg.ox.ac.uk). We thank Max Risher for exceptional assistance.

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Executive summary

The evidence presented in this paper is summarised below. This paper emerged from a rapid review of the evidence on cash transfers, with the intention of supporting policy-makers in implementing social protection following on from the disruption to labour markets brought about by COVID-19. The review focuses on social protection policies which affect job search, employment, and earnings.

Key learnings: social assistance

Effects of cash grants on job-search, employment and earnings:

Job search & labour supply	1. Cash grants - whether conditional, unconditional, or basic income - **do not discourage job search or reduce labour supply.** 2. Cash grants which specifically exclude formal sector workers may **reduce formal sector labour supply**, but they do not decrease the total amount that people work. 3. Cash grants can **finance job search**, which sometimes leads to increased employment.
Investment	4. Cash grants allow households to take **riskier decisions**, including labour migration, with potentially higher returns.
Non-Farm enterprise	5. Cash grants, particularly lump sum transfers or basic income, can **increase existing profits** and encourage households to **set up new non-farm enterprises**. 6. Cash grants **prevented the closure of existing businesses** in recent lockdowns.
Agricultural enterprise	7. Cash grants **increase agricultural output** because they enable recipients to purchase more agricultural inputs, such as seed and fertiliser. 8. Cash grants enable recipients to **purchase (more) livestock,** which offers greater food security and acts as a store of value.

Effects of cash grants on beneficiary welfare:

Nutrition	1. Cash grants **reduce hunger and increase food security and dietary diversity.** 2. Cash grants sometimes **reduce malnutrition among children.** This evidence is inconclusive, because many other factors, such as the health of parents or access to health facilities, also determine child nutrition.

Education	3. Cash grants **reduce secondary school dropout,** but there is limited evidence about their effects on secondary school completion.
Coping strategies	4. Cash grants **help households avoid negative coping strategies** that reduce long-term earnings, such as emergency asset sales or high interest loans, in response to income shocks or crises.
Unintended consequences	5. Unconditional cash grants **do not increase expenditures on alcohol or cigarettes nor increase fertility rates.**

Effects of cash grants for non-recipient households:

Consumption	1. Cash grants may **increase consumption for non-recipient households in neighbouring areas.**
Economic livelihoods	2. Some evidence that cash grants **stimulate local business and incomes**. Limited evidence that cash grants can stimulate economic growth.
Inflation	3. Some evidence that cash grants are **unlikely to result in inflation.**

Key learnings: active labour market interventions

Active labour market policy, which includes job-search assistance and skill-training programmes, can enhance employment outcomes, either by itself or when combined with social assistance. However, the efficacy of active labour market policy on job search, employment, and earnings varies widely. It is likely that only well-designed programmes will enhance the effects of social assistance.

	Type of labour market intervention	
Relatively effective	**1. Standardised tests or reference letters** to close information gaps for firms and jobseekers 2. Training jobseekers to use **high-quality job search and matching platforms** or services	**No evidence** 1. Providing **information about general labour market conditions** (e.g., average wages or job-finding rates) 2. **Behavioural interventions** to encourage job search (e.g., action plan workshops)
Mixed evidence	**1. Vocational** and **business training** **2. Transport subsidies** **3. Job-Search platforms**	
Relatively ineffective	1. **Short-Term or once-off access to general matching services** 2. **Generic training** on CV-writing or application strategies	

Key learnings: public works programmes (PWPs)

PWPs are state-guaranteed employment programmes for unemployed households living in poverty (defined locally). The state provides different forms of social assistance to households in exchange for the labour supplied. Based on available evidence, other forms of social assistance such as cash transfers are more (cost-) effective than PWPs for a range of outcomes.

Effects of PWPs on job-search, employment and earnings:

Private sector wage employment	1. There is inconclusive evidence on participants' private sector earnings with some studies finding reductions. 2. However, there is little evidence that total (public + private) earnings decrease.
Labour supply beyond the programme	3. There is no evidence of a sustained effect on employment for beneficiaries beyond the duration of the programme.
Income earned from agriculture	4. Some evidence suggests PWPs increase take-up of agricultural inputs (fertiliser, seeds). 5. There is no evidence PWPs improve productivity or earnings from agriculture.
Ownership of productive assets	6. Majority of studies evaluating PWPs find no increases in ownership of productive assets or livestock. 7. In PWPs augmented with access to credit, this additional component leads to increased ownership of livestock and productive assets.

Effects of PWPs on beneficiary welfare:

Nutrition	1. There is no conclusive evidence that child nutrition and growth improve for PWP recipient households. 2. No study reports significant improvements for dietary diversity of PWP recipients.
Education	3. Some PWPs lead to improvements in enrolment and educational attainment; however, findings vary by gender, programme duration, and transfer value. Therefore, there is no conclusive evidence PWPs would improve education outcomes.

Effects of PWPs for non-recipient households:

Local wages	1. There is some evidence from very specific contexts that PWPs may cause an increase in wages in the local area. This occurs when there is more demand for labour than supply.

Inflation	2. There is some evidence that PWPs do not cause inflation, except in very remote communities. However, there are very few studies on this question.

Key Learning: design features

Payment systems and modalities	**1.** Where possible, **grants should be targeted to individuals** rather than households**.** **2. Grants paid into a bank account may give individuals more autonomy** over how the money is spent. **3.** There is limited evidence that **mobile money is spent more productively.** **4.** There is some evidence that **lump sum payments help households to start or expand economic activities**. This would lead to higher income, revenue, and profits. **5. Larger transfers are associated with bigger impacts on poverty, health, and investment outcomes.** There may exist minimum thresholds for transfers to be effective, but it is not clear what this threshold is. 6. **Longer programme duration may lead to better welfare outcomes,** but could also lead to longer unemployment**:** a) There is limited evidence from child grants that longer programme duration leads to better outcomes (nutrition, hunger, consumption, expenditure). b) There is also some evidence that longer eligibility for unemployment grants leads to (slightly) longer unemployment.
Conditionality	1. **The costs and problems with monitoring and enforcement outweigh the small positive effects of applying conditions** to cash grants. a) There is limited evidence suggesting that labelling may achieve the same additional benefits without the additional costs of stringent conditions. b) Evidence on the effects of conditionality on employment outcomes is mixed: jobseekers may comply with the conditions, such as training or submission of applications, but this may not improve employment.
Targeting	1. **UBIs have similar outcomes to targeted basic income grants, but may suffer from leakages** as governments are not able to recoup taxes from non-poor, untaxed recipients. These leakages may outweigh the simplicity of a universal grant. 2. **Proxy means tests and geographical targeting are promising methods of targeting grants** to those who are not formally employed. a) Provided the proxy is well chosen, PMTs generally have a lower rate of exclusion and inclusion errors than e.g., geographical targeting, are less vulnerable to corruption relative to community-testing, and have lower costs than self-targeting with ordeal mechanisms.

b) Geographical targeting can use combinations of satellite imagery and household surveys to generate low cost, accurate estimates of poverty for small areas.

Gender violence

1. **Cash transfers, on average, reduce gender violence.**
   a) However, there is some evidence that cash transfers increase violence against vulnerable groups of women.
   b) Bundling cash transfers with interventions that improve female empowerment is most likely to help to reduce gender violence.

About this paper

This paper emerged from a rapid review of the evidence on cash transfers, with the intention of supporting policy-makers' implementation of social protection following the disruption to labour markets brought about by COVID-19. We draw primarily from lower- and middle-income country (LMICs) evidence; where relevant high income country evidence is included, this is explicitly stated. Please note, this paper is not a systematic review, nor does not it use formal economic models to forecast the effects of grant policy decisions.[ii]

The scope of this paper is twofold. Firstly, it **reviews the latest evidence on the effectiveness of social protection interventions in LMICs.** We focus on interventions which target labour market outcomes, including employment and earnings and their intermediary outcomes, such as job-search or the ownership of productive assets. Second, **we provide a series of key learnings relating to the implementation and design of effective policies.**

Social protection is the full set of policy instruments designed to reduce poverty and vulnerability throughout an individual's life cycle. The instruments available to policy makers can be grouped into: (a) **Social assistance policies**, such as cash transfers and targeted food assistance; (b) **Social insurance**, such as old age and disability pensions and unemployment insurance; and (c) **Active labour market programmes**, such as training and supporting the job search process (World Bank, 2012).

This review focuses on social assistance and active labour market programmes. Social insurance programmes, such as pensions and disability benefits, do not fall within this scope. Unemployment benefits tend to be less appropriate for LMIC contexts with a high degree of labour market informality.

- The **social assistance policies** reviewed in this paper are primarily government-to-person (G2P) cash transfers or grants. These include universal and targeted basic income, conditional and unconditional regular grants for basic needs or unemployment, and lump sum grants and public work schemes.

- The **active labour market policies** reviewed in this paper are job-search assistance programmes and skill building programmes. Job-search assistance programmes include skill certification, reference letters, transport subsidies, and behavioural interventions; skill building programmes include training programmes and apprenticeships.

- This paper also reviews **combination interventions**, which combine elements of social assistance and services for jobseekers, and **public works programmes**. In public works programmes, the state guarantees employment to eligible households and provides support in exchange for the labour supplied.

[ii] For further information on the methodology used for this paper, please see Section 1.2.

The paper is set out as follows: Section 1 introduces the background to this paper and sets out its methodology; Section 2 reviews social assistance policies and their impact on job search, employment and earnings, and beneficiary and non-beneficiary welfare; Section 3 reviews active labour market policies and their impact on job search, employment, and earnings. It also covers programmes which combine social assistance with active labour market policies; Section 4 reviews public works programmes and their impact on job search, employment and earnings, and beneficiary and non-beneficiary welfare; Section 5 provides guidance on design choices for social protection programmes; Section 6 concludes.

1. Introduction

1.1. Background

Covid-19 will leave hundreds of millions vulnerable to poverty and unemployment and make 250 million more people vulnerable to acute hunger (Alston, 2020). The World Bank estimates that 185 million people have fallen below the $3.20 a day poverty line and 97 million have fallen below the $1.90 a day extreme poverty line (Lakner et al., 2020 {updated}). Multidimensional poverty is estimated to have increased by almost half a billion people (Alkire et al., 2020).

Covid-19 has caused unparalleled disruption to employment and livelihoods (ILO, 2021). The International Labour Organization estimates that 8.8% of working hours were lost in 2020, which is equivalent to the loss of 255 million full-time jobs. The majority of this decline came from a fall in labour supply amongst those who retained their jobs rather than a spike in unemployment. The pandemic induced shortfall in jobs is predicted to stand at 75 million in 2021 and 23 million in 2022. Global labour income fell by $3.7 trillion (8.3 per cent) in 2020 relative to the last quarter of 2019; so far, in 2021 this figure is 5.3%.

Unskilled and informal sector workers, women, displaced persons, and urban households are at greatest risk of pandemic-induced unemployment (ILO, 2021; UN-WFP, 2020).

- The pandemic has induced a shift in the employment structure towards self-employment. Job losses amongst wage and salaried workers are estimated to be twice as great as amongst the self-employed.
- Informal workers have been worst affected: they are three times more likely to have lost their job than those who work in the formal sector and 1.6 times more likely to have lost their job than the self-employed. Informal workers have been less likely to benefit from social assistance during the pandemic and their savings are less likely to be sufficient to smooth the income shock.
- Women have also been disproportionately affected by job loss over the pandemic: female employment declined by 5% in 2020 compared with 3.9% for men.
- Displaced workers have been at greater risk of food insecurity relative to domestic workers and are more likely to be excluded from social assistance schemes.
- Urban households have been harder hit than their rural counterparts because of more stringent social distancing measures in cities and the relative resilience of the agricultural sector.

In the poorest countries, the impact of Covid-19 on poverty is worsening. This is despite aggregate trends suggesting that in 2021 the rate of global poverty reduction returned to its pre-COVID level (Gerszon et al., 2021). Declines in poverty are predicted to occur in high- and middle-income countries (HIC, UMIC, LMIC), particularly countries in South Asia (SAR) and East Asia & Pacific (EAP). In contrast in LICs, poverty is predicted to increase in 2021 by 2.7% compared to the pre-pandemic projection of a 0.2% increase.

G**overnments world-wide have aggressively expanded social protection programmes, and cash transfers have been their principal tool.**

"Social Protection and Jobs Responses to COVID-19 : A Real-Time Review of Country Measures"

Gentilini, Almenfi, Orton & Dale (2021) offer a comprehensive review of global social protection responses to COVID-19. This box summarises key details of their analysis.[iii]

From March 2020 to May 2021:

- The number of countries offering social protection measures of any kind increased from 45 to 222.
- The number of programmes increased from 103 to 3,333, including expansions or extensions of existing programmes.[iv]
- 55% of measures have extended social assistance -- cash transfers, food, financial waivers, public works programmes, or utility subsidies -- rather than extending 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. In-kind transfers and public works accounted for 17% and 2% of social assistance measures, respectively.
- As of May 2021, the bulk of countries have not ended cash transfer programmes yet. Data on implementation was available for 475 programmes, of which 241 are ongoing (Gentilini et al., 2020). Many countries have extended programmes a number of times already.

Many countries made substantial progress in expanding social protection during the pandemic, which they should continue to build on. The countries that were most successful in the pandemic had fairly substantial existing government registries that could be used as the basis for COVID-19 social protection. In some cases, the process of expanding coverage has resulted in more comprehensive, updated government registries that can be used as a basis for further developing social programmes. Governments' must now strengthen these registries to create comprehensive, digitalised, and up-to-date population registries. Governments must also adopt new technologies, including mobile payments and machine learning analysis of "big data', for improved targeting.

The prominent role of social protection during the pandemic has opened the door for a reappraisal of existing programmes, globally. The pandemic has shifted views on dependency and altered attitudes towards social protection, bolstering the case for comprehensive and permanent provision. In the aftermath of the crisis, urgent priority should be the development of effective and sustainable social protection systems; these should aim to cover as much of the working population as possible (ILO, 2021). Workers who were not covered by existing social protection schemes, particularly informal workers, have suffered disproportionately, and this highlights the need to extend social protection coverage.

[iii] See Ugo Gentilini's personal website for an up-to-date summary of recent social protection evidence.

[iv] 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.

1.2. 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. Experimental studies compare two or more groups of people or households who are identical in all ways, assign one group to receive the treatment intervention, and keep the other as a control group which does not. This ensures that any differences between groups are caused by receiving the intervention. 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 1994 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 social protection policies, focusing on social assistance and active labour market interventions, as well as the intersection of the two. The evidence on social assistance reviewed draws primarily from conditional and unconditional transfer programmes, but also universal basic income and social insurance (e.g., pension) payouts where these interventions help capture the outcomes of interest. Active labour market policies considered include job search support and training. At the intersection of the two, we consider social assistance conditional on work or job search behaviour and public works programmes. The outcomes of interest pertain to several dimensions of improvement to economic livelihoods, including changes to employment and earnings, asset holdings, and educational attainment.

We indicate the number of studies found in a review and the number which find different types of effects. Evidence that cash grants affect a particular outcome is strongest when many studies have been conducted, and most of these studies find large and statistically significant positive results. This suggests a 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.

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, it is probable that cash grants will have the same positive effects in similar settings, but there is less certainty.

2. Evidence review: social assistance programmes

2.1. Types of programmes

As shown in Figure 1, governments have a range of options for the design of cash grant programmes.

