

Resources on Cash Transfers

Opinion Pieces

- * The siren song of cash transfers

Type Newspaper Article

Author Jayati Ghosh

Abstract Cash transfers as a concept is a growing fad in the development policy field, as well as an accepted strategy for poverty reduction. In this article, Jayati Ghosh clarifies its meaning, types and the basic premise it rests on. Should cash transfers replace public provision of essential goods and services or merely supplement them? Following this are two pertinent questions: First, what ensures that the amount of the transfer will be sufficient to fully compensate for any price increases in the newly deregulated markets of these goods? Second, how will the government ensure that the cash transfer actually goes to those who were intended to be the beneficiaries?

Publication The Hindu

Date 2011 March 2

URL <http://www.thehindu.com/opinion/lead/article1504114.ece>

- * The case against cash transfers

Type Magazine Article

Author Sachin Kumar Jain

Abstract The World Bank and United Nations Development Programme (UNDP) are key organisations pushing cash transfer policies in India. This article argues against the main points the UNDP advocates using survey results by National Federation of Indian Women (NFIW) and the Right to Food Campaign as well as case studies from various villages. "The government should introspect on its reluctance to strengthen the infrastructure and working of the public distribution, healthcare and education systems. Is the government implementing such policies merely to benefit the corporate-capitalist forces?"

Publication InfoChange India

Date 2011 September

URLs

<http://infochangeindia.org/agriculture/analysis/the-case-against-cash-transfers.html>

- * Loud no to cash

Type Magazine Article

Author Raghav Puri

Abstract In Chhattisgarh, people swear by the PDS, which has witnessed a revival since 2004 when the government revamped it.

Publication Frontline

Date 2012 January 13

URL <http://www.hindu.com/fline/fl2827/stories/20120113282710600.htm>

* The cash mantra

Type Newspaper Article

Author Jean Dreze

Abstract Conditional cash transfers (CCT's) focuses on two things: to give poor people get some income support, and at the same time, give them the freedom to take steps to lift themselves out of poverty. Making a comparative note with Latin America, Jean Dreze brings in the importance of having systems in place before administering CCT's at a nationwide level. He also suggests that the state needs to not only add value to CCT's but also continue giving importance to Conditional Transfers in kind (Midday Meals) as well as Unconditional Transfers in kind (PDS).

Publication Indian Express

Date 2012 May 11

URL <http://www.indianexpress.com/news/the-cash-mantra/788791>

* Cash for girl child can work, simplify schemes: study

Type Newspaper Article

Author Anuradha Mascarenhas

Abstract A study commissioned on behalf of the Planning Commission went into the impact of cash incentive schemes linked to the girl child in 2010-11. It reviewed 15 Central and state government schemes in various states but did not include any scheme specific to Maharashtra. The study found that such schemes can create behavioural changes among parents by providing a sense of security in the family but stressed the need to simplify the procedures involved.

Publication Indian Express

Date 2012 June 13

URL

<http://www.indianexpress.com/news/cash-for-girl-child-can-work-simplify-schemes-study/961210/>

* Cash is no cure-all

Type Newspaper Article

Author Lant Pritchett

Author Shrayana Bhattacharya

Abstract This article looks into three key issues when thinking of using cash transfers as an antidote to inefficiencies within the public distribution channel. The authors look into the real inefficiencies in the distribution system, how effective cash transfers can be and whether cash transfers can cure administrative inefficiencies in implementing the beneficiary identification and determining eligibility.

Publication Indian Express

Date 2012 November 27

URL <http://www.indianexpress.com/news/cash-is-no-cureall/1036631>

* Why direct cash transfer shouldn't be used to kill the PDS

Type Newspaper Article

Author G Pramod Kumar

Abstract Agreeing with Sitaram Yechury's stance against DCT, this article looks into the efficacy of DCT when compared to the PDS system. To what extent would inflation render

this system illogical? Is the government gambling with development?

Publication First Post

Date 2012 November 28

URL

<http://www.firstpost.com/economy/why-direct-cash-transfer-shouldnt-be-used-to-kill-the-pds-538679.html>

* Beware of the new privy purses

Type Newspaper Article

Author M K Venu

Abstract Are vested interests and newly empowered elites merely using this increase in centrally-sponsored welfare expenditure for ulterior motives? If all goes according to plan, the DCTs would prove to be one of the most important structural changes in the system. By using examples of cash transfer pilot projects to say that several non-poor groups have misappropriated funds, the author insists on a thorough check on any appropriation tools that the non-elite may have once this reaches a national level.

Publication Financial Express

Date 2012 November 29

URL

<http://www.financialexpress.com/news/column-beware-of-the-new-privy-purses/1037834>

* Cashing in on schemes for poor

Type Newspaper Article

Author Narendar Pani

Abstract This article focuses on the cash transfer scheme having a deeper political motive while making it clear that the economic and social cost of this move will be substantial. According to Mr. N Pani, there is an urgent need to be wary of such a scheme. While discussing the shortfalls of the unique identification method, he also delves deeper into the issue of over-reliance on the Aadhar as a form of identity (and the subsequent misuse of it), the total disregard for the level of transaction cost that will occur, leakages in the choices made after money is received and in general, the time factor in sending money across to millions of people.

Publication The Hindu

Date 2012 November 29

URL

<http://www.thehindu.com/opinion/lead/cashing-in-on-schemes-for-poor/article4143870.ece>

* Of Aadhaar, cash transfers and red tape

Type Newspaper Article

Author Sandipan Deb

Abstract This article is a humorous take by Sandipan Deb who writes in a third-person perspective on cash transfer, through the eyes of a bank manager in a small town in UP. He brings in the common man's troubles with existing cash transfer schemes while also thinking about future problems once the DCTS is in place.

Publication Livemint

Date 2012 November 29

URL

<http://www.livemint.com/Opinion/noTSEyWgWeqQ8cECWGmLII/Your-confused-humble-servant.html>

* The murky motivations behind Cong's love of cash transfers

Type Newspaper Article

Author Vivek Kaul

Abstract This article seeks to question the key motivation behind the extremely ambitious project by the UPA-II government and the immense hurry in implementing it. Identifying people, opening that many bank accounts and testing it thoroughly should be the need of the hour. Is the motivation merely to have something to talk about?

Publication First Post

Date 2012 November 29

URL

<http://www.firstpost.com/politics/the-murky-motivations-behind-congs-love-of-cash-transfers-539762.html>

* Dash for cash: Why Congress must look before its leaps

Type Newspaper Article

Author R Jagannathan

Abstract The driving force of the scheme is politics, not economics, according to the author. In addition, he points out to 9 key issue areas that need to be recognized and dealt with (ideally) before it is rolled out. Emphasis is laid out to not let good politics have bad economic implications.

Publication First Post

Date 2012 December 01

URL

<http://www.firstpost.com/economy/dash-for-cash-why-congress-must-look-before-its-leaps-541851.html>

* The burden of India's cash transfer scheme

Type Newspaper Article

Author D H Pai Panandiker

Abstract CTS as a good vote magnet as well as an incentive to the people. However, as the Kotkasim pilot shows, the government needs to put in a sound infrastructure that enables smooth delivery of cash. The chances of the scheme becoming a liability or being misused in enormous, leading to this entire scheme becoming a populist gimmick.

Publication Reuters

Date 2012 December 02

URL

<http://in.reuters.com/article/2012/12/02/cash-transfer-scheme-subsidy-analysis-idINDEE8B105X20121202>

* A magic bullet to reduce poverty?

Type Newspaper Article

Author Sachi Satapathy

Abstract Will the scheme work and life the people out of a poverty trap? Using the example of the NREGA scheme, the author tries to bring out the various key issues that may exist outright in the CTS and the need to seek out ways to fix the PDS system rather than totally doing away with it.

Publication DNA
Date 2012 December 03
URL

http://www.dnaindia.com/analysis/column_a-magic-bullet-to-reduce-poverty_1772596

* Cash transfer scheme can read Mexico lessons

Type Newspaper Article
Author Trithesh Nandan

Abstract India needs to take a harder look at the success stories behind cash transfer schemes and devise solutions to incorporate them into their own. "As the country moves towards implementing direct cash transfer (DCT) beginning next year, a look at the work of these Mexican sociologists, architects of the cash transfer programme there, offers us a peek into how the ambitious project was implemented successfully in the Latin American nation—as also how to check the loopholes and fix them"

Publication Governance Now
Date 2012 December 03
URL

<http://www.governancenow.com/news/regular-story/cash-transfer-scheme-can-read-mexico-lessons>

* Cashing in

Type Newspaper Article
Author M K Venu

Abstract Here, MK Venu discusses the capacity of the state apparatus to cope with implementation issues. What is essential at this moment is to assess and attempt to fix the delivery of social welfare programmes. Associated to this are the problems of elites using earlier structure of sponsored schemes to satisfy their personal agendas, the connectedness of the Indian banking system, and the skewed nature of political communication.