Figure 1: Choices when designing cash grant programmes

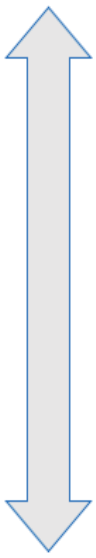
Targeting
- Universal
- Demographic: age
- Geography
- Status: unemployment
- Proxy for status: asset ownership as a proxy for income

Lumpiness
- Larger sum once-off
- Regular small payments

Labelling / messaging
- Name of grant
- 'Nudges' when used: make plans for spending, time delay to use

Amount/duration
- Limited or indefinite

Conditions and limits in spending
- Unconditional cash distributed in the same way to everyone. Could be one large lump sum or smaller regular payments.
- Support conditional on a particular behaviour: unemployment benefits conditional on looking for work, UK Flexible Support Fund to cover extra costs of job search, conditional cash transfers conditional on enrolling children in school.
- Purpose specific subsidies/vouchers: agricultural inputs



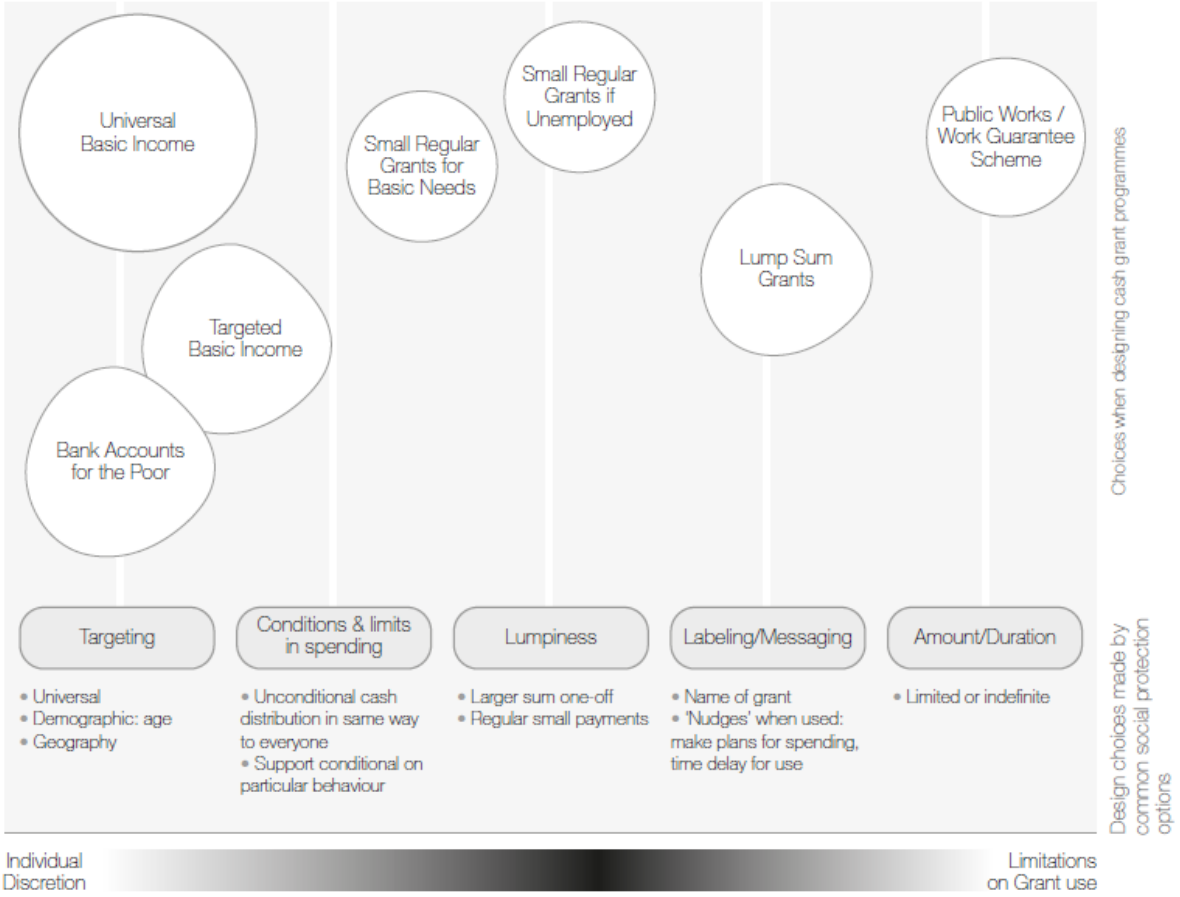


Table 1 shows some common types of programmes and the design choices they involve.

Table 1: Design choices made by common social protection options

	Targeting	**Conditions/limits**	**Amount/duration**	**Labelling**
Universal basic income	Goes to everyone, anyone not paying tax is a net beneficiary	None	Regular income to cover basic needs e.g., amount equal to the food poverty line. Usually indefinite duration, could be limited duration	Usually none – to be used as beneficiary sees fit
Targeted basic income	A basic income grant targeted at a group or groups such as the	None	Regular income to cover basic needs e.g., amount equal to the food poverty	Usually none – to be used as

	Targeting	Conditions/limits	Amount/duration	Labelling
	unemployed or not formally employed		line. Usually indefinite, could be limited duration	beneficiary sees fit
Small regular grants for basic needs	Usually, age and means tested e.g., child grants, pension	Can have conditions e.g., school enrolment	Usually small – ~20% of household income. Often age based, so limited	Can be labelled as for children's needs
Small regular grants if unemployed	Not earning formal income	Can be required e.g., prove looking for work	Usually small – to meet basic needs Duration is determined by the period that recipients meet the criterion (criterion is monitored)[1]	Can be labelled as for job search
Lump sum grants	Can require an application, e.g., a business plan. May target existing groups, e.g., people with an existing enterprise	Usually none	Varies but can be large. Usually once off	Can be labelled as for business/ investment
Public works / work guarantee scheme	Often means tested / for the unemployed	Cash payments requiring work as a crude targeting mechanism	Usually % of basic needs. Often time limited	N/A
Bank accounts for the poor used to receive state payments	Often targeted at low-income people	Usually none	Often once off during a crisis[2]	N/A

The benefits to recipients are relatively similar across the different types of cash transfer programmes. Indeed, much of the evidence arguing that cash grants increase recipients' earnings from paid work or reduce poverty is not from basic income programmes but from other transfer programmes. These other programmes include conditional cash transfers or entitlements to the elderly or families with orphans. These are more common than basic income programmes.

A cash grant programme does not need to be universal for beneficiaries of the programme to benefit. The subgroup of (poor) individuals that receives cash grants is likely to see somewhat similar benefits to beneficiaries in the universal programmes we review. Benefits will, in some cases, vary in magnitude depending on the exact programme design, but most types of cash grant programmes will have similar types of benefits. The exception is macroeconomic effects, as the effects of a grant programme on the larger economy may vary depending on the overall amount given in transfers.

2.2. Effects of social assistance on job search, employment and earnings

2.2.1. Individual labour supply

Cash transfers do not change the overall number of hours that people work. In many countries, there are widespread perceptions that cash transfers might discourage people from working, but there is little rigorous evidence this occurs in practice (Banerjee et al., 2017).

Conditional and unconditional cash transfer programmes

Conditional cash transfer programmes in low- and middle-income countries have not been found to change the amount people work. A review and reanalysis of seven evaluations of cash transfer programmes in six countries with 46,000 adults found no effects of cash transfer eligibility on employment rates or hours of work for either men or women, as presented in Table 2 (Banerjee et al., 2017). The combined sample is large and would be able to pick up even small effects if they existed.

This is not because the grants were conditional on employment. In half of the programmes, there were conditions, but these were related to taking particular actions concerning recipients' children, such as ensuring that the recipient's children attended school and got vaccinated. In addition, two programmes, PAL and Tayssir, were unconditional.

The study authors provide two reasons for limited effects on work status:

- **Changes in work status do not affect household eligibility for the programmes, so it is unlikely participants lose their benefits by changing work status.** Targeting is not related to current employment or income for about half the programmes. For the other programmes, eligibility is determined using measures of household wealth based on household asset ownership, which do not seem to change much with small changes in income. This may not hold for a potential grant for the unemployed, an issue we discuss in "Conditions or monitoring for receiving jobseekers' allowance".

- **Grants are not large enough to serve as a source of income on their own.** The 'transfer consumption ratio' in Table 2 is the percentage of average household spending made up by the transfer, for households receiving the transfer. The transfers in this study made up only between four and twenty per cent of household expenditure, so households would need to earn other income to cover their expenditure and thus the transfer would be unlikely to discourage work.

Table 2: Summary of findings from seven cash transfer programmes (Banerjee et al., 2017)

Country	Program	Transfer Amount Per Month (2017 terms)	Transfer consumption ratio*	Effect on whether worked last week, hours worked
Honduras	Programa de Asignación Familiar - Phase II (PRAF II)	From $4 to $23	4%	3 percentage point decrease in whether worked last week, no effect on hours worked
Morocco	Tayssir	From $8 to $13 per month per child	5%	No effect
Mexico	Progresa	$12.5/month + $8–$30.5/month per child (depends on child grade) +$11-$20.5 grant for school materials per child	20%	No effect
Mexico	Programa de Apoyo Alimentario (PAL)	$13 per month	11.50%	No effect
Philippines	Pantawid Pamilyang Pilipino Program (PPPP)	$11–$30 per month	11%	No effect
Indonesia	Program Keluarga Harapan (PKH)	$44–$161 per year	17.50%	No effect
Nicaragua	Red de Protección	$224/year + $112/year (school attendance) +	20%	No effect

Country	Program	Transfer Amount Per Month (2017 terms)	Transfer consumption ratio*	Effect on whether worked last week, hours worked
	Social (RPS)	$21/child/year		

There is limited evidence to suggest that conditional cash transfer programmes have differential impacts on male and female labour supply. Of the seven programme evaluations, five decompose individual labour supply by gender (Banerjee et al., 2017). There is no effect on men's labour supply in four of these evaluations; there is a small positive effect in the Philippines. There is also no effect on female labour supply in four of the evaluations; there is a small negative effect in Honduras. When pooled, the authors find a small increase in men's labour supply: a 0.1 percentage point increase in work status and a half hour increase in hours worked per week. They find small and imprecisely estimated negative effects on female labour supply: a 0.8 percentage point decrease in work status and a half hour decrease in hours worked per week.

Basic income study in Kenya

Rigorous evidence on the effects of a long-term basic income is limited in LMICs (Banerjee, Niehaus, et al., 2019). One ongoing randomised controlled trial in rural Western Kenya is testing the effects of different types of basic income (Banerjee, Faye, et al., 2020a). The study compares three types of grants, which were allocated randomly to different villages.

- A long-term universal basic income for 12 years. Each adult in villages receiving this programme receives US $0.75 per day for 12 years, an amount that is sufficient to cover most basic needs. These households began receiving transfers in January 2018 (2 years and eight months before results were measured).
- A short-term universal basic income for two years. These households began receiving transfers in January 2018 and stopped receiving them in January 2020 (8 months before results were measured).
- A lump sum cash transfer providing the same amount as the two-year transfer, but in one-time payments of about US $500 rather than small instalments over two years. This amount was the equivalent of the short-term transfers assuming an annual nominal discount rate of 9.5%. These transfers were received by June 2018 (just over two years before results were measured).
- Control villages.

The results of the study are forthcoming; however, preliminary findings indicate that people receiving long-term or short-term UBI do not decrease the total hours they work compared to the control group. This is consistent with evidence on other cash transfers.

2.2.2. Financing job search

There are likely to be benefits to job search from giving active jobseekers a cash grant. **In LMICs, the costs of job search are often substantial,** especially for poorer and younger individuals.

- As an illustration, we consider search costs in a sample of 7,000 young jobseekers in Johannesburg with high school education and limited work experience. In 2016/7, they spent an average of USD 22 (PPP) per week on transport costs, data, and printing and mailing CVs (Carranza et al., 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 jobseekers submitted an average of 13 job applications a month but only 1.5% of applications led to job offers.

- There is also some evidence of prohibitive search costs in non-LMIC countries like the US. Individuals who face liquidity constraints are more likely to stay on unemployment benefits for a long time. When benefits expire, they are more likely to find a job, partly as they accept bad jobs. These findings suggest people cannot afford to search for better work without having benefits (Chetty, 2008).

Cash transfers may be used to finance an increase in job search or labour force participation. There is some evidence from the child support grant in South Africa.

- One study finds the child support grant increases job search, especially among single mothers (Tondini, 2021). Five years after grant receipt has ceased, the transfer is linked to reduced probability of working in the agricultural sector among single mothers.
- Another study finds that labour force participation increased among mothers who received the child support grant by 9% (Eyal & Woolard, 2010).
- A third study estimates that the child support grant is associated with an increase in mothers' labour force participation of between 7% and 14% (more than eight percentage points), with a stronger effect for mothers living in informal housing (Williams, 2007).

The evidence that cash grants translate into more job search and in turn improved employment outcomes is more mixed. Studies using different statistical methods and evaluating different time frames and subgroups find different results.

- One study finds that mothers who become exposed to the Child Support Grant in South Africa in their youth experience a 15% increase in employment (Eyal & Woolard, 2010).
- Another study finds that five years after receiving the grant for one year, mothers who received the grant are no more likely to be employed than comparable mothers who have not (Tondini, 2021).
- A third study finds some evidence of employment increasing for recipient mothers living in informal dwellings and decreases for recipient mothers living in formal dwellings (Williams, 2007).

Transport subsidies increase short term job search, although this does not always lead to increases in employment rates.

- One study in Addis Ababa found giving small subsidies for transport costs increased job search and employment rates after three months. This was largely because of increased 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., 2021).

- Offering the cost of a bus ticket to the city to rural residents in Bangladesh increased migration, employment rates, earnings, and household consumption by 30–35% during the fallow season (Akram et al., 2017).

- One(pre-COVID) study in Johannesburg testing transport subsidies for jobseekers from Soweto (pre-COVID) finds these increased job search. However, they had no effect on jobseekers' employment rate (Banerjee & Sequeira, 2020). The study also compared public transport vouchers to an unconditional cash allowance that recipients were encouraged to spend on job search. Recipients of the cash spent over 70% of the allowance on transport.

2.2.3. Income earned from non-farm enterprise

Economic theory suggests that when poor people lack access to credit they will struggle to borrow to start new economic activities, even if these may yield higher earnings than their current work. Alternatively, they may not feel able to take the risks of starting new activities. Cash grants may provide a source of capital to make investments or provide insurance for poorer individuals to take risks. These investments could include purchasing assets or inputs to production or investment in new businesses or education and training. These may allow recipients to shift into economic activities that are more profitable or that have characteristics they prefer (e.g., allowing them greater flexibility or requiring less travel). The evidence on the effect of cash grants on household enterprises is in line with theoretical predictions.

Conditional and unconditional cash transfer programmes

There are some instances where cash transfers lead households to start new non-farm enterprises, but this does not occur in all studies.

- In the study presented in Table 2, a review and reanalysis of seven evaluations of cash transfer programmes in six countries with 46,000 adults, there is no systematic evidence that households receiving small, regular conditional cash transfer programmes change whether they work on household enterprises or outside the household (Banerjee et al., 2017).

- Some studies find a small switch to within-household work for men in the Honduran PRAF (Galiani & McEwan, 2013), a switch from agricultural to non-agricultural work for the PAL programme in Mexico (Skoufias & di Maro, 2008), and reductions in wage labour with increases in self-employed activities in Malawi and Zambia (Covarrubias et al., 2012).

- 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 non-farm enterprise in only two countries (Daidone et al., 2019a). It had no effects in three countries and decreased enterprise ownership in two countries.

- In two of four further studies of government programmes in Kenya, Zambia, Mexico and Nicaragua, cash grants promoted household operation of non-farm enterprise (Bastagli et al., 2016).

Basic income study in Kenya

- Preliminary results from the study of different types of basic income discussed in 'Basic income study in Kenya' indicate a shift toward self-employment among those receiving any basic income.
- There may also be positive effects on wages per hour and a decrease in business closure in response to shocks; however, these are only early-stage findings (Banerjee, Faye, et al., 2020a).

Old age pension programme in South Africa [Rob proposed section]

Lump sum cash transfers for non-farm household enterprises

If households already have a non-farm household enterprise, there is some evidence that lump sum cash transfers increase profits from enterprises and productive assets held by enterprises. However, this does not occur in all studies. We did not find a systematic review of studies but reviewed several studies ourselves. Details are in Table 3.

- Of studies which measured business assets, programmes in Uganda, Rwanda, and Sri Lanka increased holdings of business assets. One other programme in Ghana had no effect.

- Of studies which measured profits, programmes in Sri Lanka, Mexico, and Ghana increased profits. Two studies of programmes in Tanzania and Ghana found no statistically significant changes.

- Programmes in Tanzania and Ghana measured revenues, but no studies found effects on revenues.

Table 3: Effect of lump sum grants on economic activity

Country, transfer year	**Study population**	**Amount (% GDP per capita)**	**Revenue (USD, monthly)**	**Profit (USD, monthly)**	**Business assets (USD, stock)**
Tanzania, 2009 (Berge et al., 2015)	644 clients of a microfinance institution	$75 (11%)	Not significant: -1 [Control mean = 2]	Not significant: 1 [Control mean = 0.50]	Not measured
Uganda,	535 eligible	$382 per	Not	Not	After 2 years:

Country, transfer year	Study population	Amount (% GDP per capita)	Revenue (USD, monthly)	Profit (USD, monthly)	Business assets (USD, stock)
2008 (Blattman et al., 2014, 2020)	applicant groups, containing 12,000 members of 16-35 year old rural farmers	member (82%)	measured	measured	Cash grant increased by 223*** [Control group = 172] After 4 years: Cash grant increased by 132*** [Control group = 232]
Sri Lanka, 2005 (de Mel et al., 2008)	618 microenterprises with < $1000 in capital	$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 103.** $200 grant increased by 225.*** [Control group = 1,403]
Ghana, 2009 (Fafchamps et al., 2014)	793 microenterprises in Accra.	$120 (11%)	Not measured	Cash grant increased by 11* [Control group =100]	Cash grant did not increase significantly, neither for women: 65; nor for men: 25. [Control group =367.38]
Ghana, 2008 (Karlan et al., 2015)	502 households in a maize farming, rural region	Cash grant average = $420 (35%)	Not significant: -2 [Control mean = 6]	Not measured	Not measured
Ghana, 2008 (Karlan et al., 2014)	160 microenterprise urban tailors in Accra	$133 (11%)	Not significant: 20 [Control mean = 235]	Not significant: -21 [Control	Not measured

Country, transfer year	Study population	Amount (% GDP per capita)	Revenue (USD, monthly)	Profit (USD, monthly)	Business assets (USD, stock)
				mean = 1.2]	
Rwanda, 2017 (McIntosh & Zeitlin, 2021)	1,848 underemployed youth	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 201*** [Control group = 50]
Mexico, 2005 (McKenzie & Woodruff, 2008)	207 urban microenterprises with < $1000 in capital	$140 (1.7%)	Not measured	Cash grant increased by 43** [Control group = 305]	Not measured

Key: *, **, * refer to 10, 5, and 1% significance levels.**

No asterisk implies no effect, or that effect size is too small to detect real change

2.2.4. Income earned from agriculture

Cash grant recipients produce more agricultural produce, partly because they are more likely to purchase agricultural inputs like seed, fertiliser, and agricultural tools.

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 et al., 2019b).

- The Zambian grant was the most generous transfer for the eligible population, at around 28% of median household consumption expenditure at baseline. Most of the other programmes provided between 20% and 25% of household consumption. Ghana provided 10%.
- In six of seven studies, cash grant recipients increased the amount of total agricultural production. In three, the value of total production also increased.
- In five of seven studies, 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 studies, households 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.

Cash recipients own more livestock, which likely offers greater food security and acts as a store of value.

- In five of seven countries, cash grant recipients own a larger quantity of livestock. This may indicate that households 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 studies, the percentage of households owning any livestock increased. This means households were able to begin rearing livestock. Purchasing livestock requires a large capital outlay, for which non-recipient households may struggle to save.

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

2.2.5. Employment type

In theory, cash transfer programmes can reduce work because (1) there is an 'income effect': recipients use increased income to 'purchase' leisure or (2) individuals choose to work less because they fear losing their benefits ('disincentive effect'). We have shown above that there is little income effect present except when programmes are targeted on the respondents' employment status.

There is some evidence that **grants which specifically exclude formal sector workers may prevent people from working in the formal sector, although they do not decrease the amount people work overall.** Some Latin American cash grant programmes explicitly exclude formal sector workers. Studies of these programmes find a reduction in formal work among recipients, but also find no overall effect on work. Evidence is from Bolsa Familia in Brazil (de Brauw et al., 2015; Foguel & de Barros, 2010), the Plan de Atención Nacional a la Emergencia Social (PANES) programme in Uruguay (Amarante et al., 2011), and the Universal Child Allowance in Argentina (Garganta & Gasparini, 2015). There is additional evidence from Brazil's unemployment insurance system: increases in the duration of unemployment benefit eligibility increases the time taken by workers to get new formal sector jobs, but they spend some of that extra time working in the informal sector (Gerard & Gonzaga, 2021).

There is recent evidence that cash transfers increase local formal sector employment through a multiplier effect. A recent study of the *Bolsa Familia* programme in Brazil finds that cash grants cause a positive multiplier effect in the local economy that increases local formal sector labour demand by 2% (Gerard et al., 2021). However, the authors find that this increase comes from increased formal sector employment amongst non-beneficiaries, whilst the CCT does not increase beneficiaries' formal labour supply. The results are consistent with the existence of a 'disincentive effect' for programme beneficiaries.

2.3. Effects of social assistance on beneficiary welfare

Cash grants of varying amounts and designs have been shown to have benefits for reducing immediate poverty, preventing households in distress from engaging in negative coping strategies and improving investments in children's education. The benefits of cash transfers for recipients on these outcomes have been established across a wide range of types of recipients. So, any other recipients of cash grants (e.g., a grant for the unemployed) would also likely see improvements in these outcomes.

2.3.1. 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, and spending on food. Studies measure diversity of diet using scales capturing types of food eaten.

Small, regular conditional and unconditional transfers

A 2016 systematic review 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)**.**[v]

- Thirty studies measure effects on food expenditure. Twenty-three find a significant positive increase for grant recipients.
- Twelve 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. However, some programmes had positive effects on dietary diversity even without health check-ups (Uganda, Malawi).

A separate review, which focused on **unconditional cash grant programmes in eight sub-Saharan African countries,** found that in all studies, the **majority of the transfer income was spent on food**

[v] This is of all papers on cash transfers internationally which use high-quality methodology (a randomised controlled trial or a credible control group).

and food security and dietary diversity improved (de Groot et al., 2017).[vi] None of these studies had conditions on the use of the transfer, nor did they require health check-ups for children.

Basic income study in Kenya

During COVID-19, a UBI programme in Western Kenya reduced hunger and improved dietary diversity.

- As discussed in 'Basic income study in Kenya', an NGO had been giving all adults a basic income, USD $0.75 a day via mobile phone for two years, and these continued during Kenya's lockdown. It was given to all adults over 18 in eligible villages without conditions.

- **Hunger increased during lockdown:** Hunger was 74% higher from April-June 2020 than at the same time in the previous year: 68% of households experienced hunger in 2020, compared to 39% in 2019.

- **The transfer programme reduced hunger.** Fifty-seven per cent 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 with the transfer ate some meat or fish (Banerjee, Faye, et al., 2020a).

- Food security benefits were **greatest for the households receiving the long-term basic income at the time of COVID-19** (11 percentage points relative to a control group mean of 68%). Recipients **of either lump sum payments or the short-term basic income also saw reductions in hunger** relative to the control (5 percentage points). This is despite the fact that households received the lump sum payment 1.5 years before the short-term basic income programme ended, and two years before the crisis.

2.3.2. Child malnutrition

There is some but not conclusive evidence that cash transfers reduce child malnutrition (Bastagli et al., 2016)**.**[vii]

- 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, while five find no effect.

[vi] Countries were Ethiopia, Kenya, Lesotho, Malawi, Mozambique, South Africa, Uganda and Zambia.

[vii] Stunting is height for one's age, which reflects the cumulative effect of poor nutrition and disease. Wasting is thinness for height, which reflects acute malnutrition or a more recent inadequate diet.

The lack of conclusive evidence may be due to poor study design, relatively short study periods, or studies taking place in contexts where there is little child malnutrition. Alternatively, cash transfers may not be sufficient to ensure gains in nutrition. The determinants of child nutrition are complex and include the physical health and mental health of parents, availability of quality health facilities, and child feeding and care practices.

2.3.3. Educational enrolment

Cash grants are likely to reduce secondary school dropout rates. 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 et al., 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 (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, three of which were statistically significant. We view this as weak positive evidence that cash transfers can increase academic achievement, either by increasing enrolment or increasing learning conditional on enrolment. The small number of studies on this topic means we cannot draw strong conclusions.

In the section on Conditionality and messaging, we discuss that the benefits of applying conditions to child grants are likely to be small.

2.3.4. Strategies for coping with shocks

Cash transfers may prevent households from having to make asset sales or taking on expensive debt when they face a shock (Gertler et al., 2012; Handa et al., 2016)**.** Poor households are particularly susceptible to economic shocks: deaths, loss of crops or cattle, loss of low-income or precarious work, and illness. They have limited ability to absorb shocks: they have limited access to credit, unless at very high interest rates, and hold limited savings or buffer stock (Dercon, 2004). In macroeconomic downturns, poor households often cope by selling their limited assets or borrowing at high rates. Selling assets is particularly damaging strategy: assets sold during economic downturns often face low prices and losing productive assets can cripple small household enterprises (Dercon, 2006; Thomas & Frankenberg, 2006).

- One study of Malawi's government transfer finds beneficiary households report smaller amounts from sales of assets compared to control households (Daidone et al., 2019a). Most studies did not measure asset sales specifically.

- 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 et al., 2019a).[viii]

- In the same review, three studies measure saving. Two find cash grant receipt increases savings (Zambia and Ghana).

Not having income can lead to other detrimental coping strategies. Poor households may turn to transactional sexual relationships as an economic coping strategy. For example, during the Ebola crisis, young girls in Sierra Leone were more likely to engage in transactional sex (Bastagli et al., 2016). **Cash transfers increase the use of contraceptives and reduce the likelihood of unsafe sex** (Bastagli et al., 2016)**.** Two studies, a randomised study in Malawi (Baird et al., 2011) and one non-experimental study in Kenya (Handa et al., 2015), found that cash grant programmes targeting adolescent girls reduced teenage pregnancy.

2.3.5. Unintended consequences and 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 et al., 2016) and Mexico (Feldman et al., 2009) find no effects on fertility.
- Two trials in Nicaragua find a decrease in fertility (Todd et al., 2011).
- One study in Honduras found an increase in fertility (Stecklov et al., 2007)
- In South Africa, the child support grant is linked to a longer birth spacing between first and second children (Rosenberg et al., 2015).

2.4. Effects of social assistance beyond beneficiaries

Social protection programmes may have effects of three types beyond the immediate beneficiaries:

- Support networks often redistribute any type of assistance to groups that are excluded from the programmes.
- In theory, programmes can stimulate the local economy if there are 'fiscal multipliers.' For example, cash transfers might increase demand for goods and hence increase local production to meet this high demand. Public works programmes may increase demand for labour and hence increase wages.
- Programmes might also cause price inflation.

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

Compared to earlier sections, it is more difficult to do experiments at the scale of the whole economy. This means there is very little high-quality research; it is not as conclusive that the intervention causes outcomes.

2.4.1. Spillovers on non-recipient households

There is some evidence that cash transfer programmes have had benefits for households who did not receive transfers but lived in the same areas where cash transfer programmes were rolled out.

- In one study in Western Kenya, a programme of 1,000 USD (nominal) transfers per household increased consumption for people in surrounding areas who did not receive transfers. It also increased wage rates (Egger et al., 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 expenditure 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.

- Conditional cash transfers (CCT) to households in rural Mexico indirectly increased the amount spent on food and other goods by non-beneficiary households residing in the same villages. In this study, non-recipients received more loans and transfers from recipient households (Angelucci & de Giorgi, 2009).

2.4.2. Stimulating economic growth

There is some limited evidence that cash transfer programmes increase economic growth.

- **In the study in Western Kenya discussed above, a programme of 1,000 USD (nominal) transfers per household** was estimated to lead to a 'fiscal multiplier' of 2.6 for this area of Kenya, implying that every Kenyan shilling invested in cash transfers grew the local economy by 2.60 shillings (Egger et al., 2019). 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 programme giving regular transfers in Mexico finds multipliers from 1.5 to 2.6 (Sadoulet et al., 2001).
    - A different methodology predicted that local income multipliers from cash transfers in rural Kenya could range from 1.6 to 1.9 (Thome et al., 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, 2018).

- **There is one study showing that cash transfers increase employment for non-recipients.**

- A new study of the *Bolsa Familia* programme in Brazil finds that, in localities where the CCT was expanded, the programme increased local formal employment by about 2% for everyone (Gerard et al., 2021). The authors believe this is consistent with cash transfers creating multiplier effects in the local economy that stimulate labour demand.

2.4.3. 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.

- In the study in Western Kenya discussed above, a programme of 1,000 USD (nominal) transfers per household caused few changes in prices. The study finds 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% (Egger et al., 2019).

- A Mexican study finds that periodic small transfers raised food prices in the most remote communities in rural areas, but not in less remote ones (Cunha et al., 2019).

- 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 food (eggs and meat) but not non-perishable or more easily tradable foods (Filmer et al., 2021).

It is even less likely that inflation will occur as a result of social protection programmes in the current economic climate. Lockdowns and the recession have been large 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. Evidence review: active labour market programmes

3.1. Effects of active labour market policy on job search, employment and earnings

3.1.1. Assistance to jobseekers

Job search assistance covers a wide range of programmes that help people search for jobs: better information about jobs, better ways to search for jobs, subsidies to cover search costs, encouragement, etc. We distinguish these from skill training programmes, which are designed to increase jobseekers' employability and productivity if they get a job; we review these programmes in the next subsection. We focus on job search assistance programmes that could be combined with cash transfers (see the next section for details on potential combinations) and address concerns that cash transfers might reduce job search.

There is mixed evidence about the general effectiveness of job search assistance programmes in increasing employment and earnings. One meta-study, covering mainly research in high-income countries, finds that job search assistance programmes have larger short-term effects on employment and earnings than skill training programmes or public employment programmes (Card et al., 2010). However, two meta-studies find that the positive short-term effects of these programmes do not reliably persist after 2-3 years (Card et al., 2017). These programmes tend to have a relatively low cost per participant, although the fixed cost of setting up the programme may be high.

Information about the labour market

Giving jobseekers information about general labour market conditions can, but does not consistently, increase their job search and employment. This information can cover conditions like unemployment rates, search time required to get jobs, typical wages, or working conditions in specific industries. These programmes can be effective when jobseekers have incorrect or incomplete information about the labour market and this information causes 'incorrect' search decisions and hence lower employment. Incorrect or incomplete information is not a sufficient condition for using these types of programmes, as providing more accurate information about a dismal labour market may lead to lower job search and employment.