Publication Indian Express
Date 2012 December 04
URL <http://www.indianexpress.com/news/cashing-in/1039884/4>

* Long road ahead for cash transfers

Type Newspaper Article
Author Reetika Khera

Abstract Reetika Khera, here, clarifies what cash transfer really means (according to the government), what kind of experiences have there already been with such schemes and thirdly, whether it is just a vote-generating strategy. Finally, a cross country comparison is made between Brazil's 'Bolsa Familia' and India's Cash transfer scheme.

Publication Financial Express
Date 2012 December 04
URL <http://www.financialexpress.com/news/long-road-ahead-for-cash-transfers/1039964/0>

* Jury is out, subject has changed

Type Newspaper Article
Author Seema Chishti

Abstract The development debate takes a turn with Congress steering in cash transfers

ahead of the 2014 elections. As the author says, "will this settle corruption, povertyor will they articulate a larger plan around this..?"

Publication Indian Express

Date 2012 December 05

URL

<http://www.indianexpress.com/news/jury-is-out-subject-has-changed/1038203/0>

* The promise of unconditional money

Type Newspaper Article

Author Dipankar Gupta

Abstract The compelling case put across by the government for an election-winning scheme is the basis on which this article rests. It also puts across points in relation to the effectiveness of a similar scheme in Brazil, the increased role of banks and the relevant consequences, and the social effect it will have on migration.

Publication The Hindu

Date 2012 December 06

URL

<http://www.thehindu.com/opinion/lead/the-promise-of-unconditional-money/article4167818.ece>

* Cash transfers and other dreams

Type Newspaper Article

Author Himanshu

Abstract Is the government preparing wholeheartedly for this enormous structural change? In this article, the writer suggests that these reforms that will improve service delivery nor will they help the government bridge its fiscal deficit. Is the government simply devising a way to fool its people?

Publication Wall Street Journal

Date 2012 December 06

URL

<http://www.livemint.com/Opinion/3y6fRkVy2Wzkl1qfCl1MQM/Cash-transfers-and-other-dreams.html>

* The scheme of things

Type Newspaper Article

Author P C Chacko

Abstract Bringing in two viewpoints from PC Chacko (INC) and Brinda Karat (CPI-M), this overview of benefits and risks of the cash transfer scheme brings a summary of this programme for the lay person.

Publication The Asian Age

Date 2012 December 06

URL

<http://www.asianage.com/debate/scheme-things-479>

* Start now, fix later

Type Newspaper Article

Author Samar Halarnkar

Abstract 'Successful slogans reflect current realities and aspirations, not perceptions and

fantasies.' Slogans have to be backed by action, and not just as advertising the governments' promises. The first step towards this is identifying who the beneficiaries are. The confusion the government faces is not just in identifying the poor, but even defining a strategy by which they can create eligibility criteria. These problems will surface and change according to the urban and the rural context.

Publication Hindustan Times

Date 2012 December 06

URL

<http://www.hindustantimes.com/News-Feed/Samar/Start-now-fix-later/Article1-969419.aspx>

* Free markets, free speech

Type Newspaper Article

Author R Sukumar

Abstract This article is in response to Himanshu's column above and seeks to argue for the points that claim Aadhar is a positive step for India- to become a cashless economy, to believe that the scheme will evolve into not just pension and scholarship based scheme but a food and fertilizer one as well and thirdly, that it shouldn't be penalized for having the government's support for increasing their appeal to voters.

Publication Wall Street Journal

Date 2012 December 07

URL

<http://www.livemint.com/Opinion/DGxD5DrYo7rFfHRNWiq7dN/Free-markets-free-speech.html>

* Direct Cash Transfer scheme: India must learn from Latin America and Kenya

Type Newspaper Article

Author Sameer Sharma

Abstract The writer focuses on the need to make the scheme suitable for the Indian context, and not to blindly follow what other countries are doing while also taking the benefits from various countries. He looks into programmes established in Mexico, Brazil and others, also looking into alternative solutions to some of the problems stated- for example, to counter the lack of banks in remote locations, mobile phones can be used for transactions.

Publication Economic Times

Date 2012 December 12

URL

http://articles.economictimes.indiatimes.com/2012-12-12/news/35773812_1_direct-cash-transfer-conditional-cash-poor-families

* How to make cash transfers work

Type Newspaper Article

Author Farah Rahman

Abstract Given the corrupt nature of Indian bureaucracy and the tendency for dishonesty, getting cash directly into the hands of citizens is something that makes sense. In this context, it is worth looking at where direct cash transfers have worked and to see that it is not a new thing. And that it all happened successfully pre-Aadhaar says something as well. Andhra Pradesh has proved that cash transfers can be successful, can pave the way to financial inclusion and can be scaled up. There is no reason that the central government cannot follow

suit. For starters, allowing cash payments like social security monthly pensions and wages should be something that needs to be encouraged.

Publication Livemint

Date 2012 December 13

URL

<http://www.livemint.com/Opinion/hLLWcArGNCdcpiBgsL9FbM/How-to-make-cash-transfers-work.html>

- * Direct cash transfer may remain elusive for UPA-II

Type Newspaper Article

Author Kirtika Suneja

Author Sunny Verma

Abstract One of the major hurdles faced by the government is to get the infrastructure and logistics arranged- factors that are far from being ready. Government departments have expressed their inability to match the pace of the aspirations of the government- this article brings out some of the points in relation to the above.

Publication Indian Express

Date 2012 December 13

URL

<http://www.indianexpress.com/news/direct-cash-transfer-may-remain-elusive-for-upaii/1044955/3>

- * Direct Cash Transfer scheme: 6 questions UPA need to give convincing answers - Economic Times

Type Newspaper Article

Author M Rajshekhar

Abstract In an attempt to understand the cash transfer scheme, this article asks a few pertinent questions: Will everyone receive their Aadhaar number in time? Will everyone be issued a bank account in time? Will the last-mile banking channel be ready in time? Will the UID payment system work flawlessly on scale? Can legitimate beneficiaries be excluded? Can the government identify the poor accurately?

Publication Economic Times

Date 2012 December 13

URL

http://articles.economictimes.indiatimes.com/2012-12-13/news/35796972_1_aadhaar-number-unique-identification-authority-enrolments

- * Does the direct cash transfer scheme work? Kotkasim residents say no

Type Newspaper Article

Author Danish Raza

Abstract Using case studies from Kotkasim, this article elaborates on some of the problems faced by the people on the ground. Should the government seek to fix the loopholes recognized here before launching the nation-wide programme?

Publication First Post

Date 2012 December 14

URL

<http://www.firstpost.com/india/does-the-direct-cash-transfer-scheme-work-kotkasim-residents-say-no-557232.html>

- * The "Aadhar" of Direct Cash Transfer is more of assumptions, less of ground-level realities

Type Newspaper Article

Author M S Sriram

Abstract Aadhar as an identity, Aadhar as the solution to delivery systems, and the role of multiple agencies take the centre stage in this article. Is the government merely using this as a step towards a quick-fix solution? Testing the scheme under various conditions should be part of the assessment structure while also incorporating the feedback on infrastructural loopholes.

Publication Economic Times

Date 2012 December 14

URL

http://articles.economictimes.indiatimes.com/2012-12-14/news/35820301_1_aadhaar-number-cash-transfers-bank-account

- * Caveats on cash transfers: Don't over-commit, don't screw up

Type Newspaper Article

Author Vivek Kaul

Abstract This article is a summary of views from Abhijit Banerjee's interview. This includes his perspectives on concerns surrounding the cash transfer scheme, its implementation and whether it will really reach the beneficiaries at the bottom. In addition, it addresses issues around if the bank will be customer friendly and the faith given to the people on their choice-making ability.

Publication First Post

Date 2012 December 15

URL

<http://www.firstpost.com/economy/caveats-on-cash-transfers-dont-over-commit-dont-screw-up-557672.html>

- * How to make cash transfers work

Type Newspaper Article

Author Guy Standing

Abstract Primarily, this article discusses who the target groups are, whether conditionalities are necessary and the probability of the scheme being an expensive gamble. Should the cash transfer scheme be targeted at all? Is conditionality necessary or desirable? These are some of the important questions Guy Standing raises.

Publication Financial Express

Date 2012 December 17

URL

<http://www.financialexpress.com/news/how-to-make-cash-transfers-work/1046254/4>

- * Centre's unsolved worry on cash transfer scheme

Type Newspaper Article

Author Sanjeeb Mukherjee

Abstract Draft proposals show the government could lose the subsidy amount credited to

bank accounts of beneficiaries who don't use it to lift food grain for two months. This money would have to be written off, senior officials said. "Some mechanism needs to be developed to address this," said an official.

Publication Business Standard

Date 2012 December 21

URL

<http://www.business-standard.com/india/news/centres-unsolved-worriecash-transfer-scheme/496314/>

* Beating the PDS bureaucracy

Type Newspaper Article

Author D Sampathkumar

Abstract 'It is time to give the direct cash subsidy a chance to at least stand alongside a creaky PDS system.' The writer is perplexed with why people are so critical about the cash transfer scheme, but not so about the existing PDS scheme. If for so many years it could not be fixed, is it not a better alternative to brush aside that structure and start afresh?