Multiple studies, mostly from high-income countries, show that jobseekers generally underestimate the time needed to find a job and overestimate the wages they can earn. This can lead to insufficient savings during unemployment and insufficient job search (Spinnewijn, 2015).

- In rural India, conducting recruiting and information sessions in call centres to tell young women about employment opportunities increased enrolment in vocational training and employment (Jensen, 2012).
- In Germany, mailing information about local unemployment rates and the benefits of job search to unemployed jobseekers had limited average impacts on employment and earnings but positive effects for jobseekers at the highest risk of long-term unemployment (Altmann et al., 2018).

- In the UK, informing unemployed jobseekers about sectors with high labour demand where the jobseekers had not previously worked or applied for jobs increased the number of job interviews they were able to get (Belot et al., 2019).

Skill certification and reference letters

Several studies show that **giving jobseekers and firms better information about jobseekers' skills can increase employment and earnings**. This information can be provided through standardized skill assessments or reference letters from past employers.

There is direct evidence showing that these types of programmes have been effective for reference letters in South Africa (Abel et al., 2020) and on an online gig work platform (Pallais, 2014) and for standardized skill assessments in Ethiopia (Abebe et al., 2021) and South Africa (Carranza et al., 2020). Related work shows that vocational training in Uganda had larger effects on earnings when the skills acquired during training were certified (Alfonsi et al., 2020). Results from skill certification studies in Jordan (Groh et al., 2015) and Uganda (Bassi & Nansamba, 2020) are more modest, but those programmes imposed tight restrictions on how jobseekers could use the certifications in job search.

Matching services and job fairs

Job fairs have at most limited effects on jobseekers' information about the labour market and their employment rates. In the Philippines, attending job fairs shifted workers from informal to formal employment but had no effect on overall employment (Beam, 2016). In Ethiopia, attending job fairs led to substantially more interviews and some shifts in job search behaviour but no changes in employment or earnings (Abebe et al., 2020).

Access to online job search and matching services has mixed effects on employment across different studies. These platforms can provide jobseekers with information and can lower the costs of applying for jobs. But they may have few high-quality jobs available, and jobseekers may not understand the platforms or be motivated to use them. In South Africa, training jobseekers to use LinkedIn to search for jobs and learn about the labour market while they completed a 6-week job readiness training programme increased employment (Wheeler et al., 2021). In India, enrolling jobseekers on a similar platform reduced employment, potentially because enrolled jobseekers became too confident about their employment prospects and searched less off the platform (Kelley et al., 2020)

Transport subsidies

There is mixed evidence about the effects of transport subsidies on job search and employment outcomes. We discuss this in detail in the section 'Job search services in combination with cash grants'.

Behavioural programmes

There is a small literature showing that behavioural programmes can improve job search outcomes, but this is largely still an open question.

One review study notes that self-reported happiness is very low in people looking for a job and that depression increases throughout the unemployment spell. The review draws on psychological research into behavioural correlates of depression to suggest that this may reduce job search effort.

Related work shows that jobseekers with a more internal 'locus of control' (a psychological measure showing they believe they are more in control of their life outcomes) search harder and have higher reservation wages than individuals with an external locus of control (Caliendo et al., 2015).

In South Africa, a programme that encouraged jobseekers to create and carry out personalised job search plans increased job offers by 30 per cent and employment by 26 per cent, potentially by inducing jobseekers to search more and in a wider range of channels (Abel et al., 2017).

3.1.2. Training

The evidence on skills training programmes is mixed and many poorly-designed training programmes generate no measurable benefits. Skills training programmes have the potential to promote employment and improve business practices although the effects of the programme may only be clear in the long term. Training programmes are only recommended if they can be carefully designed so that they are tailored to the needs of recipients with lessons that are easy to apply. Programmes with low-quality training, that are overly complex, that participants do not view as relevant, or that do not account for constraints to implementing training recommendations will not be cost effective.

- A meta-analysis of 113 impact evaluations found that interventions with a focus on young jobseekers tend to show larger effects on employment, earnings, and income in middle- and low- than high-income countries (Kluve et al., 2019). In low- and middle-income contexts, skills training and entrepreneurship programmes are more effective than other types of training.

- A meta-analysis of impact evaluations of classroom training programmes in high-income countries found that these programmes seldom had positive employment effects in their first year, but generally outperformed job search assistance programmes over 2–3-year time horizons (Card et al., 2010).

- A systematic review of 22 randomised evaluations of small business skills training programmes found that business skills training improved some business practices but did not consistently improve business profits (Abdul Latif Jameel Poverty Action Lab (J-PAL)., 2019). Many studies also found that training attendees did not sustain the improved practices in the longer term. Programmes that did increase profits included training content on soft skills (like fostering an entrepreneurial mindset of personal initiative), technical assistance or consulting services, or one-on-one mentoring with an experienced entrepreneur from the same industry.

- In Uganda, a vocational training programme coupled with sex education increased the likelihood young women were generating income by 48% four years after the intervention (Alfonsi et al., 2020). The increase was primarily driven by self-employment related activities.

- In Sri Lanka, offering female entrepreneurs a business training programme increased the likelihood of recipients opening a business and improved business practices but only increased business profits when combined with a cash transfer (de Mel et al., 2014).

- In Ghana, providing one year of entrepreneurial mentorship improved business practices and investment in the short term (Karlan et al., 2015). However, these practices did not improve

profits, and, in long term follow-ups, effects on business practices and investments had faded. In a similar study in Kenya, training improved business practices but had no effect on profits (Brooks et al., 2018).

- In Kenya, a skills training programme designed to teach practical skills to low-income women found that the training led to increased sales, profits, and entrepreneur well-being three years after the training (McKenzie & Puerto, 2021).

3.2. Combining cash and non-cash services for jobseekers

3.2.1. Job search services in combination with cash grants

There is very little research about the effects of combining cash grants and job search assistance services. However, extrapolation from related research suggests that jobseeker allowances or cash grants *might* increase the effectiveness of job search assistance, such as job matching platforms.

Creating a matching platform by itself may have limited results if firms post few jobs, jobseekers apply for few jobs, or jobseekers apply to jobs they cannot get (Kelley et al., 2020; Wheeler et al., 2021). Jobseekers could be encouraged by project design to interact with platforms. For example, jobseeker allowances could be linked to a platform to encourage jobseekers to actively access their accounts. However, this type of combination policy has not been directly studied anywhere to our knowledge. It extrapolates from existing research showing that (1) 'labelling' cash transfers to be used for a specific purpose can direct how they are spent even without hard conditions (see: 'Labelling' transfers for the purpose for which they are intended) and (2) nudging jobseekers to increase job search effort can increase employment (see: 'Conditions or monitoring for receiving jobseekers' allowance').

3.2.2. Combination of cash transfers and training

Cash transfers or jobseeker allowances can be combined with training programmes. Several studies find that these combined interventions are effective at increasing employment and income. However, these combined interventions are only likely to be effective when the training component is itself effective. Many job training or micro-entrepreneurship training programmes have very small or zero effects on employment and income, so this is an important caveat.

- **There is strong evidence that, for very poor households, 'big push' combined interventions can successfully lift people out of extreme poverty.**
    - Versions of the 'Targeting the Ultra Poor' graduation programme developed by the Bangladeshi NGO BRAC have been evaluated in seven countries (Banerjee et al., 2015). The programme targets several constraints: a small cash allowance to temporarily cover households' basic needs; a large productive asset (such as livestock or a business asset); training and mentorship; and a programme to encourage saving.

- The programme had positive effects on consumption expenditure, asset holdings, and earnings in six of the seven countries that persisted until the end of the study period (3-7 years, depending on the country) (Bandiera et al., 2015; Banerjee et al., 2016).

- The programme cost is high but the return on the investment is substantial, ranging from 133% to 433% in different countries.[ix]

- **Adding training or mentorship to cash transfers can increase employment and/or income, although the income gains do not always persist.**

    - In Ghana, asset transfer combined with training and mentorship generated substantially larger effects on recipients' consumption, income, and wealth than the asset transfer alone (Banerjee, Karlan, et al., 2020).

    - In Sri Lanka, a combined cash transfer and business training programme increased business income while the business training programme alone did not. Although, the gains from the combined transfer and training faded after one year (de Mel et al., 2014).

    - In Rwanda, a cash transfer increased hours worked, income, and wealth (mostly through self-employment); an equally expensive workforce training programme increased hours worked and some measures of wealth but not income; and a combined cash transfer plus training programme had roughly the same effects as the sum of the two programmes in isolation (Mcintosh & Zeitlin, 2020).

    - In Uganda, offering microentrepreneurs cash grants of 150 USD alongside business plan implementation supervision generated larger effects on enterprise survival but the same effect on consumption as the cash grant alone (Blattman et al., 2016).

    - In Ghana, neither business training/mentorship, a once-off cash grant of USD 133, nor combining training with the cash grant increased profits generated by the participating microentrepreneurs (Karlan et al., 2015).

[ix] See https://www.poverty-action.org/impact/ultra-poor-graduation-model for details.

4. Evidence review: public works programmes

Public works programmes (PWPs) are a form of social protection in which the state guarantees employment to eligible, poor households and provides support in exchange for the labour supplied. PWPs are sometimes preferred as they are seen to serve a triple function: for the recipients, the wage provides direct support; employment may help develop skills and build long-term employability; and there is a benefit to the wider community from the public project or service.

Table 4: Typology of PWPs[x]

Type	Key design feature	Primary objective	Example(s)
Type 1	Single short-term episode of employment	To enable consumption smoothing	Malawi Third Social Action Fund (MASAF III) PWP
Type 2	Repeated or ongoing employment	To provide a form of income insurance	Productive Safety Net Programme (PSNP), Ethiopia
Type 3	Employment guarantees (EG)	To provide a very predictable form of income insurance	Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), India
Plus	Additional measures to complement the core public works component. E.g., training; access to credit or extension services	To ultimately facilitate graduation by enhancing or sustaining the gains of the core PW component	PSNP + HABP, Ethiopia PSNP + OFSP, Ethiopia

Table 4 outlines different types of PWPs, specifying the key differences in design and primary objectives of each type. Some PWPs have an additional design feature, or 'Plus', designed to augment and sustain the effects of the basic programme. One good example is the PSNP in Ethiopia, where various components have been added:

- The High Value Food Basket (HVFB) programme. Instead of cash, PSNP in the regions where it was implemented received a HVFB with an imputed average value that exceeds the average value in the regular PSNP (Gilligan et al., 2009).
- The Other Food Security Programme (OFSP), aimed to facilitate asset accumulation by giving local communities a choice between different transfers and services, e.g., fertiliser packages and soil and water conservation activities (Gilligan et al., 2009).

[x] Reproduced and adapted from (Beierl & Grimm, 2018).

- The Household Asset Building Programme (HABP) provides complementary livelihood support services – credit, agricultural extension and microenterprise advice, and linkages to markets - to help households build their asset base, diversify their livelihoods, and achieve food security, so 'graduating' from PSNP.

4.1. Effects of PWPs on job search, employment and earnings

4.1.1. Private sector wage employment

Public works programs typically employ workers directly and pay them. This might reduce private sector employment for these workers in contexts where most people are employed in the absence of PWPs. This could result in a total loss of earnings in the short term.

A systematic review of the literature on PWPs finds mixed evidence that participants reduce private sector earnings but little evidence that total earnings decrease (Beierl & Grimm, 2018).

- In two studies in Côte d'Ivoire (Bertrand et al., 2021) and in urban Ethiopia (Abebe et al., 2018), there were reductions in private sector earnings but increases in combined public and private sector earnings.

- In two studies in Malawi (Beegle et al., 2017) and in Columbia (Alik-Lagrange et al., 2017) there were no decreases in private sector earnings and an increase in combined public and private sector earnings.

- In one study in rural India there was a reduction in private earnings (Datt & Ravallion, 1994).

4.1.2. Effects on labour supply beyond the programme

PWPs have an immediate effect on labour supply by directly offering employment to beneficiaries. However, there is no evidence that this effect persists beyond the programme in the medium or long-term and only weak evidence of a short-term increase (Beierl & Grimm, 2018). A systematic review of 23 studies looking at the effects of public works on economic activities, total hours worked, wage employment, self-employment (mainly referring to non-farm own business activities), non-farm activities, and the use of hired or shared labour finds only limited evidence of positive effects on employment and no evidence of medium- or long-term improvements in employment.

- None of the studies reviewed find employment increases in the medium- or long-term. For example, studies in Cote d'Ivoire (Bertrand et al., 2017), Ethiopia (Berhane et al., 2014) and Malawi (Beegle et al., 2017) find no significant effects on employment.

- One study in Sierra Leone (Rosas & Sabarwal, 2016) shows a significant increase in self-employment and wages, but this is only from a very short run (4 months) follow up and for an intervention that targeted a particularly productive segment of the population (individuals aged 15-35).

- A study in Ethiopia finds an increase in self-employment for some groups, although the evidence is mixed for other sub-groups (Berhane et al., 2017). This programme also included a food security programme and a household asset building programme alongside the public works, so the effects are not directly attributable to the public works component. This result is not corroborated by two other evaluations of the programme.

4.1.3. Income earned from agriculture

Click or tap here to enter text.There is some evidence that PWPs lead to increased take-up of agricultural inputs, but this did not improve productivity or earnings from agriculture (Beierl & Grimm, 2018).

- Of eight studies included in a systematic review, four relate to Ethiopia, focusing on the PSNP programme and its variants.

- In Ethiopia, three studies of the combined long-term programme (offering work on public projects and access to credit) increased agricultural technology adoption - particularly fertiliser use and the adoption of stone terracing and fencing. There was no effect from public works alone.

- Despite these positive effects on technology adoption, these findings did not translate to higher productivity or earnings from agriculture in Ethiopia, in two studies which report the outcomes.

- Whether increased technology adoption increases productivity depends, in part on programme set-up. The Ethiopian programme focuses on the food insecure rural poor; in this setting, improved yields may not come despite improvements in agricultural technology adoption.

- Only a small number of studies were conducted in other settings: ` but we cannot draw conclusive interpretations due to the lack of studies.

4.1.4. Ownership of productive assets

The majority of studies evaluating the impact of PWPs on ownership of productive assets show no effects. In theory, the rise in disposable income due to PWPs might lead to savings accumulation, which might increase productive investment. One review covers 15 studies which measured ownership of productive assets across five countries. These cover both long and short-term public works programmes (Beierl & Grimm, 2018). The authors suggest transfers may be too low or too unpredictable to foster investment.

- Providing short-term support through public works has mixed results. Three studies find positive effects (in Côte d'Ivoire, Rwanda, and Sierra Leone); however, three had no significant results (Côte d'Ivoire and Malawi). The set of studies from Côte d'Ivoire suggests the initial positive effects decay over time (Beierl & Grimm, 2018).

- For long-term studies, one study shows an increase in asset ownership (an Ethiopian programme combining public works and asset financing), five had no effects, and one showed negative effects (all in Ethiopia, evaluating both the combined public works/asset-financing programme and standalone public works programmes) (Beierl & Grimm, 2018).

- Three studies evaluate effects of (short-term) PWPs on livestock ownership outside Ethiopia. Two find increases in livestock ownership: in Rwanda (Hartwig, 2013)and Sierra Leone (Rosas & Sabarwal, 2016); but the third (Yemen) finds no effects (S. Christian et al., 2015).

In terms of programme variants, only an additional credit access component increases ownership of either livestock or other productive assets. This is only evaluated in the Ethiopian context:

- In Ethiopia, evaluations of the PWP alone (the long-term PSNP without the asset or food component) find no effects on overall asset ownership and are inconclusive about specific assets such as livestock (Beierl & Grimm, 2018).

- Four evaluations of an augmented PSNP long-term programme in Ethiopia (offering work on public projects and access to credit) observe increases for livestock ownership. Two studies also measure other productive assets: one is inconclusive, while one finds an increase (Berhane et al., 2013).

- For livestock or other productive assets, the effects of combining public works with an additional asset component are no different to just delivering the asset component alone (Beierl & Grimm, 2018).

The null findings of public works programmes on assets provide an interesting contrast to the ultra-poor graduation programmes (discussed in 'Combination of cash transfers and training'). Graduation programmes provide small income support, an asset, mentorship and training, and encouragement to save. Evaluations of ultra-poor graduation programmes showed high efficacy and cost-effectiveness across different contexts, in contrast to public works programmes. Comparing these programmes suggests that a focus on assets and supporting basic needs is more successful than supporting basic needs through guaranteed work.

4.2. Effects of PWPs on beneficiary welfare

4.2.1. Child malnutrition

If the main purpose of the programme is to reduce child malnutrition, there is more evidence of benefits from cash grants than from PWPs. We cannot conclude whether this is because there are a smaller number of PWP studies than cash grant studies.

In a study reviewing the impact of public works programs in different countries and contexts (Beierl & Grimm, 2018), the authors identified 10 studies which investigated impacts on nutrition, including eight from Ethiopia (mostly focusing on the PSNP program). Regarding children's nutrition and growth, the results from Ethiopia are inconclusive (2 studies find positive and significant effects on nutrition and anthropometric measures, while 6 other studies find insignificant effects). Regarding dietary

diversity outcomes, no study finds significant improvements, irrespective of programme type and country.

4.2.2. Educational enrolment

Public works programmes have limited effects on education outcomes for children in recipients' households.

In a review of PWPs (also including 'Plus' programs – see Table 4), nineteen studies investigate the impacts on educational outcomes such as grade attainment, relative grade attainment, enrolment, attendance, expenditure on education, expenditure on vocational training, and child cognitive abilities in math and languages (measured through test scores) (Beierl & Grimm, 2018).

- Nine studies evaluating programs with a longer duration found that the results differ widely depending on the transfer value (meaning the wage rate times employment duration) and on the gender of children. Grade attainment deteriorated when the transfer value was low, especially for girls, and a higher transfer value led to improvements for girls without affecting boys (Berhane et al., 2017). Studies not differentiating by transfer value or gender usually find no effect (Tafere & Woldehanna, 2012; Woldehanna, 2009).

- One study of an augmented public works program (the PSNP with food security and asset holding dimensions in Ethiopia) found no impacts on attendance of either girls or boys (Beierl & Grimm, 2018).

- An evaluation of the Productive Safety Nets Programme in Ethiopia investigates the impact of the multiyear, predictable, and reliable transfer delivered through the public works programme on attendance and found no effect (Berhane et al., 2017).

4.3. Effects of PWPs beyond beneficiaries

4.3.1. Local wages

There is some evidence that PWPs may cause an increase in wages in the area if there is more demand for labour and limited supply.

- The Urban Productive Safety Net Program in Ethiopia led to an increase in wages in areas randomly assigned to receive the programme (Franklin et al., 2021). Beneficiaries of the programs had a relatively low unemployment rate initially; in a context where unemployment is high, those effects seem unlikely to happen.

In India, there are mixed findings regarding the impact of the NREGS on local private sector wages, with some studies finding evidence of private sector wage growth (Imbert & Papp, 2015; Muralidharan et al., 2016) and others finding no effects (Zimmermann, 2020). Mechanisms are mixed too, with some evidence of crowding-out of private sector jobs (Imbert & Papp, 2015; Zimmermann, 2020) and some evidence of crowding-in (Muralidharan et al., 2016).

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- In India, an improvement of the NREGS increased both labour market wages and private-sector employment, leading to a large increase in low-income households' earnings (Muralidharan et al., 2016).

4.3.2. Inflation

There are very few studies on this question; therefore, we draw no confident conclusions. The studies we have suggest that PWPs do not cause inflation, except in very remote communities.

- Improving the implementation of India's rural employment guarantee scheme resulted in a large increase in market wages while consumer good prices did not increase (resulting in a real increase in purchasing power) (Muralidharan et al., 2017).

- The rollout of Ethiopia’s urban PWP did not increase prices (Franklin et al., 2021).

4.3.3. Creation of infrastructure

Public works programmes may create productive infrastructure or other public goods that improve market access or increase production capacities. However, empirical evidence in this area is extremely limited (Gehrke & Hartwig, 2018).

- Empirical evidence to date focuses on productive infrastructure for agriculture and assesses the effects on agricultural productivity or transaction costs.
- Only one RCT to date has evaluated this question. In Yemen, construction of water conservation infrastructure had a positive effect on water access, decreasing annual months of water shortages by 1-2 on average (A. Christian et al., 2015).
- The remaining evidence, based on quasi-experimental approaches, finds a large degree of heterogeneity in the benefits of new infrastructure on productive output (Filipski et al., 2017) and in the beneficiaries of the projects (Gehrke, 2015).

There is only descriptive evidence on additional features of PWP created infrastructure, such as long-term maintenance, whether projects meet quality benchmarks, and cost-effectiveness. Without more complete evidence, no conclusions regarding the role of PWPs in infrastructure creation can be drawn.Click or tap here to enter text.

5. Design features:

As shown in 'Types of programmes', governments have a range of options for the design of cash grant programmes. These include choices of:

- Who, if anyone, is targeted;
- Whether transfers are given as one large amount or in many regular payments;
- The amount and duration of transfers;
- If any conditions or messaging are attached to transfers.

Importantly, the benefits of cash grant programmes listed above result from many different types of programmes. They will vary in magnitude depending on the exact programme design, programmes which last longer or give larger transfers are likely to have larger effects, but **most types of cash grant programmes will have similar benefits.**

5.1. Payment systems and modalities

5.1.1. Targeting bank accounts or cash

It is desirable that grants are paid to a bank account held by an individual to maximise the possibility that they control the spending of the grant. If grants are targeted at individuals, there is some evidence there will be pressure from non-recipient individuals in their household or extended family network to share the grants. Giving a transfer to a bank account has the advantage that it is less visible when the person has received the grant and the person must be present for withdrawals and to make payments.

- When female entrepreneurs in Uganda received microfinance loans on a mobile money account, compared to in cash, they spent more of the money in the business. Businesses had 15% higher business profits and 11% higher levels of business capital. Impacts were greatest for women who experienced pressure to share money with others in the household before receiving the loan. These findings suggest that providing the loan in a private account gives women more control over how the loan is used (Riley, 2020).

- A study that exploits Mexico's Oportunidades programme switch from cash to mobile money payments found that the mobile money payment method led to increased formalisation of savings among urban transfer recipients, increased remittances, and increased use of savings to cope with shocks (Masino and Niño-Zarazúa, 2014). The study also highlights that context matters for how modality impacts recipients.

- However, other studies find few differences between mobile money and cash grants. Two studies in Niger that compare mobile money to cash, do not find a strong reason to prioritise one modality over the other (Aker, 2017). The studies find no significant difference in child wasting, household production, household savings or household decision making by transfer modality. One of these studies does document an increase in dietary diversity for mobile money recipients that the authors attribute to time saved using mobile money instead of cash.

- In Kenya, one study found that people will pay to keep the amount of an income transfer hidden from relatives (Jakiela & Ozier, 2016).

5.1.2. Lumpiness of the transfer

There is some evidence that a lump sum payment, rather than many smaller payments totalling the same amount, facilitates households starting up or expanding productive economic activities.

Lump sum payments are associated with investment in bulkier assets, which might be more likely to be used in businesses. This is in line with economic theory, which suggests recipients may be prevented from entering particular activities because of high initial fixed costs e.g., to buy machines or equipment. They may struggle to save small regular amounts. Poor people may lack access to credit and find it hard to borrow to start new activities. This is overcome by giving them a lump sum.

Smaller regular transfers are more likely to increase spending on smaller assets and help recipients smooth food expenditure over time. An income stream of small regular payments still enables new economic activities. Beneficiaries can save and regular income may provide insurance for poorer individuals to take risks e.g., investment in new businesses or education.

- The study of basic income (Banerjee, Faye, et al., 2020a) in rural Western Kenya discussed in 'Basic income study in Kenya' and 'Individual labour supply compares a short-term universal basic income of $0.75 per day for two years to a lump sum cash transfer providing the same amount as the 2-year transfer, but in one-time payments of about US $500. The preliminary findings of the study indicate that lump sum transfers may enable participants to increase their long-term earning potential; however, the analysis is ongoing (Banerjee, Faye, et al., 2020b).

- A different study that employed a randomised experiment in Kenya finds that recipients of a lump sum transfer (USD 384) accumulated significantly more non-land assets and large livestock, while recipients of the same amount paid in a series of monthly transfers (USD 45 per month) accumulated more small livestock and poultry (Haushofer & Shapiro, 2016).

- In a comparison of two non-contributory pension schemes in Mexico, pension programmes for the elderly were paid out either in monthly or bi-monthly instalments. A monthly transfer (70 USD PPP) was more effective at smoothing consumption and food expenditure than a transfer every two months (almost exactly twice the amount, 128 USD PPP). It also increased doctor visits and reduced the incidence of hunger spells. Under the bimonthly program, expenditures on food significantly declined between pay cheques. However, these 'lumpier payments' increased ownership of durable goods (Aguila et al., 2017).

- Workers in Malawi who received their salary monthly rather than weekly were 50% more likely to purchase a high-return investment (note, their basic needs were separately supported through a rural livelihoods program) (Brune & Kerwin, 2019).

Studies also find some recipients prefer to receive larger infrequent payments (Brune et al., 2021; Brune & Kerwin, 2019; Kramer & Kunst, 2020): they engage in savings societies to create larger payouts for themselves (Banerjee, Niehaus, et al., 2019), or take up infrequent transfer options that on balance cost them more than the frequent option (Casaburi & Macchiavello, 2019; Schilbach,

2019). Larger, one-off payments enable recipients to make lumpy purchases (Brune et al., 2021; Brune & Kerwin, 2019; Herskowitz, 2021).

However, lump sum grant structures may also have negative effects, particularly if recipients are unlikely to be able to use the grants to undertake productive economic investments. Allowing respondents to take out pensions early as a lump sum can reduce long-run welfare of the recipients (Ericson & Laibson, 2019).

5.1.3. Size of the transfer

Larger transfers are associated with bigger impacts on poverty, health, and investment outcomes.

- There is some rigorous evidence on transfer size and poverty alleviation, but the number of studies is small. In a 165-study review (Bastagli et al., 2016), four studies consider different transfer levels (two in Mexico (Davis et al., 2002; Handa et al., 2009), one in Uganda (Blattman et al., 2013), and one in Kenya (Haushofer & Shapiro, 2013)). All find a positive relationship between transfer size and expenditure (food or other consumables).

- On the impact of different transfer levels on health and nutrition, four studies in Mexico find that receiving cumulatively larger transfers over the duration of being a beneficiary improves effects on stunting (L. C. Fernald et al., 2008; L. C. H. Fernald et al., 2010) and one shows a small but significant increase in health check-ups for children under five (Davis et al., 2002). Conversely, a study in Kenya (Merttens et al., 2013) found no effects of higher transfers on dietary diversity, despite an increase in food consumption expenditure.

- 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 et al., 2009).

- The evidence base is smallest for income, savings, and investment, but one randomised controlled trial in Kenya finds significantly higher effects for savings and livestock holdings for those receiving a larger transfer (Haushofer & Shapiro, 2016).

It is difficult to establish from the evidence available if there is a minimum size needed for transfers to be effective.

- For poverty alleviation purposes, many transfer programmes provide the amount of the food poverty line in the country. This can differ depending on location characteristics (e.g., rural, or urban).

- Null or weak effects in some cash transfer studies highlight that there may exist minimum thresholds for transfers to be effective (e.g., for harder to shift outcomes like nutrition). In some contexts, transfers are not large enough to be effective (Bastagli et al., 2016). It may also be important to consider complementary interventions, such as to support nutrition or support job search.

5.1.4. Duration of the transfer

If there are fiscal constraints, there are several **options to limit the duration of grants**, including:

- **A fixed entitlement of months or years:**
    - **Public works:** Ethiopia's PSNP (a public works programme) gives public works recipients a certain number of days per month guaranteed work and a total of five years in the programme. Households cease to be entitled to PSNP support if they are judged to be food-sufficient and not vulnerable to small shocks - this is assessed in annual reviews and criteria are set at the regional level. NREGA in India entitles households to 100 days of work per year.

      Conditional cash transfer: Mexico's Oportunidades and Chile's Chile Solidario both require participants to graduate after some years in the programme. Oportunidades beneficiaries are eligible to continue receiving support as long as their income is below a specified minimum welfare line, with eligibility reassessed every three years. Chile's Solidario programme keeps households in 'the system' for five years, during which they receive a range of support measures.
- **Means testing:** Most Latin American countries implementing conditional cash transfers reassess eligibility every few years to remove those who no longer meet poverty criteria.
- **National emergency:** In Indonesia, the Bantuan Langsung Tunai (BLT) programme has provided a temporary and periodic unconditional cash transfer to poor households. The programme was implemented first in 2005–2006, and then again in 2008–2009 and in 2014, to help offset shocks in fuel prices.

Evidence on programme duration is somewhat complicated, as there are very few evaluations that provide the same amount of income but for different durations. **Transfers of limited duration are still likely to have more effects on long term poverty than no transfer at all.**

Child grant programmes

Evidence from child grant programmes finds there is some evidence that being in a programme for longer leads to improvements in living standards, but the evidence base is weak. However, there are very few evaluations examining effects on beneficiaries who have left programmes.

- In Mexico, effects of a conditional cash transfer (Oportunidades) on household expenditure per head are larger for households that had joined four years earlier than those who joined a year earlier. This indicates that participation in the programme leads to long-term improvements in living standards (especially given that beneficiaries are granted a minimum of nine years in programme participation). All households were still involved in the programme (Gertler et al., 2012).
- In Peru, the effects of a conditional cash transfer (Juntos) on overall expenditure are larger than zero and increase in magnitude after participation for 12–23 months, 24–36 months, and more

than 36 months. However, the difference in effects is not statistically significant. It is not possible to draw strong conclusions because of limitations in study design (sample sizes are too small). All households are still involved in the programme (Perova & Vakis, 2012).

- In Zambia, there are no differences in expenditure between households who have been involved in the Child Grant Cash Transfer Programme for 24 and 36 months (American Institutes for Research, 2014).

There is also some evidence of negative effects on participants when programmes end.

- There are few studies on what happens when transfers are removed. One study in Ecuador finds that stopping regular transfers increases child malnutrition (Buser et al., 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.

- A study in Mexico finds that receiving Oportunidades for two years instead of one year increases food expenditure but not total expenditure after the programme is over (Angelucci et al., 2012).

- The early findings of the 'Basic income study in Kenya' indicate that small regular grants received over a shorter period have some benefits for improving household earnings, but the longer-term grants have more benefits. These are preliminary findings.

Unemployment benefit in developed countries

There is an extensive literature on the effects of shorter and longer periods of unemployment benefits on employment in developed countries and in Latin America. **Some studies find that longer unemployment benefit durations lead to longer periods of unemployment. However, this does not necessarily mean that it would be optimal to have shorter periods of unemployment benefits.**

- **The size of the effect of longer durations of unemployment insurance on length of period of unemployment is fairly small.** A review of 13 studies across the US and Europe finds on average a one-month increase in unemployment benefit duration leads to four days increase in unemployment duration (Schmieder & von Wachter, 2016).