Publication The Hindu Business Line

Date 2012 December 21

URL

<http://www.thehindubusinessline.com/opinion/columns/d-sampath-kumar/beating-the-pds-bureaucracy/article4232329.ece>

* UPA's direct cash transfer scheme faces many challenges

Type Newspaper Article

Author Shweta Punj

Abstract The DCTS is widely recognized as an effort to create a large vote bank but there is an even more crucial need to address the elephant in the room- what about the infrastructure? the role of the agencies? the feasibility of the UID programme? An understanding of these questions will lead to a more holistic decision making process when setting deadlines

Publication Business Today

Date 2012 December 23

URL

<http://businesstoday.intoday.in/story/direct-cash-transfer-faces-many-implementation-challenges/1/190407.html>

* Operational glitches in cash transfers

Type Newspaper Article

Author A J Vinayak

Abstract The challenges facing banks are immense at the moment, with only some days left before the scheme goes national. There are practical problems that are being spoken about and that are vital to the functioning of the scheme that need to be assessed. Would the government have been better off if this was implemented after some more test runs?

Publication The Hindu Business Line

Date 2012 December 24

URL

<http://www.thehindubusinessline.com/opinion/operational-glitches-in-cash-transfers/article4235616.ece>

- * Roti, kapda, makaan and bank account

Type Newspaper Article

Author Rajat Jaina

Abstract Cash transfer is an important step towards poverty alleviation, ensuring that citizens are given the resources to serve needs of their choice. However, an essential prerequisite for effective rollout is the assumption that all of the BPL population has bank accounts, which unfortunately, isn't true.

Publication The Hindu Business Line

Date 2012 December 24

URL

<http://www.thehindubusinessline.com/opinion/roti-kapda-makaan-and-bank-account/article4235779.ece>

- * Critics of the cash transfers project are all barking up the wrong tree

Type Newspaper Article

Author Arvind Panagariya

Abstract In response to the Pritchett and Bhattacharya article, this one unbundles the claims put forth by the former and seek to know why there is optimism, still, for an in-kind structure that after so many years, did not work, but complete lack of faith in an alternative that may provide some relief?

Publication The Economic Times

Date 2012 December 26

URL

http://articles.economictimes.indiatimes.com/2012-12-26/news/36008076_1_cash-transfers-government-transfers-beneficiary

- * Will cash transfers check migration?

Type Newspaper Article

Author Richard Mahapatra

Abstract India's journey through the cash transfer scheme will not be a simple one. Switching from a community-oriented development programme to an individual-driven plan is a gargantuan task. This article assesses the social impact of this change on migration and the possible positive effect it may have on regional inequality.

Publication Business Standard

Date 2012 December 26

URL

<http://www.business-standard.com/taketwo/news/will-cash-transfers-check-migration/496799/>

- * Poverty survey delay to hit cash transfer plan - Times Of India

Type Newspaper Article

Author Nitin Sethi

Abstract "UPA's supposed trump card for 2014, the cash transfer scheme, is set to turn less ambitious in its spread, with the government unable to complete its Socio-Economic Caste Census (SECC) in time to bring the scheme's benefit to new beneficiaries."

Publication The Times of India

Date 2012 December 27

URL

http://articles.timesofindia.indiatimes.com/2012-12-27/india/36021086_1_transfer-scheme-cash-transfer-bogus-beneficiaries

* Let us not rush into cash transfers

Type Newspaper Article

Contributor Reetika Khera

Contributor Jean Dreze

Contributor Nikhil Dey

Contributor Bina Agarwal

Contributor C P Chandrashekar

Contributor Himanshu

Contributor K P Kannan

Contributor Lawrence Liang

Contributor R Nagaraj

Contributor Medha Patkar

Abstract This piece is an attempt by professors and civil society activists to demand the following: No replacement of food with cash under the Public Distribution System, Immediate enactment of a comprehensive National Food Security Act, including universal PDS, Cash transfers should not substitute for public services, Expand and improve appropriate cash transfers without waiting for UID, No UID enrolment without a legal framework, All UID applications should be voluntary, not compulsory, UID should be kept out of the PDS, NREGA and other essential entitlement programmes for the time being.

Publication Hindu Business Line

Date 2012 December 27

URL

<http://www.thehindubusinessline.com/todays-paper/tp-opinion/let-us-not-rush-into-cash-transfers/article4242517.ece>

News Updates

- * UPA's cash transfer scheme: Game changer or hype? - Analysis - DNA

Type Newspaper Article

Author Amit Agnihotri

Abstract "The scheme, expected to cut down leakages and corruption in the implementation of various social sector schemes, rolls out in 51 districts in 14 states of the country on Jan 1, 2013, and will cover all the country's 640 administrative districts by end-2013 - just months ahead of the 2014 Lok Sabha polls."

Publication DNA

Date 2012 December 02

URL

http://www.dnaindia.com/analysis/report_upa-s-cash-transfer-scheme-game-changer-or-hype_1772467

- * Cash transfer won't help poor, say activists

Type Newspaper Article

Author Darpan Singh

Abstract Soon after the Delhi government launched a scheme allowing transfer of a monthly cash subsidy of Rs. 600 to two lakh poor families not covered under either the below poverty line (BPL) scheme or Antyodaya Anna Yojana (AAY), activists said such cash transfer would not ensure food security.

Publication Hindustan Times

Date 2012 December 15

URL

<http://www.hindustantimes.com/India-news/NewDelhi/Cash-transfer-won-t-help-poor-say-activists/Article1-973369.aspx>

- * Let everyone suffer cash transfer, say Kotkasim beneficiaries

Type Newspaper Article

Author Mahim Pratap Singh

Abstract "In Kotkasim village in Alwar, Rajasthan, where a pilot project for cash transfer was launched in last December, residents often ask that the scheme be extended to all parts of the state so that everyone suffers like they do"

Publication The Hindu

Date 2012 December 15

URL

<http://www.thehindu.com/news/national/let-everyone-suffer-cash-transfer-say-kotkasim-beneficiaries/article4200710.ece>

- * Sonapat among 43 districts selected under cash transfer system

Type Newspaper Article

Abstract Haryana's Sonapat district has been selected as one of the 43 districts identified by the Union Government as model districts under Direct Benefit Transfer (cash transfer)

System.

Publication Business Standard

Date 2012 December 16

URL

<http://www.business-standard.com/generalnews/news/sonapat-among-43-districts-selected-under-cash-transfer-system/94990/>

- * Cash transfer a revolutionary measure, Food Security Bill in House soon: Sonia Gandhi

Type Newspaper Article

Abstract Delhi Chief Minister Sheila Dikshit said Annashree is not a substitute for the Public Distribution System. "It was a demand of the poor to give them money so they can buy things they want at a particular time

Publication Indian Express

Date 2012 December 16

URL

<http://www.indianexpress.com/news/cash-transfer-a-revolutionary-measure-food-security-bill-in-house-soon-sonia-gandhi/1045879>

- * Banks to enable direct cash transfer in East Godavari district

Type Newspaper Article

Abstract "Andhra Bank, with other banks, will extend its co-operation in successful implementation of the direct cash transfer scheme in East Godavari district"

Publication Economic Times

Date 2012 December 16

URL

http://articles.economictimes.indiatimes.com/2012-12-16/news/35850820_1_cash-transfer-andhra-bank-national-payment-corporation

- * Smartphones free with government's cash plan

Type Newspaper Article

Author Chetan Chauhan

Abstract "The government's 'game-changing' direct cash transfer scheme will come with a free gift next year — Aadhaar-enabled smartphones for around 400 million of India's poor."

Publication Hindustan Times

Date 2012 December 17

URL

<http://www.hindustantimes.com/India-news/NewDelhi/Smartphones-free-with-government-s-cash-plan/Article1-973708.aspx>

- * Bengal's paddy cash transfer falters

Type Newspaper Article

Abstract "While the UPA government is banking heavily on implementation of the cash transfer policy for centrally- sponsored schemes so the beneficiaries could benefit, the Trinamool Congress government's "cash transfer" scheme for paddy procurement has met with several hurdles despite claims of success"

Publication Indian Express

Date 2012 December 17

URL

<http://www.indianexpress.com/news/bengal-s-paddy-cash-transfer-falters/1046364>

* Direct To Pocket, India's New Bet

Type Newspaper Article

Abstract The government spending on entitlements and subsidies was Rs 400,000 crore in 2011-12. That included the diesel 'under-recovery' of Rs 80,000 crore, food subsidy of Rs 73,000 crore, fertiliser subsidy of Rs 62,000 crore and Mahatma Gandhi National Rural Employment Guarantee Act of Rs 38,000 crore.

Publication India Spend

Date 2012 December 18

URL

<http://www.indiaspend.com/viznomics/direct-to-pocket-indias-new-bet>

* Weeks to go for direct cash transfers, fresh look at Aadhar registration target

Type Newspaper Article

Author Deepu Sebastian Edmond

Abstract Faced with low registration in some states, the Unique Identification Authority of India (UIDAI) has reportedly asked the state governments to focus on enrolling only those who will benefit from the 34 schemes covered under the direct cash transfer scheme, to be rolled out on a pilot basis on January 1, 2013

Publication Indian Express

Date 2012 December 18

URL

<http://www.indianexpress.com/election-news/weeks-to-go-for-direct-cash-transfers-fresh-look-at-aadhar-registration-target/1046674>

* Low Aadhar card database: Trouble for cash transfer scheme

Type Newspaper Article

Abstract "The government has identified 43 districts across 16 states for the rollout of the programme on January 1st but sources said the Aadhaar card concentration is very low, particularly in rural areas of these districts."

Publication Economic Times

Date 2012 December 25

URL

http://articles.economictimes.indiatimes.com/2012-12-25/news/35999368_1_aadhaar-card-aadhaar-number-digitisation-of-beneficiary-databases

Journal Articles, Reports and Papers

* Final Report - The Impact of Progresa on Health

Type Report

Author Paul Gertler

Abstract In this paper, the authors investigate the impact of a unique anti-poverty program in Mexico on health. The program, PROGRESA, combines a traditional cash transfer program with financial incentives for families to invest in the human capital (health, education and nutrition). Program benefits include cash transfers that are disbursed conditional on the household engaging in a set of behaviours designed to improve health and nutrition. Their analysis takes advantage of a controlled randomized design. In 1998, 506 of the 50,000 PROGRESA villages were randomly assigned to control and treatment groups. Eligible households in treatment villages received benefits immediately, while benefits for eligible households in control villages were postponed until after the year 2000. A pre-intervention baseline survey of approximately 19,000 households with over 95,000 individuals and four follow-up surveys (at six month intervals) of the same households were conducted over the two-year experimental period. They find that the program significantly increased utilization of public health clinics for preventive care including prenatal care, child nutrition monitoring, and adult checkups. The program also lowered the number of inpatient hospitalizations, which is consistent with the hypothesis that PROGRESA lowered the incidence of severe illness. Moreover, there was no reduction in the utilization of private providers, suggesting that the increase in utilization at public clinics was not substituting public care for private care. Most importantly, the study finds a significant improvement in the health of both children and adults.

Publisher International Food Policy Research Institute

Date 2000 November

URL <http://www.ifpri.org/publication/impact-progres-a-health>

* An Experiment in Incentive-Based Welfare: The Impact of PROGRESA on Health in Mexico

Type Discussion Paper

Author Paul Gertler

Author Simone Peart Boyce

Abstract The authors investigate the impact of a unique anti-poverty program in Mexico on health outcomes. The program, PROGRESA, combines a traditional cash transfer program with financial incentives for families to invest in human capital of children (health, education and nutrition) conditional on obtaining preventive health care, participating in growth monitoring and nutrition supplements programs, and attending education programs about health and hygiene. The authors find that the program significantly increased utilization of public health clinics for preventive care. It also lowered the number of inpatient hospitalizations and visits to private providers, which is consistent with the hypothesis that PROGRESA lowered the incidence of severe illness. They also found a significant improvement in the health of both children and adults.

Date 2001 April 3

URL

<http://www.povertyactionlab.org/evaluation/experiment-incentive-based-welfare-impact-progres-a-health-mexico>

* School Subsidies for the Poor: Evaluating the Mexican Progresa Poverty Program

Type Working Paper

Author T Paul Schultz

Abstract This paper evaluates how the Progresa Program, which provides poor mothers in rural Mexico with education grants, has affected enrolment. Poor children who reside in communities randomly selected to participate in the initial phase of the Progresa are compared to those who reside in other (control) communities. Pre-program comparisons check the randomized design, and double- difference estimators of the program's effect on the treated are calculated by grade and sex. Probit models are also estimated for the probability a child is enrolled, controlling for additional characteristics of the child, their parents, local schools, and community, and for sample attrition, to evaluate the sensitivity of the program estimates. These estimates of program short-run effects on enrolment are extrapolated to the lifetime schooling and the earnings of adults to approximate the internal rate of return on the public schooling subsidies as they increase expected private wages.

Publisher Economic Growth Centre, Yale

Date 2001 August

URL <http://ideas.repec.org/p/egc/wpaper/834.html>

* Ex-ante evaluation of conditional cash transfer programs: the case of Bolsa Escola

Type Policy Research Working Paper

Author F. Bourguignon

Author F. H. G. Ferreira

Author P. G. Leite

Abstract Cash transfers targeted to poor people, but conditional on some behaviour on their part, such as school attendance or regular visits to health care facilities, are being adopted in a growing number of developing countries. Even where ex-post impact evaluations have been conducted, a number of policy-relevant counterfactual questions have remained unanswered. These are questions about the potential impact of changes in program design, such as benefit levels or the choice of the means-test, on both the current welfare and the behavioral response of household members. This paper proposes a method to simulate the effects of those alternative program designs on welfare and behaviour, based on micro econometrically estimated models of household behaviour.

Series Number 2916

Publisher World Bank Publications

Date 2002

URL <http://elibrary.worldbank.org/content/workingpaper/10.1596/1813-9450-2916>

* Progressing through PROGRESA : An impact assessment of a school subsidy experiment in Mexico

Type Working Paper

Contributor IFPRI

Abstract A new anti-poverty program in Mexico, PROGRESA, provides monetary transfers to families that are contingent upon their children's regular attendance at school. The benefit levels are intended to offset the opportunity costs of not sending children to school and vary with the grade level and gender of the child. The initial phase of the program was implemented as a randomized social experiment. This paper uses a Markov schooling transition model applied to the experimental data to assess the impact of the educational subsidy program along several dimensions, including effects on initial ages of school entry, dropout rates, grade repetition rates, and school re-entry rates. The findings show that the

program effectively reduces drop-out rates and facilitates progression through the grades, particularly during the transition from primary to secondary school.

Date 2002 June

URL <http://athena.sas.upenn.edu/~petra/papers/trans18.pdf>

* Subsidy to Promote Girls' Secondary Education: The Female Stipend Program in Bangladesh

Type Document

Author Shahidur Khandker

Author Mark Pitt

Author Nobuhiko Fuwa

Abstract Secondary school enrolment rates in the developing countries are usually lower for girls than boys, especially in rural areas. In the mid 1990's a female school stipend program was introduced to subsidize girls' secondary education in rural Bangladesh. Although all of rural Bangladesh was eventually covered by this program, it was not introduced at the same time in all areas and to all class cohorts. This variation in timing is the source of parameter identification in the analysis. Using two different datasets and school/village-level fixed effects, we estimate the effects of this stipend program on school enrolments. The analysis based upon two cross-sectional household surveys covering a common set of villages finds that the female stipend program increased girls' secondary education substantially, but had no discernable effect on the schooling of boys. The analysis performed with an annual panel of school-level data also finds a significant effect of the stipend program on girl's enrolment and reduced the enrolment of boys in coeducational secondary schools.

Publisher International Rice Research Institute, Chiba University

Date 2003 March

URL <http://ideas.repec.org/p/pramprapa/23688.html>

* Evaluating the impact of conditional cash transfer programs

Type Policy Research Working Paper

Author Laura B Rawlings

Author Gloria M Rubio

Abstract Unlike most development initiatives, conditional cash transfer programs recently introduced in the Latin America and the Caribbean region have been subject to rigorous evaluations of their effectiveness. These programs provide money to poor families, conditional on certain behaviour, usually investments in human capital-such as sending children to school or bringing them to health centres on a regular basis. Rawlings and Rubio review the experience in evaluating the impact of these programs, exploring the application of experimental and quasi-experimental evaluation methods and summarizing results from programs launched in Brazil, Honduras, Jamaica, Mexico, and Nicaragua. Evaluation results from the first generation of programs in Brazil, Mexico, and Nicaragua show that conditional cash transfer programs are effective in promoting human capital accumulation among poor households. There is clear evidence of success in increasing enrolment rates, improving preventive health care, and raising household consumption. Despite this promising evidence, many questions remain unanswered about the impact of conditional cash transfer programs, including those concerning their effectiveness under different country conditions and the sustainability of the welfare impacts.

Publisher World Bank

Date 2003 September 30

URL

http://econ.worldbank.org/external/default/main?pagePK=64165259&theSitePK=469372&piPK=64165421&menuPK=64166093&entityID=000094946_0309160409264

* Do Conditional Cash Transfers Improve Child Health? Evidence from PROGRESA's Control Randomized Experiment

Type Journal Article

Author Paul Gertler

Abstract This study investigates the impact of PROGRESA on child health outcomes including morbidity, height and anaemia. The author found a significant improvement in the health of children in response to PROGRESA.

Date 2004

URL <http://www.jstor.org/stable/3592906>

* Evaluating the Impact of Conditional Cash Transfers on Schooling: An Experimental Analysis of Honduras's PRAF program

Type Report

Author Paul Glewwe

Author Pedro Olinto

Abstract This study evaluates the impact of conditional cash transfers (CCTs) on educational outcomes in Honduras, including enrolment in primary school, dropout rates, attendance and annual promotion rates. CCTs were awarded as part of the second phase of the Family Allowances Program (PRAF II) in Honduras, to encourage poor rural households to invest in their family's education and health. PRAF II includes supply-side assistance in the form of payments to parent-teacher associations, and demand-side incentives in the form of CCTs of approximately US\$5 to families for up to three children aged 6–12 years old per household, conditional on timely enrolment and an attendance rate of at least 85 percent.