- Furthermore, slightly longer periods of unemployment benefit may have upsides. This is outlined in an older, non-experimental literature on the macroeconomic costs and benefits of unemployment insurance in richer countries (Acemoglu, 1995; Acemoglu & Shimer, 2000).

    - **There may be substantial costs to society to people being unemployed for a long time, which outweigh the costs of unemployment insurance. Even if unemployment benefits only help a minority of them find work, this may still be worthwhile.**

        - If people are unemployed for longer, their skills may decay (Ljungqvist & Sargent, 1998). If people lose skills, this has long term costs for individuals but also for the economy.

        - If people are unemployed for longer, they may face employers' beliefs that they are less desirable employees, which may lengthen unemployment durations. This may prevent potentially productive people from finding work (Kroft et al., 2013).

    - **Unemployment benefits can cover job search costs**, helping everyone who can and wants to be employed to find a job. Search costs can be substantial, especially for poorer and younger individuals. However, the cost of overcoming immediate search costs is very small relative to the long-term economic benefits of finding employment.

    - **Unemployment benefits enable people to search for better jobs.** People may have to take poor quality jobs because they need immediate income. But this may not be optimal in the long term as they might find better paying jobs if they are able to search more.

- Worries that transfers would discourage job seeking are not supported by evidence. Therefore, limiting the duration of grants to the unemployed is unlikely to increase job seeking.

    - There is little evidence of such discouragement effects in poor contexts – cash grants in fact encourage job search because of high search costs (see Financing job search). This is likely because most cash grants in poorer contexts are too small to live on, so finding a job is always preferable.

    - There are many interventions that can encourage job search (see Financing job search and Assistance to jobseekers).

5.1.5. Ensuring predictability of payments

To maximise benefits from cash transfers, government should be highly transparent about how often the transfer will come, the amount of the transfer, and the duration of transfers. Releasing a clear timetable for the transfers and ensuring households receive and trust this information will better enable households to plan how to manage this money over time.

- There is a general emphasis on predictability of grant timing among studies evaluating cash transfers. Many authors believe that null outcomes for their interventions are explained by payment delays. For example, the Child Grants Programme (CGP) in Lesotho had fewer impacts on productive investments than expected, with the haphazard timing of the transfer given as a potential reason for this (UNICEF, 2014). The Livelihood Empowerment Against Poverty (LEAP) programme in Ghana did not lead to a permanent consumption increase, again with a hypothesized reason linked to how unpredictable and less frequent than planned it was (International Policy Centre for Inclusive Growth (IPC - IG), 2014).

- One study found that a delayed second transfer was associated with significantly lower growth in total household expenditure per capita compared to two predictable transfers (Bazzi et al., 2012).

5.1.6. Input subsidies for agricultural inputs

Cash grants tend to perform as well or better than programmes to subsidise specific inputs, like agricultural input vouchers. We recommend giving cash grants to people already engaged in running a farm and recommend these instead of vouchers to purchase inputs. **However, cash grants, agricultural input vouchers, and direct distribution of inputs all improve agricultural revenue.** Cash grants are likely to be preferable contexts where the distribution networks for inputs are fairly good. Cash is fungible and can be used for different inputs and income generating activities.

Dedicated schemes providing agricultural inputs tend to lead to increased input use and increased yield of affected crops.

- A meta-analysis of seven studies conducted before 2013 found increased adoption of targeted inputs by 0.23 standard deviations (95% confidence interval (CI) [0.08, 0.38]) compared to those not receiving subsidies (Hemming et al., 2018).
- For five of these studies, where productivity could also be measured, there is a corresponding increase in yield of 0.11 SD (95% CI [0.05, 0.18]) compared to non-recipients.
- Findings from more recent studies conducted in Ethiopia, Mozambique, and Mali (reviewed in **Error! Reference source not found.**) are in line with the findings of the meta-analysis.

Evidence is more limited and mixed for the effect of these programmes on other desirable outcomes, such as income earned from agriculture and livestock ownership.

- In the same meta-analysis, authors find income increases by 0.17 standard deviations (95% CI [0.10, 0.25]) for recipients compared to non-recipients. However, this figure draws on only four studies of sufficient quality.
- The evidence base overall is small and inconclusive. Four more recent studies presented in **Error! Reference source not found.** either do not report effects on earnings (Ethiopia 2013 and Mozambique) or report mixed effects. In Ethiopia (2016-2017), authors find no effects on earnings, while in Mali authors do find increased earnings.
- There is no clear evidence of input subsidy programmes resulting in reduced poverty (Hemming et al., 2018) or increased livestock ownership.

Table 5: Recent impact evaluations of input subsidy programmes

Country, year	Intervention	Study sample	Input use	Product-ion	Earnings	Livestock
Ethiopia, 2013 (Abate et al., 2018)	The 'Wheat Initiative': a three-component intervention	197 farmers receiving the full	Increased use of both seed and fertiliser, with nearly all	Some evidence of yield increase	N/A	N/A

Country, year	Intervention	Study sample	Input use	Product-ion	Earnings	Livestock
	including one day of training; 50 kg of certified improved seed on credit (free of interest), 50 kg of urea fertilizer, and 25 kg of gypsum free of cost; and a guaranteed market for the crop	package and 167 control farmers	treated farmers using these inputs. However, no significant effects on the quantities used (kg/ha)	(15% compared to control group); however, the results are not robust		
Ethiopia, 2016 to 2017 (Wong et al., 2020)	Voucher 18 USD (nominal) for the purchase of agricultural inputs, delivered in both year 1 and year 2	1152 beneficiaries of the Productive Safety Net Programme (PSNP), which aims to support the rural poor	Total spending on inputs increased by USD 9 (control mean USD 44.35). Increase primarily in seeds and fertilizer inputs. Fertiliser purchase and actual use both higher	N/A	No effect	No effect
Mozambique, 2010 to 2011 (Carter et al., 2021)	73 % discount on a package of chemical fertilizer and improved maize seeds. The package retailed at US$117, to which farmers needed to contribute US$32	514 farming households (247 treated and 267 control)	Assignment to voucher treatment leads to a 120% increase in fertiliser use (control mean = 26.9 kg) and 63% increase in improved seed use	23 % maize yield increase (control mean = 869 kg/ha)	N/A	N/A

Country, year	Intervention	Study sample	Input use	Product-ion	Earnings	Livestock
			(control mean = 20.6kg)			
Mali, 2010 (Beaman et al., 2013)	Two interventions are tested: one which delivers the recommended fertiliser package of 308.20 kg/ha (on average, valued at USD 33), and one which delivers half of this amount at 156.20 kg/ha (valued at USD 16)	383 female rice farmers: 135 full treatment; 123 half treatment; and 125 control	Both treatments increased fertiliser use - 32% used fertiliser in the control group, while 96% used it in both treated groups	N/A	An increase in the value of output in both treatment groups - USD 12 in the half group, USD 22 in the full group (control mean = USD 72)	N/A

There is no robust evidence for the effectiveness of the national input programmes implemented in recent decades.

- A systematic review concludes that the evidence base is small, limited by the number and geographic scope of countries, and is insufficient for studies comparing different design choices for programmes (Hemming et al., 2018).
- An evidence synthesis piece (Jayne et al., 2018) (less restrictive in study quality benchmark than the systematic review) concludes that effects of subsidy programmes have fallen short of expectations.
- There is evidence of national scale programmes leading to increases in total production; however, the evidence base is very small. Two studies for a subsidy programme in Malawi find an increase in national maize production ranging from 9-23% (Arndt et al., 2016).

- However, higher production does not lower food prices. Four studies which estimate prices found either small (1-4%) and statistically insignificant decreases in food prices, or no effects (Jayne et al., 2018).

Evidence on agricultural job creation or increases in wages is similarly thin and inconclusive: two studies document small increases for Malawi, while one study for Ethiopia finds no effects (Jayne et al., 2018). Therefore, there is no clear evidence that the programmes have positive welfare effects.

Input voucher programmes require well-functioning systems, which are difficult to get right. Issues pertaining to delivery and programme designs are well-documented.

- There is consistent evidence that subsidy programmes divert resources and spending away from commercial fertilizer, rather than creating many new users.

- Experience from COVID-19 demonstrates that, in circumstances where supply chain disruptions are present, input voucher schemes are not deliverable in a timely and efficient way (Thoko Didiza, 2020).

- We do not have an evidence base to analyse cost-effectiveness of policies, which could serve as a basis for comparison between input subsidies and other programmes (Jayne et al., 2018).

5.2. Conditionality and messaging

5.2.1. Conditions for children's education or health outcomes

The benefits of applying conditions on use of child grants for educational or health purposes 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.

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 (Bastagli et al., 2016).

5.2.2. Conditions or monitoring for receiving jobseekers' allowance

In a developed country context, job search monitoring is the process of checking whether unemployed workers are engaging in sufficient search activity to qualify to receive unemployment

benefits or unemployment insurance. This can mean checking up on search methods, time spent searching, and employer contacts made. Monitoring is usually backed up by the threat of withdrawing benefits (sanctions) for people who are not sufficiently active in their job search. Benefit sanctions may also be imposed for declining a suitable job offer or for other administrative infractions." (Linden & Shastry, 2012).

There is some evidence that monitoring the search behaviour of unemployment benefit recipients is effective, even without sanctions attached (such as losing unemployment benefit). A review of the empirical literature on the impact of monitoring and sanctions in the EU and the US suggests a positive impact of monitoring: five out of seven studies report a positive effect of monitoring on job search and employment (McVicar, 2020). Sanctions are also found to have some effect on search: the author reviews 12 studies and concludes that all of them find a positive effect on employment. However, the nature, duration, and severity of sanctions vary widely across countries, so it is difficult to draw conclusions on the optimal design of sanctions.

Imposing conditions around job search, self-employment, or volunteering in community projects will likely be difficult to enforce. The theoretical literature suggests that monitoring and sanctions can benefit the economy if the monitoring costs are reasonable, but this may not be true in practice (Boone et al., 2007). It may be possible to monitor job search as part of job search assistance programmes through labour centres or through a job search platform. An online job search platform might allow low-cost monitoring of job search effort (e.g. number of job applications submitted on the platform) but monitoring offline job search through labour centres would be more difficult.

It can also be very difficult to set conditions to encourage jobseekers to actually find work. One study compares the effect of the French national career guidance programme to a combined programme where participants received a monthly cash transfer conditional on their participation in the French national career guidance program. Cash transfers lead to a significant increase in programme participation (which mainly entails meetings with counsellors) and sharply reduced drop-out rates. As a result, there is a large increase in the job offers, vocational training and career building workshops proposed to the young jobseekers. However, jobseekers did not respond to increased opportunities: there is a significant reduction in employment over the first six months and only a minor increase in income relative to those receiving just the guidance programme. This suggests that jobseekers can comply narrowly with the conditions attached to the transfer without the combined programme having any effect on employment (Aeberhardt et al., 2020). However, this is not the ideal study design because we do not observe the effect of a cash grant without conditions on employment.

5.2.3. 'Labelling' transfers for the purpose for which they are intended

'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 be as effective as enforcing actual conditions on transfers. However, few studies exist on this question.**

A 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 programme 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 et al., 2015).

A second study evaluates what happened when some recipients of the Kenya Cash Transfer Programme for Orphans and Vulnerable Children (CT-OVC) were randomly assigned to a conditional treatment arm, where behaviours were monitored, and non-compliant beneficiaries were penalised (Heinrich & Knowles, 2020). There is no evidence that those in the conditional arm had significantly better outcomes (such as fewer school days missed). In addition, those not facing monitoring understood the desired uses of the grant as well as those facing penalties.

Some related studies show that the share of income spent on the stated goals of unconditional transfer programmes 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 et al., 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.

In addition, labelling might be preferable to strictly monitored conditions, or a lack of conditions, for more vulnerable beneficiaries:

- The **poorer beneficiaries may struggle to meet conditions more** than slightly better-off beneficiaries. In the Kenya CT-OVC study, over a third of households in the conditional treatment arm received a non-compliance penalty fine. Households with the lowest consumption at baseline were more likely to receive these fines. For these poorer households, assignment to the conditional arm resulted in large decreases in non-food consumption (likely a result of the penalty fines) (Heinrich & Knowles, 2020).
- There is indicative evidence that **labelling helps prevent disputes within the household**. The Morocco trial introduced above examined whether targeting mothers or fathers with a labelled or conditional cash transfer affected school attendance, finding that the programme increased both parents' beliefs in education as a worthwhile investment (Benhassine et al., 2015).

5.3. Targeting

5.3.1. Universal or targeted basic income vs more narrowly targeted grants

Welfare can be given universally or targeted at particular people. In developed countries, targeting is usually done on the basis of income tax or social security system data, as most jobs are formal. In LMICs, governments do not observe income regularly for most people who work in the informal sector and so often need to target grants based on other criteria. Governments can:

- Give a universal basic income, where each individual receives a fixed transfer, regardless of income. This is usually sufficient to cover basic needs, given as a regular payment, and does not have conditions attached.

- Give a targeted basic income: for example, a grant targeted broadly at the unemployed or not formally employed, those who do not pay tax, or those who are considered poor. But, like a universal basic income, this is intended as an entitlement for everyone broadly identified as poor and is not intended to be withdrawn based on small fluctuations in income.

- Give more targeted welfare using various proxy measures for income or based on other characteristics. This can lead to inclusion errors (giving the transfer to those who are not poor) and exclusion errors (failing to give transfers to poor individuals not picked up by targeting).

Advantages and disadvantages of universal and targeted basic income

In Table 6, we summarise advantages and disadvantages of untargeted universal basic income and a targeted basic income. We expand on points on leakages and how a grant could be targeted below.

Table 6: Advantages and disadvantages of universal and targeted basic income programmes

Targeting option	Errors of inclusion/exclusion	Implementation	Advantages	Disadvantages
Universal coverage: Government gives the same benefit to everyone. E.g., Universal Basic Income (pilots in Finland, Kenya)[xi]	None as everyone is included. Anyone not paying tax is a net beneficiary	• No targeting required, only an up-to-date record of individuals • Requires a large-scale payments system	• No targeting errors • Saves on costs of measuring income for targeting, potentially freeing up more money to be used for grants • Has been found not to disincentivise work (see: 'Individual labour supply')	• Significant potential for leakages (see below). Unless there was significant administrative effort expended, many better off households would receive grants without contributing more to tax • Expensive • For a given budget, each poor beneficiary receives a smaller amount than if the same budget is spent on transfers targeted only

[xi] See this article for a full list of UBI case studies: https://www.vox.com/future-perfect/2020/2/19/21112570/universal-basic-income-ubi-map

Targeting option	Errors of inclusion/exclusion	Implementation	Advantages	Disadvantages
				at the poor
Targeted basic income: Government gives the same benefit to everyone meeting a criterion. Does not require particular behaviours for receipt e.g., child school enrolment	Both types of errors are possible depending on the criteria used	Difficulty of targeting depends on criterion used. 'Basic income' grants tend to refer to grants that are quite broadly targeted and use only government administrative data, so does not usually refer to grants with extensive means testing	• Potentially low targeting costs and simple to administer if the method of assessment uses existing administrative data • Lower administrative costs than grants with conditions or requiring work • Leakages to richer people can be reduced by targeting poorer people	• There may still not be sufficiently detailed administrative data to identify poor people, leading to large numbers of people being eligible and high costs. • Could be expensive depending on how narrowly it could be targeted • Poorer beneficiaries may receive smaller amounts than if the grant were more narrowly targeted at the poor • Small possibility of discouraging formal sector job applications or work if the grant is targeted by formal employment status (see 'Employment type')

Potential for leakages from a universal basic income

In theory, a UBI is supposed to be very simple to administer and is argued to efficiently redistribute income from rich to poor. Richer people pay more in tax to fund a UBI. Even though they get paid a UBI, they should also pay more tax. Thus, they should still be net contributors to the fiscus.