Publisher USAID

Date 2004 January

URL

<http://www.3ieimpact.org/en/evidence/impact-evaluations/details/72/>

* Monetary incentives in primary health care and effects on use and coverage of preventive health care interventions in rural Honduras: cluster randomised trial

Type Journal Article

Author Saul S Morris

Author Rafael Flores

Author Pedro Olinto

Author Juan Manuel Medina

Abstract In Latin America, some governments have been trying to increase demand for health interventions by making direct payments to poor households contingent on them keeping up-to-date with preventive health services. The authors undertook a public health programme effectiveness trial in Honduras to assess this approach, contrasting it with a direct transfer of resources to local health teams. 70 municipalities were selected because they had the country's highest prevalence of malnutrition. They were allocated at random to four groups: money to households; resources to local health teams combined with a community-based nutrition intervention; both packages; and neither. The study found that the household-level intervention had a large impact on the reported coverage of antenatal care and well-child check-ups.

Publication The Lancet

Volume 364

Date 2004 December 4

URL <http://www.ncbi.nlm.nih.gov/pubmed/15582060>

* Reassessing Conditional Cash Transfer Programs

Type Document

Author Jishnu Das

Author Quy-Toan Do

Author Berk Ozler

Abstract During the past decade, the use of conditional cash transfer programs to increase investment in human capital has generated considerable excitement in both research and policy forums. This article surveys the existing literature, which suggests that most conditional cash transfer programs are used for essentially one of two purposes: restoring efficiency when externalities exist or improving equity by targeting resources to poor households. The programs often meet their stated objectives, but in some instances there is tension between the efficiency and equity objectives. The overall impact of a program depends on the gains and losses associated with each objective.

Publisher Research Observer, World Bank

Date 2005

URL <http://wbro.oxfordjournals.org/content/20/1/57.abstract>

* Impact evaluation of a conditional cash transfer program - The Nicaraguan Red de Proteccion Social

Type Report

Author John A Maluccio

Author Rafael Flores

Abstract In 2000, the Nicaraguan government implemented a conditional cash transfer program designed to improve the nutritional, health, and educational status of poor households, and thereby to reduce short- and long-term poverty. Based on the Mexican government's successful PROGRESA program, Nicaragua's Red de Protección Social (RPS) sought to supplement household income, reduce primary school dropout rates, and increase the health care and nutritional status of children under the age of five. This report represents IFPRI's evaluation of phase I of RPS. It shows that the program was effective in low-income areas and particularly effective when addressing health care and education needs. The report offers the first extensive assessment of a Nicaraguan government antipoverty program.

Publisher International Food Policy Research Institute

Date 2005

URL

<http://www.ifpri.org/publication/impact-evaluation-conditional-cash-transfer-program-1>

* How effective are conditional cash transfers? Evidence from Colombia

Type Briefing Notes

Author Orazio Attanasio

Author Erich Battistin

Author Emla Fitzsimons

Author Alice Mesnard

Author Marcos Vera-Hernandez

Abstract This briefing note examines the impacts of Familias en Accin (FA), a programme implemented in Colombia in 2001/02. The programme involved giving cash to families with children on the condition that the children attended health check-ups (if they were under 5) or school (if they were aged 6-17). The note finds that the programme considerably increased household consumption, particularly consumption of protein-rich food as well as of children's

clothes and footwear. Other findings include that FA increased the school attendance of 12- to 17-year-olds, increased the proportion of children with receiving health care visits, and improved the nutritional status of younger children. However, there was no effect on school attendance of children aged 8-11, probably because attendance of this group was already very high. Similarly the programme does not seem to have affected the nutritional status of older children. The authors attribute this partly to the presence of other nutritional programmes in the community, and partly to the fact that the FA programme was relatively new.

Publisher Institute for Fiscal Studies

Date 2005 January

URL <http://www.ifs.org.uk/publications/3214>

* The short-term impact of a conditional cash subsidy on child health and nutrition in Colombia

Type Report

Author Orazio Attanasio

Author Luis Carlos Gomez

Author Patricia Heredia

Author Marcos Vera-Hernandez

Abstract In this report, we will focus on the programme Familias en Accion (FA), the large-scale CCT implemented by the Colombian government since 2001². In particular, we will provide estimates of how the programme has influenced nutrition and health-related indicators for children in the short term, roughly one year after its implementation. See Attanasio, Fitzsimons and Gómez (2005) and Attanasio and Mesnard (2005) for summaries of how the programme influenced education and consumption indicators.

Publisher Institute for Fiscal Studies

Date 2005 December

URL <http://www.ifs.org.uk/publications/3503>

* Making conditional cash transfer programs more efficient: Designing for Maximum Effect of the Conditionality

Type Document

Author Elisabeth Sadoulet

Author Alain De Janvry

Abstract Conditional Cash Transfer (CCT) programs have become extensively used to induce poor parents to increase their investments in the human capital of their children. The condition on school attendance and use of health facilities transforms the transfer into a price effect on the condition. Justification for the condition is to reduce market failures due to positive externalities from investments in human capital, while transferring money to the poor. To be efficient, CCT programs thus need to successfully implement three rules. The first is a rule to select the poor. The other two are rules of eligibility among the poor and of calibration of transfers, particularly if budgets are insufficient to offer large universal transfers to all the poor.

Publisher University of California at Berkeley

Date 2006 February 1

URL <http://are.berkeley.edu/~sadoulet/papers/TargetingJuly04.pdf>

* "With their effort and one opportunity": Alleviating extreme poverty in Chile

Type Document

Author Emanuela Galasso

Abstract This paper evaluates the effect of an anti-poverty program, Chile Solidario, during its first two years of operation. We exploit the exogenous geographic variation in the assignment of the program to estimate the impact of the program on a large array of socio-economic outcomes. Program impact is estimated under different empirical methods. We find that the program tends to improve education and health outcomes of the participating households, increases significantly their take-up of cash assistance programs and of social programs for housing and employment. There is no evidence that the participation to employment program translates into improved employment or income outcomes in the short term. Finally, we provide suggestive evidence of the key role that the psycho-social support had in enabling this change, by increasing awareness of social services in the community as well as households' orientation towards the future.

Publisher Development Research Group, World Bank

Date 2006 March

URL <http://www.iadb.org/res/publications/pubfiles/pubS-001.pdf>

* Unconditional cash transfers in Africa

Type Journal Article

Author Devereux S

Abstract Support is growing for unconditional cash transfers as a social protection response to hunger, HIV/AIDS and chronic poverty in many parts of sub-Saharan Africa. A study commissioned by UNICEF and undertaken by Save the Children UK, HelpAge International and IDS examines the range and impacts of cash transfer programmes in East and Southern Africa.

Publication IDS in Focus

Volume Social Protection

Issue 01

Date 2006 May

URL http://www.ids.ac.uk/files/IF1_5.pdf

* Demand-Side Incentives for Better Health for the Poor: Conditional Cash Transfer Programs in Latin America and the Caribbean

Type Document

Author Amanda Glassman

Author Marie Moland Gaarder

Author Jessica E Todd

Abstract Conditional Cash Transfer (CCT) programs are spreading rapidly throughout the developing world. These are the subjects of this paper and include Colombia's Familias en Acción, Honduras' PRAF, Jamaica's PATH, Mexico's Progres/Oportunidades, and Nicaragua's Red de Protección Social. While evaluation results are encouraging, features of program design are remarkably similar country to country, generating concerns that local realities are not sufficiently taken into account and highlighting the need for better ex ante analysis of the underlying development problem to be solved by the intervention. This paper critically analyzes the program effect model with respect to health and nutrition outcomes, present the health and nutrition evaluation results to date, draw some conclusions regarding the use of CCT programs to improve health and nutrition status and promote healthy behaviours, and suggest future directions for the use of CCT programs as an incentive to

promote service use and healthy feeding practices.

Publisher Inter-American Development Bank

Date 2006 December

URL <http://ideas.repec.org/p/idb/brikps/21798.html>

- * Conditional Cash Transfers and Female Schooling: The Impact of the Female School Stipend Program on Public School Enrolments in Punjab, Pakistan

Type Policy Research Working Paper

Author Nazmul Chaudhury

Author Dilip Parajuli

Abstract Instead of mean-tested conditional cash transfer (CCT) programs, some countries have implemented gender-targeted CCTs to explicitly address intra-household disparities in human capital investments. This study focuses on addressing the direct impact of a female school stipend program in Punjab, Pakistan: Did the intervention increase female enrolment in public schools? To address this question, the authors draw on data from the provincial school censuses of 2003 and 2005. They estimate the net growth in female enrolments in grades 6-8 in stipend eligible schools. Impact evaluation analysis, including difference-and-difference (DD), triple differencing (DDD), and regression-discontinuity design (RDD) indicate a modest but statistically significant impact of the intervention. The preferred estimator derived from a combination of DDD and RDD empirical strategies suggests that the average program impact between 2003 and 2005 was an increase of six female students per school in terms of absolute change and an increase of 9 percent in female enrolment in terms of relative change. A triangulation effort is also undertaken using two rounds of a nationally representative household survey before and after the intervention. Even though the surveys are not representative at the sub provincial level, the results corroborate evidence of the impact using school census data.