- In practice, **there may be 'leakages' from a UBI, such as non-poor individuals who receive a UBI but do not pay any tax.** Many richer people may not be taxpayers, such as students from wealthy backgrounds or those not paying tax even if they should be. In LMICs, there are also

many people who are not formally employed, are low earners, are not in extreme poverty, but are not in the tax system. They would still be net recipients from the grant scheme as they would not make any tax contribution to cover it.

Although argued to be simple to administer, a UBI could end up entailing substantial administrative costs to recoup these leakages. Under a UBI, the fiscus will lose any funds paid to non-poor non-taxpayers. Alternatively, this group would need to be included in the tax system specifically to contribute to the UBI, **which would have substantial administrative costs.** Government would have to pay costs to make payments of the grant each month and administer it.

The debate on universal vs targeted schemes

Analysis in two countries, **Indonesia and Peru,** specifies a 'social welfare function' that trades off between per-capita benefits and errors of inclusion and exclusion.

- Errors of inclusion and exclusion do not occur with a universal scheme but do occur with a more targeted scheme.
- However, the benefits per individual of a more targeted scheme are larger.

In these countries, analysis indicates that **narrowly targeted programmes, focused on distributing large transfers to the very poor, are likely to achieve more social benefit than smaller and more universal transfers.** Even programmes that have quite major errors in targeting may still achieve greater benefit than a universal programme (Alatas et al., 2012; Hanna & Olken, 2018a; Klasen & Lange, 2016; Ravallion, 2009). This analysis makes the following assumptions:

- The benefits to larger grants for the very poor are greater than the benefit of including better-off households on the margin of being included or excluded.

- The criteria used for targeting can be measured accurately, although not perfectly, so there is limited exclusion error. There should be quite a strong correlation between the measures used for targeting programmes (based on asset wealth variables) and per capita consumption expenditure (usually used to measure poverty).

The main reason this conclusion is reached is that these countries have a large portion of people who are low earners, not in extreme poverty, but not in the tax system.

5.3.2. Options for targeting grants within those not formally employed

Within the broad umbrella of small, regular grants for basic needs, governments have used a wide variety of methods to target the poorest. **Broadly, our view is that using existing government data, targeting grants to poor areas, and targeting poor households using proxy means tests are the most promising options for targeting.**

- The combination of data used to target COVID-19 grants globally was relatively advanced and, with more time, this exercise could be built on.

- Combinations of satellite imagery and household surveys can now be used to generate accurate estimates of poverty for small areas at comparatively low cost.

- Recent adaptations to proxy means testing have been developed which make it cheaper and easier to implement (e.g. instead of means-testing a whole population through household survey visits, asking people to report the information in the means test and then auditing a subset). In the last rows of Table 8, we discuss adaptations to a proxy means test which minimise its administrative cost.

We do not focus here on the question of conditionality, where government gives the same benefit to everyone meeting a criterion who also complies with conditions e.g., conditional cash grants requiring parents to enrol children in school. This is covered in Conditionality and messaging.

Targeting based on non-income measures

In Table 7, we summarise the advantages and disadvantages of various methods of targeting social protection programmes that do not attempt to use some measure of poverty. These have been used across unconditional and conditional cash transfers, food aid in response to disasters and public works programmes.

Importantly, new methods of geographic targeting can now be used in fairly small areas, minimising errors of inclusion and exclusion. Satellite imagery and machine learning techniques have been successfully applied in very resource-constrained settings to provide universal and accurate means testing: for example, Togo targeted its COVID-19 cash grant system using mobile phone and satellite data and machine learning algorithms which seek signs of poverty in satellite photos (Aiken et al., 2021). The use of this technology saved 200 people months in survey time within two weeks. Combining household surveys with geospatial indicators generates highly accurate estimates of poverty at comparatively low cost. The gain in precision of these combined estimates was equivalent to increasing sample size in a household survey by a factor of 3-5 (Sri Lanka and Tanzania, respectively) (Aiken et al., 2021). For more information, see the box '**Error! Reference source not found.**'.

A case study of Togo's targeting of COVID-19 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 USD PPP per month to tackle food insecurity and income shocks resulting from COVID-19 and the accompanying public health measures. Enrolment and payment were 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 programme 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, fulfil geographical criteria, and self-declare as informal workers. 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-based* 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.).

Targeting based on income measures or proxies for income measures

In Table 8, we summarise the advantages and disadvantages of various methods of targeting social protection programmes that use some measure of poverty. These have been used across unconditional and conditional cash transfers and public works programmes. Governments can also use combinations of these methods e.g., using UIF contribution data to exclude those who are formally employed and then using means tests within this group.

Table 7: Advantages and disadvantages of methods of targeting poverty programmes not based on poverty measures

Targeting option	Errors of inclusion/exclusion	Implementation	Advantages	Disadvantages
Proxy-based: government chooses a demographic proxy indicator of poverty, e.g. single mother, over 60, orphan in household. Families that meet the indicator are offered the benefit	Could be low to high, depending on how strongly the indicator provides a proxy for poverty	• Some administrative burden - depending on data collection • Eligibility for benefits is based on predicted, rather than actual, income. This is further discussed below	• Has been found not to disincentivise work (see 'Individual labour supply') • Cheaper than income means testing	• Bad proxy may cause those in need to be left out
Age-based criterion e.g. targeting 18–24-year-olds	If the grant aims to target poor individuals, this approach would very likely lead to significant inclusion and exclusion errors It is likely better approaches could be found to target the grant	• This would be a very simple way to target grants to a smaller portion of the population than all unemployed people	• The criterion would be quite simple to enforce and would not require collecting extra data • It is likely that such targeting would be broadly accepted by the population	• It is likely that older unemployed people would also see significant benefits from cash grants in improving their employment and earnings. Many of the cash grant programmes in 'Effects of social assistance on ', which enabled respondents to start businesses or improve the productivity of their farms, were targeted at parents (who would mostly fall outside this age group) or older adults. Meta-Aanalysis of international studies suggests 24–50-year-olds would benefit from active labour market programmes as much or

Targeting option	Errors of inclusion/exclusion	Implementation	Advantages	Disadvantages
				more than younger age groups (Card et al., 2010)
Geographic targeting e.g. Programmes for food insecure regions (Malawi, Ethiopia) (Beegle et al., 2017; Berhane et al., 2014) often affected by the same shocks	• Low, if the population in targeted areas is homogenous • Can be errors of inclusion if there are many wealthy people in targeted areas or errors of exclusion of poor people living in wealthy areas	• Burden is low if the whole area is eligible • Requires some form of census to establish where an individual or household is resident	• Can cut costs of targeting • Can be combined with other methods (e.g. conducting proxy means tests only within poorer areas) • New methods can be highly accurate (see below)	• It is difficult for many individuals to establish their address (though the new technologies can help) • Over time, individuals may move into targeted areas to receive grants
Community targeting: fixed number of slots are allocated to a community, which decides who is most in need E.g. Rwanda (Government	• Argued to perform well in settings where communities know each other well but more difficult to administer in urban areas if community members do not know each other	Low burden on administrators - communities decide for themselves	• Can be more understandable and deemed fairer[xii] • Can be more accurate on some metrics, depending on	• Programmes can be open to corruption: in Ethiopia, after a drought in 2002, community-based food transfers were twice as likely to be targeted to households with close associates in official positions (Caeyers & Dercon,

[xii] In a randomised trial in Indonesia, it led to greater community satisfaction than a proxy means test method of targeting. Alatas, V., Banerjee, B., Hanna, R., Olken, B., & Tobias, J. (2012). Targeting the Poor: Evidence from a Field Experiment in Indonesia. *American Economic Review, 102*(4), 1206–40.

Targeting option	Errors of inclusion/exclusion	Implementation	Advantages	Disadvantages
of Rwanda, 2015), Ethiopia (Berhane et al., 2015), Indonesia (Alatas et al., 2012)			how poverty is measured[xiii]	2012)
Self-Targeted, requiring some ordeal to qualify: Benefits are conditional on actions that will be unattractive to applicants who do not need the income support E.g. Public works	• Argued to be low but depends on the conditions. Too easy and not only the poor will self-select. Too hard and the vulnerable may be missed	• A system to assess applicants and to implement conditions is required • Considerable administrative burden and cost - e.g. needing to set up jobs on public works	• Argued to remove work disincentives as work will be preferable to the ordeal	• Stigma often associated with this kind of support • Requires alternative systems for e.g. those unable to work • Can be expensive. For each dollar spent, an average of 42 cents reaches beneficiaries for cash programmes, while it is 31 cents for public works programmes (Litvinova et al., 2017) • May be susceptible to fraud and corruption as there is discretion in monitoring household compliance

[xiii] In Indonesia, it performed worse than the means test at identifying who was poor based on expenditure but did better at targeting poor people based on measures of poverty that accounts for households' earning potential in addition to their consumption. The authors conclude that the large benefits of community-based targeting in terms of community satisfaction may outweigh its small costs in terms of accuracy, especially given that proxy means tests and community-based targeting would ultimately have similar effects on national poverty. Alatas, V., Banerjee, B., Hanna, R., Olken, B., & Tobias, J. (2012). Targeting the Poor: Evidence from a Field Experiment in Indonesia. *American Economic Review, 102*(4), 1206–40.

Table 8: Advantages and disadvantages of methods of targeting poverty programmes based on poverty measures

Targeting option	Errors of inclusion/exclusion	Implementation	Advantages	Disadvantages
Income means-tested: If income is below a threshold, the family receives a benefit. As income increases, benefits are withdrawn. E.g. Aid to Families with Dependent Children (US)	Low - but depends on ability to measure income and whether potential stigma prevents people from applying	• Requires income to be well measured and recorded	• 'Fairest' system in that the poorer you are in income terms, the more support you receive	• Does not adequately account for asset wealth • Generates work disincentive effects. As income rises, withdrawal of benefits generates 'moral hazard'. Can be addressed by phase-out of benefit (gradual decline so incentive to take up work is high) • Impossible in countries where a large portion of income comes from informal sources and is never recorded
Using existing government data to measure proxies for income, e.g. grants were targeted using a variety of government	• Depends on how much data is available from other purposes that can be cross-purposed • Errors are possible if data is poor quality or not updated	• A similar system to that used to target COVID-19 grants could be consolidated • Easier to administer than other forms of income measures as data exists	• Depending on the frequency of database updates, may be updated more regularly than e.g. censuses of the poor discussed below • Data is collected	• There may not be enough data to distinguish the very poor and unemployed from those earning sufficient income from informal sources. A large portion of the population may be eligible for the grant

Targeting option	Errors of inclusion/exclusion	Implementation	Advantages	Disadvantages
databases to capture formal employment and if people were getting other grants	regularly	already and does not need to be specially collected	anyway, so this saves costs, potentially freeing up more money to be used for actual grants • UIF filing is done by employers, so it is potentially less open to misreporting than if it were done by individuals • Could be combined with other data sources but still reduce data collection costs e.g. if means tests were conducted only on those eligible using existing data	• Data may not be good quality or not updated regularly • If criteria become widely known, people might change behaviour to remain eligible for the grant
Proxy means testing: government measures an-easy-to-measure proxy for income (usually asset ownership). Families that meet the indicator are offered	• Relatively small. When government targeting was compared to household surveys, inclusion error in the 2008 Indonesian BLT programme was roughly 34% (Bah et al., 2018), while in Peru it was roughly 6% (Robles et al.,	The government conducts large, periodic quasi-censuses of the population, focusing on those most likely to be poor (e.g. using geographic targeting). Surveys typically ask about assets, such as televisions	• It is potentially more difficult for households to distort behaviour in response to the cut-off (compared to, for example, not working), because the exact cut-off used is not public.	• Targeting may require collecting data. In Indonesia, the census of the poor costs $42 million every three years, with additional annual costs of $1.1 million (Bah et al., 2015). In Peru, it costs $10.8 million, with annual costs of $1.1 million (Ministerio de Economía y

Targeting option	Errors of inclusion/exclusion	Implementation	Advantages	Disadvantages
the benefit. E.g. Indonesia, Pakistan, Nigeria, Mexico, and the Philippines [xiv]	2015). Households move in and out of poverty year on year, which worsens the exclusion and inclusion errors of targeting (Baulch & Hoddinott, 2000). The size of errors will depend on how frequently the government collects data from households and how much mobility in and out of poverty occurs over time	and refrigerators or housing quality. In survey data, the government can map the relationship between these assets and people's incomes and use this mapping to estimate people's income.[xv] People below certain estimated income thresholds are eligible	However, if criteria do become known, households may strategically misreport or hide assets to make sure they fall under the cut-off (Banerjee et al., 2018; Camacho & Conover, 2011) • Censuses of the poor can also be linked to bank accounts, which can further facilitate quick payments (Rutkowski et al., 2020)	Finanzas, 2008). Per year, this is an additional 0.8 and 1.7% of the overall transfer budget in Indonesia and Peru respectively (Hanna & Olken, 2018b). The 2009 PMT survey in Pakistan cost $60 million. Kenya's Hunger Safety Net Program spent approximately $10 million to survey only 380,000 households (4% of the population) (Kidd et al., 2017). • Data collection may be a significant organisational effort (Kidd et al., 2017)[xvii]

[xiv] Brown, C., Ravallion, M., & van de Walle, D. (2018). A poor means test? Econometric targeting in Africa.

Journal of Development Economics, 134, 109-124.

[xv] Specifically, the government takes a data set with information on the same asset variables as in the proxy-means census and a measure of poverty, such as a household's monthly income or per-capita expenditure. The government then estimates a regression with the measure of poverty as the dependent variable and the assets as explanatory variables. The proxy-means score is the predicted income or expenditure, which the government can calculate for any household using the coefficients from that regression. The government then can set a threshold for eligibility and distribute benefits to all households with predicted incomes below the threshold.

[xvii] In many countries, there have been long gaps between surveys: Pakistan last did a PMT in 2009; Indonesia had a four-year gap between PMTs in 2011 and 2015; and in Mexico, in some areas, registration for their CCT programme (Oportunidades) was not repeated for ten years.

Targeting option	Errors of inclusion/exclusion	Implementation	Advantages	Disadvantages
			• Limited discretion for officials, which might reduce corruption in assessing eligibility (Niehaus et al., 2013)	• We are not aware of examples where proxy means tests have been used for individuals rather than households, so this approach would need to be tested
			• Censuses of the poor can be used to means test other programmes. This reduces the administrative burden of means-targeting any one programme, enabling the government to target free or subsidised programming at the poorest[xvi]	• Criteria which are not publicly known may make it difficult for recipients to report administrative errors or corruption, and more broadly make it harder for beneficiaries to understand the programme (Banerjee, Hanna, et al., 2019)[xviii]
			• Censuses of the poor can be used to easily roll	

[xvi] For example, the Indonesian government uses the census to target scholarships for poor students and subsidized health insurance for the poor. It has also administered temporary and periodic unconditional cash transfers to households to help offset shocks in fuel prices. Peru uses the census to target nutritional subsidies and subsidized health insurance.

[xviii] Programmes that inform recipients what they should expect from programmes seem to reduce leakages in the programme significantly. In a trial in Indonesian villages, in some villages central government told beneficiaries directly that they were eligible for a rice subsidy. Those villages received 26% more rice than villages where only the village head learned who was eligible.