Publisher World Bank

Date 2006 December 1

URL http://papers.ssrn.com/sol3/papers.cfm?abstract_id=953570

- * Evaluation of Jamaica's PATH Program.

Type Presentation

Author Dan Levy

Author Jim Ohls

Abstract The government of Jamaica launched its social safety net initiative, the Programme of Advancement Through Health and Education (PATH), in 2001 to better target welfare benefits to the poor and to increase human capital by conditioning receipt of the benefits on requirements for school attendance and health care visits. Our study found that PATH succeeded in targeting benefits to the islands poorest households and in encouraging households to send their children to school with greater regularity. The program also increased the use of preventive health care for children in PATH families. There was no evidence that PATH affected longer-term outcomes, such as grades, advancement to the next grade, or health care status.

Publisher Mathematica Policy Research

Date 2007 March

URL <http://econpapers.repec.org/paper/mprmpres/5391.htm>

* Participation in a School Incentive Programme in India

Type Conference Paper

Author Stuti Khemani

Author Dean Karlan

Author Sharon Barnhardt

Abstract Education policy has recently focused on improving accountability and incentives of public providers for actual learning outcomes, often with school-based reward programmes for high performers. The Learning Guarantee Programme in Karnataka, India, is prominent among such efforts, providing cash transfers to government schools that achieve learning at specified high levels. This study examines whether schools that self-selected into the incentive programme are different from those that did not. Although we find no significant differences in resources and characteristics, we do find significant and substantial differences in test scores prior to selection into the programme, with better performing schools more likely to opt-in. These findings also provide insight into how incentive-based programmes that focus on levels of (rather than changes in) achievement can exacerbate inequality in education.

Date 2007 April 20

URL <http://karlan.yale.edu/p/LGP.pdf>

* Does Money Matter? The Effects of Cash Transfers on Child Health and Development in Rural Ecuador

Type Policy Research Working Paper

Author Norbert Schady

Author Christina H Paxson

Abstract The authors examine how a government-run cash transfer program targeted to poor mothers in rural Ecuador influenced the health and development of their children. This program is of particular interest because, unlike other transfer programs that have been implemented recently in Latin America, receipt of the cash transfers was not conditioned on specific parental actions, such as taking children to health clinics or sending them to school. This feature of the program makes it possible to assess whether conditionality is necessary for programs to have beneficial effects on children. The authors use random assignment at the parish level to identify the program's effects. They find that the cash transfer program had positive effects on the physical, cognitive, and socio-emotional development of children, and the treatment effects were substantially larger for the poorer children than for less poor children. Among the poorest children in the sample, those whose mothers were eligible for transfers had outcomes that were on average more than 20 percent of a standard deviation higher than those for comparable children in the control group. Treatment effects are somewhat larger for girls and for children with more highly-educated mothers. The authors examine three mechanisms - better nutrition, greater use of health care and better parenting - through which the transfers might influence child development. The program appeared to improve children's nutrition and increased the chance they were treated for helminth infections. But children in the treatment group were not more likely to visit health clinics for growth monitoring, and the mental health and parenting of their mothers did not improve.

Date 2007 May 1

URL http://papers.ssrn.com/sol3/papers.cfm?abstract_id=984618

* Must conditional cash transfer programs be conditioned to be effective? The impact of conditioning transfers on school enrolment in Mexico

Type Journal Article

Author Alan De Brauw

Author John Hoddinott

Abstract A growing body of evidence suggests that conditional cash transfer (CCT) programs

can have strong, positive effects on a range of welfare indicators for poor households in developing countries. However, there is little evidence about how important each component of these programs is towards achieving these outcomes. This paper tests the importance of conditionality on one specific outcome related to human capital formation, school enrolment, using data collected during the evaluation of Mexico's PROGRESA program. We exploit the fact that some beneficiaries who received transfers did not receive the forms needed to monitor the attendance of their children at school. We use a variety of techniques, including nearest neighbour matching and household fixed effects regressions, to show that the absence of these forms reduced the likelihood that children attended school with this effect most pronounced when children are transitioning to lower secondary school. We provide substantial evidence that these findings are not driven by unobservable characteristics of households or localities.

Publication Journal of Development Economics

Volume 96

Issue 2

Date 2008

URL <http://www.sciencedirect.com/science/article/pii/S0304387810000982>

* The Demand for, and Impact of, Learning HIV Status

Type Journal Article

Author Rebecca Thornton

Abstract This paper evaluates an experiment in which individuals in rural Malawi were randomly assigned monetary incentives to learn their HIV results after being tested. Distance to the HIV results centres was also randomly assigned. Without any incentive, 34 percent of the participants learned their HIV results. However, even the smallest incentive doubled that share. Using the randomly assigned incentives and distance from results centres as instruments for the knowledge of HIV status, sexually active HIV-positive individuals who learned their results are three times more likely to purchase condoms two months later than sexually active HIV-positive individuals who did not learn their results; however, HIV-positive individuals who learned their results purchase only two additional condoms than those who did not. There is no significant effect of learning HIV-negative status on the purchase of condoms.

Publication American Economic Review

Date 2008

URL <http://ideas.repec.org/a/aea/aecrev/v98y2008i5p1829-63.html>

* Cash Transfers, Conditions, and School Enrolment in Ecuador [with Comments]

Type Journal Article

Author N. Schady

Author M. C. Araujo

Author X. Peña

Author L. F. López-Calva

Abstract The impact of cash transfer programs on the accumulation of human capital is a topic of great policy importance. An attendant question is whether program effects are larger when transfers are “conditioned” on certain behaviours, such as a requirement that households enrol their children in school. This paper uses a randomized study design to analyze the impact of the Bono de Desarrollo Humano (BDH), a cash transfer program, on school enrolment among poor children in Ecuador. The main results in the paper are two. First, the BDH program had a large, positive impact on school enrolment. Second, program effects are significantly larger among a minority of households who believed that there was a school

enrolment requirement attached to transfers.

Publication Economía
Volume 8
Issue 2
Date 2008
URL <http://www.jstor.org/stable/10.2307/20065524>

* Conditional Cash Transfers in Education Design Features, Peer and Sibling Effects Evidence from a Randomized Experiment in Colombia

Type Working Paper
Author Felipe Barrera-Ororio
Author Marianne Bertrand
Author Leigh Linden
Author Francisco Perez-Clle

Abstract In this paper, the authors evaluate multiple variants of a commonly used intervention to boost education in developing countries -- the conditional cash transfer (CCT) -- with a student level randomization that allowed them to generate intra-family and peer-network variation. The test three treatments: a basic CCT treatment based on school attendance, a savings treatment that postpones a bulk of the cash transfer due to good attendance to just before children have to reenrol, and a tertiary treatment where some of the transfers are conditional on students' graduation and tertiary enrolment rather than attendance. On average, the combined incentives increase attendance, pass rates, enrolment, graduation rates, and matriculation to tertiary institutions. Changing the timing of the payments does not change attendance rates relative to the basic treatment but does significantly increase enrolment rates at both the secondary and tertiary levels. Incentives for graduation and matriculation are particularly effective, increasing attendance and enrolment at secondary and tertiary levels more than the basic treatment. They find some evidence that the subsidies can cause a reallocation of responsibilities within the household. Siblings (particularly sisters) of treated students work more and attend school less than students in families that received no treatment. They also find that indirect peer influences are relatively strong in attendance decisions with the average magnitude similar to that of the direct effect.

Date 2008 March
URL <http://www.nber.org/papers/w13890>

* Role of cash in conditional cash transfer programmes for child health, growth, and development: an analysis of Mexico's Oportunidades

Type Journal Article
Author Lia C H Fernald
Author Paul Gertler
Author Lynnette M Neufeld

Abstract In an intervention that began in 1998 in Mexico, low-income communities (n=506) were randomly assigned to be enrolled in a CCT programme (*Oportunidades*, formerly *Progresa*) immediately or 18 months later. In 2003, the authors assessed 2449 children who had been enrolled in the program their entire lives were assessed for a variety of outcomes. The authors found that a doubling of cash transfers was associated with higher height-for-age Z score, lower prevalence of stunting, lower body-mass index for age percentile and lower prevalence of being overweight (-0.08 , -0.13 to -0.03 ; $p=0.001$). A doubling of cash transfers was also associated with children doing better on a scale of motor development, three scales of cognitive development, and with receptive language.

Publication The Lancet
Volume 371

Date 2008 March 8

URL

[http://www.thelancet.com/journals/lancet/article/PIIS0140-6736\(08\)60382-7/abstract](http://www.thelancet.com/journals/lancet/article/PIIS0140-6736(08)60382-7/abstract)

* The Case for Direct Cash Transfers to the Poor

Type Journal Article

Author Arvind Subramanian

Author Devesh Kapur

Author Partha Mukhopadhyay

Abstract The total expenditure on central schemes for the poor and on the major subsidies exceeds the states' share of central taxes. These schemes are chronic bad performers due to a culture of immunity in public administration and weakened local governments. Arguing that the poor should be trusted to use these resources better than the state, a radical redirection with substantial direct transfers to individuals and complementary decentralisation to local governments is proposed. The benefits, risks and associated reinforcement of institutions and accountability are outlined.

Publication Economic and Political Weekly

Volume XLIII No. 15

Issue Budget 2008-09 Special Issue

Date 2008 April 12

URL

<http://www.epw.in/budget-2008-09/case-direct-cash-transfers-poor.html>

* Evaluation of the Safe Delivery Incentive Programme: Final Report of the Evaluation May 2008

Type Report

Author Timothy Powell Jackson

Author Basu Dev Neupane

Author Suresh Tiwari

Author Jo Morrison

Author Anthony Costello

Abstract The Safe Delivery Incentive Programme (SDIP) was initiated by the Government of Nepal in 2005, to help women meet the high financial costs of childbirth and thus encourage them to deliver at a health facility or at least to use the services of a trained health worker if they delivered at home. This report documents the process and findings of an evaluation by the Institute of Child Health, University College London, to assess the implementation process and the effects of the SDIP on women and their families, and provide recommendations for improvements.

Publisher Safe Motherhood in Nepal

Date 2008 May

URL

http://www.safemotherhood.org.np/pages/default.php?function=more_content&secid=78&con_id=148

* Direct Cash Transfers: No Magic Bullet

Type Journal Article

Author Mihir Shah

Abstract In response to Kapur, Mukhopadhyay and Subramanian, Mihir Shah argues that the reduction of poverty in India requires much more than solutions such as direct cash transfers.

Publication Economic and Political Weekly

Volume XLIII

Issue 34

Date 2008 August 23

URL

<http://www.epw.in/discussion/direct-cash-transfers-no-magic-bullet.html>

* More on Direct Cash Transfers

Type Journal Article

Author Arvind Subramanian

Author Devesh Kapur

Author Partha Mukhopadhyay

Abstract Continuing the debate on direct cash transfers, the authors of the article "The Case for Direct Cash Transfers to the Poor" (12 April 2008) respond to Mihir Shah's criticism (23 August 2008). The six points of contestation by Mihir Shah - including those on the public distribution system and the National Rural Employment Guarantee Scheme - are refuted. The argument in essence is that seeing the problems with anti-poverty programmes as faulty design and limited availability of resources does not recognise the culture of immunity in public administration and the weak capabilities of local governments.

Publication Economic and Political Weekly

Volume XLIII

Issue 47

Date 2008 November 22

URL <http://www.epw.in/discussion/more-direct-cash-transfers.html>

* Conditional Cash Transfers: Reducing Present & Future Poverty

Type Report

Author Aril Fiszbein

Author Norbert Schady

Abstract Conditional cash transfer (CCT) programs are one of the most popular interventions in the social sectors in developing countries. While the details of program design vary, all of these programs transfer resources to poor households conditional on them taking active measures to build up the human capital of their children (enrolling their children in school, taking them for regular health care visits). In almost every instance, transfers are made to women. CCT programs have two clear objectives. First, they seek to provide poor households with a minimum consumption floor. Second, in making transfers conditional, they seek to encourage the accumulation of human capital, and break a vicious cycle whereby poverty is transmitted across generations. This book provides an assessment, based on thorough research, of CCT programs as an instrument of social policy.

Institution World Bank

Date 2009

URL

<http://web.worldbank.org/WBSITE/EXTERNAL/EXTDEC/EXTRESEARCH/EXTPRRS/EXTCCT/0,,contentMDK:22040461~pagePK:64168427~piPK:64168435~theSitePK:5757745,00.html>

* Comparing Food and Cash Transfers to the Ultra Poor in Bangladesh

Type Report

Author Akther Ahmed
Author Agnes R Quisumbing
Author Mahbuba Nasreen
Author John F Hoddinott
Author Elizabeth Bryan

Abstract Bangladesh has some social safety net programs that transfer food to the poor, some that transfer cash, and some that provide a combination of both. This study evaluates the relative impacts of food and cash transfers on food security and livelihood outcomes among the ultra poor in Bangladesh. The programs impacts are evaluated according to various measures, including how well transfers are delivered; which transfers beneficiaries prefer; how accurately the programs target the extremely poor; effects on food security, livelihoods, and women's empowerment; and cost effectiveness. The report identifies what has and has not worked in food and cash transfers and recommends ways of improving these programs.

Publisher International Food Policy Research Institute

Date 2009

URL

<http://www.ifpri.org/publication/comparing-food-and-cash-transfers-ultra-poor-bangladesh>

* Own and sibling effects of conditional cash transfer programs: Theory and evidence from Cambodia

Type Book
Author F. H. G. Ferreira
Author D. Filmer
Author N. Schady

Abstract Conditional cash transfers have been adopted by a large number of countries in the past decade. Although the impacts of these programs have been studied extensively, understanding of the economic mechanisms through which cash and conditions affect household decisions remains incomplete. This paper uses evidence from a program in Cambodia, where eligibility varied substantially among siblings in the same household, to illustrate these effects. A model of schooling decisions highlights three different effects of a child-specific conditional cash transfer: 1. an income effect. 2. a substitution effect. 3. displacement effect.

Publisher World Bank

Date 2009

URL http://papers.ssrn.com/sol3/papers.cfm?abstract_id=1437953

* Conditional Cash Transfers: An Annotated Bibliography

Type Journal Article
Author A. Milazzo

Abstract This paper presents the main findings of a quantitative evaluation of the Red de Protección Social (RPS), a conditional cash transfer program in Nicaragua, against its primary objectives. These included supplementing income to increase household expenditures on food, reducing primary school desertion, and improving the health care and nutritional status of children under age 5. The evaluation design is based on a randomized, community-based intervention with measurements before and after the intervention in both treatment and control communities. Where possible, the authors erred on the side of assessing effects in conservative manners, for example, in the calculation of standard errors and the treatment of possible control group contamination. Overall, they find that RPS had positive (or favourable) and significant double-difference estimated average effects on a broad range of indicators and outcomes.

Publication World Bank, Washington DC

Date 2009

URL

http://siteresources.worldbank.org/SAFETYNETSANDTRANSFERS/Resources/281945-1131738167860/CCT_Biblio_6Feb2009.pdf

* The impact of conditional cash transfers on health outcomes and use of health services in low and middle income countries

Type Document

Author Mylene Lagarde

Author Andy Haines

Author Natasha Palmer

Abstract The study aims to assess the effectiveness of CCT in improving access to care and health outcomes, in particular for poorer populations in low and middle income countries through a review of various databases including the Cochrane Central Register of Controlled Trials (CENTRAL) MEDLINE, EMBASE, development studies and economic databases. The authors also studied online resources of various international agencies, organizations and universities to find relevant literature. Only randomised controlled trial studies, interrupted time series analysis studies or controlled before-after studies of the impact of health financing policies were included in this study. The study concluded that since CCT has been the subject of well-designed evaluations and that they could be an effective approach to improving access to preventive care. However, they are unsure of the replicability under different conditions, particularly in more deprived settings.

Date 2009

URL <http://www.ncbi.nlm.nih.gov/pubmed/19821444>

* Concurrent assessment of Janani Suraksha Yojana (JSY) in Selected States - Bihar, Madhya Pradesh, Orissa, Rajasthan, Uttar Pradesh

Type Report

Author Nesim Tumkaya

Abstract With a view to accelerate the reduction in maternal mortality, Government of India initiated a scheme called Janani Suraksha Yojana (JSY) in 2005 under its National Rural Health Mission (NRHM). The scheme aims at reducing maternal and new born mortality rate by promoting institutional delivery for which financial incentives are provided to mothers who deliver in a health facility. On the request of the Government of India, UNFPA commissioned this concurrent evaluation study of JSY in five high focus states of Bihar, Madhya Pradesh, Orissa, Rajasthan and Uttar Pradesh.

Institution United Nations Population Fund

Date 2009

URL <<http://india.unfpa.org/?publications=1938>>

* The impact of a cash transfer program on cognitive achievement: The Bono de Desarrollo Humano of Ecuador

Type Document

Author J Ponce

Author A S Bedi

Abstract Throughout Latin America, conditional cash transfer (CCT) programs play an important role in social policy. These programs aim to influence the accumulation of human capital, as well as reduce poverty. In terms of educational outcomes, a number of impact

evaluation studies have shown that such programs have led to an increase in school enrolment, ensured regular school attendance and led to a reduction in child labour. Theoretically, such cash transfer programs may also be expected to exert a positive impact on students' test scores, but related empirical evidence is scarce. Accordingly, this paper evaluates the impact of a cash transfer program, the Bono de Desarrollo Humano of Ecuador, on students' cognitive achievements. The paper uses a regression discontinuity strategy to identify the impact of the program on second grade cognitive achievement. Regardless of the specification and sample used, we find no impact of the program on test scores, suggesting that attempts at building human capital, as measured by cognitive achievement, require additional and alternative interventions.