Targeting option	Errors of inclusion/exclusion	Implementation	Advantages	Disadvantages
			out new programmes without needing to collect new data. These could be used to deliver stimulus during economic downturns or quickly adapt eligibility criteria for programmes (Gerard et al., 2020a) • Do not disincentivise work	
Variations on proxy means testing	• Can be lower than for proxy means testing if self-enrolment removes people who do not think they need the grant	Examples: Individuals sign up for grants instead of being enrolled automatically on the basis of the census of the poor. Government can then screen all households using a proxy-means test Instead of testing all households, government can audit only a random subset	• Can reduce costs and administrative work by reducing complexity of the process. E.g., if people self-enrol, government can skip home visits for those who didn't apply • Indonesia tested both adaptations: households had to apply for cash transfers, were screened using the proxy-means test, and then a fraction	• A complicated application form may dissuade those who are less literate or comfortable with bureaucracy from filling it out, leading to worse targeting (Gupta, 2017)

Targeting option	Errors of inclusion/exclusion	Implementation	Advantages	Disadvantages
			who passed the in-person eligibility test had their eligibility verified via a home visit. This improved screening; the beneficiaries selected by the new method were about 20% poorer than those selected through automatic enrolment based on a proxy means test (Alatas et al., 2012)	

5.3.3. Targeting households versus individuals

There are some benefits to targeting transfers to individuals rather than households.

It is difficult to adjust household grants to account for the number of household members because people often move in and out of households when the household receives a grant. In rural households when an adult starts receiving the pension in South Africa, other adults move in (Ardington et al., 2009; Hamoudi & Thomas, 2014).[xix] They are more likely to be dependent on the pension recipient (they are older, less educated, more often unemployed, and more often sick, or injured than those who recently moved into non-pension-receiving households). Targeting grants to individuals reduces this problem.

Large numbers of poor individuals - commonly children, women, orphans and widows - are found in non-poor households, which lends support for individual rather than household-level targeting of social assistance (Brown et al., 2017b)**.** Household-based targeting continues to be the norm although it misses many vulnerable individuals, in particular, those unable to generate independent incomes, such as people with disabilities, women, and the elderly, who live in non-poor households. However, there are very few examples of social protection schemes that target poor individuals rather than households and even less academic research on the topic. Where individuals are targeted, this tends to be demographic targeting, based on individual characteristics like age or disability.

There is convincing evidence that poor individuals exist in non-poor households.

- (Brown et al., 2017a) using DHS data from 30 countries in SSA, find that around half of undernourished children and underweight women are found in the top three DHS wealth deciles, from which they infer that a large number of poor individuals live in non-poor households.
- Several studies have looked at the incident of individual poverty in one or two dimensions (due to data restrictions):
    - In Senegal, 13% of the poor live in non-poor households (de Vreyer & Lambert, n.d.).
    - In China, Santaeulàlia-Llopis & Zheng (2017) estimate that household level analysis misses about 41% of rural and 38% of urban inequality.
    - Conversely, in Burundi, food and clothing consumption favours women (Mercier & Verwimp, 2017).

Women and children are more likely to be among the 'hidden poor'.

- Klasen & Lahoti's (2016) calculations of multidimensional poverty show that the poverty rate of women is 14 percentage points higher than that of men in the individual MPI measure but

[xix] Some adults also move out of the household to urban areas and are more likely to be working.

only two percentage points higher when using the household-based measure. Similarly, the age differentials in poverty are much larger using the individual-based measure.

- The World Bank looks at individual multidimensional poverty measures in five countries (Ecuador, Indonesia, Iraq, Mexico, Tanzania), across two dimensions, education and nutrition (World Bank, 2018). A household approach reveals muted gender differences in education only; larger differences are found in both education and nutrition using the individual approach.
- Children are two-thirds of the hidden poor in Burundi (Mercier & Verwimp, 2017).
- In China, there is a gender gap in household consumption that favours men (Santaeulàlia-Llopis & Zheng, 2017).
- In Bangladesh, among rural households, male heads have a much smaller caloric and micronutrient shortfalls than other household members and undernourished individuals in adequately nourished households are most likely to be children (D'Souza & Tandon, 2019)

There is no conclusive evidence on whether grants are equitably shared within households. Very few studies disaggregate poverty outcomes within the household.

- In Uganda, Blattman et al. (2013) finds equitable expenditure shares resulting from cash transfers regardless of the transfer recipient.
- In Uganda, grants targeted to the elderly did not have a significant impact on food expenditure, suggesting the grant was not shared amongst household members (Merttens et al., 2016).
- A study of the South Africa old-age pension found positive impacts on girls' but not boys' nutrition, who lived with a female pension recipient (Duflo, 2003).
- In Bolivia, Yanez-Pagans (2008) found increased school expenditures that benefit boys more than girls.

Sharing of cash transfers does not necessarily support a hypothesis of income pooling and common preferences among household members. It might suggest that grants crowd out intra-household transfers from men to women or, as (Handa et al., 2009) found, that men are able to appropriate the grant fully, regardless of the recipient. There is some evidence that recipients, particularly women, will experience pressure from non-recipients in their household or extended family network to share the grants (Fiala, 2017, Jakiela and Ozier, 2016, Squires, 2018). This is discussed in more detail in the subsection, Targeting bank accounts or cash.

5.3.4. Gender of the recipient

There is no conclusive evidence that the gender of the recipient affects most outcomes (Bastagli et al., 2016)**.**

The available evidence does not support the idea of there being any systematic differences in the following outcomes depending on the gender of the main recipient:

- The **composition of expenditure:**
    - The Progresa grant in Mexico, which is given to women, is spent in the same way as earned income (Handa et al., 2009).
    - Benhassine et al. (2015) study a cash transfer programme in Morocco and find the composition of expenditure did not differ by the gender of the recipient but the authors suggest this might be because the grant was appropriated by male household members regardless of the recipient.
    - Haushofer and Shapiro (2016) study a UCT in Kenya and find no significant difference in non-durable expenditure between male and female recipients.
- **Health outcomes:** For indicators on health and nutrition, similar findings of no significant difference by sex of recipient were obtained by a randomised experiment in Burkina Faso (Akresh et al., 2012).
- **Savings, non-agricultural business assets, or livestock:** Haushofer & Shapiro (2016) found no significant difference between targeting women or men in terms of impacts on savings, investments in non-agricultural business assets, or livestock ownership.
- **School attendance and test scores:** One study of a labelled educational transfer programme in Morocco found no statistical difference in impacts on school attendance or performance on a standardised maths test between when cash was given to either fathers or mothers of children aged 6–12 (Benhassine et al., 2015).

There is evidence that differences in the gender of the main recipient are important for the following outcomes:

- **Labour force participation:** Studies of changes to labour force participation within beneficiary households of pension schemes found a reduction in labour force participation among young men (aged 21 to 26) living with female pensioners, whilst there was an increase in participation rates among young men living in households with male pension recipients (Bertrand et al., 2003; Juarez & Pfutze, 2010; Siaplay, 2012).
- **Health outcomes:** The age of the recipients in Mexico's PROGRESA/Oportunidades affected attendance at health clinics (Behrman & Parker, 2013), and Davis et al. (2002) find that PROGRESA's male recipients were less likely to spend on health than female recipients, but there was no difference in overall household expenditure.
- **Food expenditure:** A study of a CCT in North Macedonia finds spending on food was higher in households where the mother received the transfer than those where the head (typically male) received the transfer (Armand et al., 2021).

There is limited evidence that targeting cash grants to women slightly improves female empowerment. Transformational change is more likely to be achieved when cash transfers are bundled with interventions to challenge gender norms.

- In Pakistan, cash transfers have substantial, long-term impacts on some aspects of female empowerment, especially mobility, decision-making, and voting behaviour, but not on bargaining power and gender-norms (Iqbal et al., 2021).

- In Kenya, when a UCT was targeted to women, an index of female empowerment was found to increase by 0.17 standard deviations for small transfers and 0.22 standard deviations for large transfers.[xx] Moreover, the authors found large spillover effects: control households in treatment villages experienced similar increases in female empowerment. When the transfer was made to men, there was no impact on female empowerment (Haushofer & Shapiro, 2016).

- As set out below, cash transfers reduce domestic violence (Baranov et al., 2021).

- In Mali, cash transfers targeted to men had limited effects on women's agency over sexual and financial matters. The authors suggest that the cash transfers could have improved female empowerment if it was targeted to women, alongside information interventions to challenge gender norms (Lees et al., 2020).

- In Zambia, a UCT led to small increases in sole and joint decision-making power of women but the impact was constrained by entrenched gender norms (Bonilla et al., 2017).

- A cash grant given to mothers in the US between 1911 and 1930 had no effect on their long-term work, marriage and fertility decisions (Aizer Shari Eli Adriana Lleras-Muney et al., 2020)

5.4. Reductions in domestic violence

Cash transfers often reduce domestic violence (Angelucci, 2008; Baranov et al., 2021; Bastagli et al., 2016; Buller et al., 2018; Hidrobo & Fernald, 2013). However, there is some evidence that cash transfers can increase the violence experienced by those women who are particularly vulnerable to domestic violence, such as women with very little education (Hidrobo & Fernald, 2013), women whose partners drink (Angelucci, 2008; Brody et al., 2017), or women whose partners are already frequently violent.

Some simple design adjustments to a cash transfer scheme could help to enhance the violence-reducing effects of cash.

- **Combining cash transfers with interventions that improve a woman's ability to change her situation and survive independently are most likely to reduce domestic violence** (Brody et al., 2017). Some studies have found group-based training (Roy et al., 2015) or once-off videos (Mahmud et al., 2020) to be promising methods for improving social capital and self-beliefs, respectively.

[xx] The female empowerment index consisted of a standardised weighted average a violence and an attitude index both relating to IPV.

- Making **smaller, more regular payments** (twice instead of once a month) have been found to help in reducing the threat of intimate partner violence in one study (Hsu, 2017).

- In circumstances where violence increases because partners use violence to gain access to the transfers women receive, making **payments directly to the bank account of the intended recipient is recommended.**

6. Systems for delivering social protection

To create the next generation of social assistance delivery systems, governments can learn from the experience of COVID-19. Unlike the remainder of this paper, which reviews evidence from studies of policies compared to an untreated control group, this section provides summaries of country case studies and how their social protection programmes were adapted in response to COVID-19. The case studies were compiled from the World Bank's Digitizing Government-to-Person Payments initiative (2020) and from a World Bank review of measures taken by governments in response to COVID-19 (Gentilini et al., 2021). Table 9 summarises the key features of these case studies.[xxi] We summarise findings for two key challenges: targeting and delivery. Note, this content is also used to inform [policy note 1 ref].

The pandemic saw the extension of support to people not previously covered by safety nets. For example, many informal workers made unemployed by restrictions imposed during COVID-19 were not enrolled in unemployment insurance schemes. Therefore, all governments during the pandemic faced the challenge of targeting and enrolling newly eligible individuals and households. This offers examples to governments on some methods of identifying and targeting individuals, which may be of use beyond the pandemic.

- Countries that had existing data on households, e.g., from a general or targeted census, were able to use this data (Colombia, Ecuador, Pakistan, Peru, South Africa). Those where the existing data had high coverage of the population were able to begin their response quickly (in Colombia and Peru data covered some 80% of households; South Africa's ID system covered 92% adults).
- In many cases, existing data were out-of-date or had low coverage. Countries with high mobile phone and internet coverage and good literacy were able to ask participants to self-register via SMS, WhatsApp, or a government website (Brazil, Argentina, Indonesia, Jordan, South Africa).
- Many countries had incomplete census information and insufficient technical capacity for people to self-enrol. Some countries were able to use machine learning on data from mobile phone usage (Afghanistan) and satellite imagery (Togo) to target individuals (E. Aiken et al., 2021; E. L. Aiken et al., 2021).

Digital and mobile payments were the most common forms of delivery during the pandemic (Gelb & Mukherjee, 2020), continuing pre-pandemic patterns for social assistance (Gronbach, 2020). Digital or mobile payments to existing bank/mobile money accounts, where these were known to the government, were most common and all case study countries used this method.

[xxi] Individual references to case studies by the World Bank are: Brazil (Ortiz D'Avila Assumpcao, 2020), Colombia (Rodriquez et al., 2020), Ecuador (Risso & Randall, 2020a), Jordan (Natarajan et al., 2020), Pakistan (Khan, 2020), Peru (Risso & Randall, 2020b), and South Africa (Gelb, 2020). Remaining evidence comes from Gentilini et al. (2021).

- The pandemic created the unique difficulty of opening accounts without in-person contact: some countries implemented ways of opening new bank accounts remotely (Brazil, Colombia) or setting up new basic mobile accounts (Jordan, Pakistan). These methods could be used to improve general levels of formal financial coverage.
- For those without access to bank/mobile money accounts, governments also used over the counter payments (Colombia, Ecuador, Peru, South Africa). In some countries, shortages of cash at disbursement points caused significant delays to delivery (South Africa). This illustrates the importance of extending financial services to the vulnerable.
- Governments could take several steps to ensure transfers can reach people urgently in the future: for example, increasing participation among the unbanked by setting up bank accounts or other means of payment. In India, a programme which provided the unbanked with free bank accounts was used to send US $6.50 per month to account holders, reaching 200 million recipients who would otherwise be difficult to reach with digital finance (Gentilini et al., 2021). The accounts are linked to the national ID number (Aadhaar), which prevents financial fraud and increases inclusion rates (Gerard et al., 2021).

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Table 9: Examples of cash transfer programmes

Country[xxii]	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 an expansion of 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. An increased transfer size for existing programmes. 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 without bank accounts created e-wallets using banks' mobile banking solutions

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

Country[xxii]	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
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
Argentina	Cash for pregnant mothers and child allowance	Increased existing cash transfer programmes. 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 programmes 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 by calling or through the government website	Over the counter payments through local agents

Country[xxii]	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
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[xxiii]	Program Keluarga Harapan (PKH): conditional cash 9.2 million households	Expand coverage for existing grants Created new unconditional transfers 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

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

Country[xxii]	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
South Africa	Unemployment Insurance Fund (UIF) Existing social assistance e.g., child grants	UIF recipients: National Disaster Benefit Top-up to the child grant Covid-19 Social Relief of Distress (SRD) grant	UIF: 7.5 million formally insured Existing grant recipients: all SRD: people who lost their jobs and were not covered by other programmes	UIF: $210 per month Child grant recipients: $30 per caregiver per month Other existing grants: $15 per month SRD: $21 per month	UIF: Application form from employer Automatic top-up for existing grants.	UIF: existing firms only SRD: applications on digital platforms.	UIF: Usual bank account used for regular salary Existing grant recipients continued through existing channels (digital transfers, or cash) SRD: bank accounts or electronic vouchers.

7. Conclusion

Globally, the role of social protection programmes in response to the pandemic has highlighted their prominence as a tool for poverty alleviation. Governments made great strides towards expanding social protection nets during the pandemic. The next step is a reappraisal of the new and existing programmes using key learnings from the growing body of evidence.

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 programmes that improve unemployment, earnings, and intermediary outcomes that affect economic livelihoods. We focused on social assistance in the form of cash transfer programmes, active labour market policies, and combination interventions in LMICs. We aim to support policymakers currently making decisions regarding the future direction of social protection programmes using evidence-based guidance.

This paper included three evidence review sections. First, we reviewed evidence on social assistance programmes and their impact on a range of labour market and economic livelihood outcomes, as well as on welfare effects, for beneficiaries and beyond. Second, we reviewed active labour market programmes and the effect of combining these with social assistance. Finally, we looked at a range of design options for social protection programmes to support implementers. Each section provided an overview of study findings as well as a series of key learnings – which are summarised in the 'Executive review'.

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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