Date 2009 January

URL <http://repub.eur.nl/res/pub/17104/>

* Eradicating diseases: The effect of conditional cash transfers on vaccination coverage in rural Nicaragua

Type Journal Article

Author Tania Barham

Author John A Maluccio

Abstract Despite significant global efforts to improve vaccination coverage against major childhood diseases, vaccination rates are below 90%. To eradicate diseases such as measles, however, vaccination rates close to 95% are needed. We use a randomized experiment to investigate the effect of a demand incentive, a conditional cash transfer program, in improving vaccination coverage in rural Nicaragua. Double-difference estimates show the program led to large increases in vaccination coverage, and these resulted in vaccination levels greater than 95% for some vaccines. Effects were especially large for children who are typically harder to reach with traditional supply-side interventions.

Publication Journal of Health Economics

Date 2009 May 28

URL <http://www.ncbi.nlm.nih.gov/pubmed/19233495>

* The impact of conditional cash transfer programmes on child nutrition: a review of evidence using a programme theory framework

Type Journal Article

Author Jef L Leroy

Author Marie T Ruel

Abstract The authors reviewed the evidence regarding the impact of conditional cash transfer (CCT) programmes on child nutrition outcomes, using a programme theory framework. They developed a programme impact model and synthesised evidence regarding the pathways through which CCTs may improve child nutrition. CCT programmes significantly improve child anthropometry but have very little impact on micronutrient status. The programmes also have a positive impact on several of the outcomes in the pathways to improved nutrition. The authors found an enormous gap in knowledge about the mechanisms by which CCT programmes improve nutrition. In order to reach their full potential, the programmes need to have a better defined set of nutrition actions grounded in programme theory.

Publication Journal of Development Effectiveness

Volume 1

Issue 2

Date 2009 June

URL <http://ideas.repec.org/a/taf/jdevef/v1y2009i2p103-129.html>

* School Enrolment, Selection and Test Scores

Type Policy Research Working Paper

Author Deon Filmer

Author Norbert Schady

Abstract There is a strong association between schooling attained and test scores in many settings. If this association is causal, one might expect that programs that increase school enrolment and attainment would also improve test scores. However, if there is self-selection into school based on expected gains, marginal children brought into school by such programs may be drawn disproportionately from the left-hand side of the ability distribution, which could limit the extent to which additional schooling translates into more learning. To test this proposition, this paper uses data from Cambodia. The results show that a program that provides scholarships to poor students had a large effect on school enrolment and attendance, which increased by approximately 25 percentage points. However, there is no evidence that, 18 months after the scholarships were awarded, recipient children did any better on mathematics and vocabulary tests than they would have in the absence of the program. The paper discusses results that suggest that the self-selection of lower-ability students into school in response to the program is an important part of the explanation. The analysis also shows minimal program effects on other outcomes, including knowledge of health practices, expectations about the future, and adolescent mental health.

Publisher World Bank

Date 2009 July

URL

<http://elibrary.worldbank.org/content/workingpaper/10.1596/1813-9450-4998>

* Are There Diminishing Returns To Transfer Size In Conditional Cash Transfers?

Type Policy Research Working Paper Series

Author Deon Filmer

Author Norbert Schady

Abstract There is increasing evidence that conditional cash transfer programs can have large impacts on school enrolment, including in very poor countries. However, little is known about which features of program design -- including the amount of the cash that is transferred, how frequently conditions are monitored, whether non-complying households are penalized, and the identity or gender of the cash recipients -- account for the observed outcomes. This paper analyzes the impact of one feature of program design -- namely, the magnitude of the transfer. The analysis uses data from a program in Cambodia that deliberately altered the transfer amounts received by otherwise comparable households. The findings show clear evidence of diminishing marginal returns to transfer size despite the fact that even the larger transfers represented on average only 3 percent of the consumption of the median recipient households. If applicable to other settings, these results have important implications for other programs that transfer cash with the explicit aim of increasing school enrolment levels in developing countries.

Publisher World Bank

Date 2009 July

URL

<http://elibrary.worldbank.org/content/workingpaper/10.1596/1813-9450-4999>

* Mexico's conditional cash transfer programme increases caesarean section rates among the rural poor

Type Journal Article

Author Sarah L Barber

Abstract This study evaluates the impact of a large-scale conditional cash transfer program in Mexico on caesarean section rates. The programme provides cash transfers to participating low-income, rural households in Mexico conditional on accepting health care and nutrition supplements. The authors found that beneficiary status is associated with 5.1 percentage point increase in caesarean rates; this impact increases to 7.5 percentage points for beneficiaries enrolled in the program for six months before delivery.

Publication European Journal of Public Health

Volume 20

Issue 4

Date 2009 November 23

URL <http://eurpub.oxfordjournals.org/content/20/4/383.abstract>

* Heterogeneous impact of the social programme Oportunidades on use of contraceptive methods by young adult women living in rural areas

Type Journal Article

Author Hector Lamadrid-Figueroa

Author Gustavo Angeles

Author Thomas Mroz

Author Jose Urquieta-Salomon

Author Bernardo Hernandez-Prado

Author Aurelio Cruz-Valdez

Author Martha M Tellez-Rojo

Abstract Rarely have researchers explored the distribution of a programme's effects in a population, tending to focus on one-dimensional measures of impact instead. This can mask heterogeneity of effects, making it difficult to identify subsets of the population for whom impacts might differ from a population average. The authors exploit the design of Mexico's Oportunidades programme to construct measures of the heterogeneous impacts of the programme on contraception and compare these with conventional effect estimates. They find that the latter, while probably reliable for particular types of effects, fail to uncover the substantial programme impacts on the poorest women in rural Mexico.

Publication Journal of Development Effectiveness

Volume 2

Issue 1

Date 2010

URL <http://www.tandfonline.com/doi/abs/10.1080/19439341003599726>

* Conditional cash transfer programmes: Opening the black box

Type Journal Article

Author Marie Gaarder

Abstract This document is an introduction to the book of the same name. The book looks at how programmes work and how their effectiveness can be increased by looking at the following three categories - by investigating the assumed causal pathways underpinning an intervention, by looking at the heterogeneity of the effects and of prior conditions; and by looking at additional outcomes not previously subject to substantial investigation.

Publication Journal of Development Effectiveness

Volume 2

Date 2010

URL <http://www.tandfonline.com/doi/full/10.1080/19439341003655007>

* Conditional cash transfers and health: unpacking the causal chain

Type Journal Article

Author Marie Gaarder

Author Amanda Glassman

Author Jessica E Todd

Abstract This paper investigates whether conditional cash transfer (CCT) programmes that include health and nutrition components improve health and nutritional outcomes, and if so, which components of the programmes or combination thereof, are important in achieving these improvements. Using evidence from Latin America, Africa, Asia and the Middle East, the paper adopts a theory-based approach that spells out the assumptions behind the expectation that the CCT interventions will have a measurable impact on health and nutrition outcomes. CCT impact evaluations provide unambiguous evidence that financial incentives work to increase utilisation of those key health services by the poor upon which the cash transfer is conditioned, if the beneficiaries have knowledge of this condition. However, results are mixed with respect to nutrition and health outcomes, suggesting that encouraging utilisation when the pertinence of services is unknown or of poor quality may not produce the expected effects. Incipient results from Mexico indicate, however, that service quality is not necessarily exogenous to the programme, but may be positively affected by giving the poor women skills, information, and social support to negotiate better care from healthcare providers. Findings from Mexico indicate that there are direct routes by which the cash transfers affect health, outside of the health sector interactions. In particular, the poverty alleviation achieved with the cash transfers may affect the mental health of beneficiaries, as well as their lifestyle choices. The main policy recommendation that ensues from this review is the need to find the right mix of incentives and regulation to improve the quality of care, while at the same time investing in the empowerment of users. Future research that explores the relative cost-effectiveness of investing in the supply versus the demand-side within the health system will be crucial, along with further research on the need for conditionalities. Other areas that could benefit from further evidence include morbidity outcomes from programmes other than Oportunidades, including mental health and chronic disease, impacts on health-related behaviours and attitudes, and how these factors affect outcomes, and the effects on out-of-pocket expenditure.

Publication Journal of Development Effectiveness

Volume 2

Issue 1

Date 2010

URL <http://www.tandfonline.com/doi/abs/10.1080/19439341003646188>

* Impact evaluation of a rural conditional cash transfer programme on outcomes beyond health and education

Type Journal Article

Author Fabio Veras Soares

Author Rafael Perez Ribas

Author Guilherme Issamu Hirata

Abstract This paper presents impacts of the pilot conditional cash transfer programme in Paraguay. The choice of outcomes of interest is based on the work developed by the family counselling component undertaken by social workers. Propensity score techniques are used to deal with the problem of non-random treatment assignment. Tekopora has had a positive effect on investment in agriculture, savings, and on the possession of identity card, but did not have much impact on access to credit and on social participation. These results suggest that conditional cash transfer programmes can have impacts that go beyond the usual impacts on

consumption, and health and education outcomes

Publication Journal of Development Effectiveness

Volume 2

Issue 1

Date 2010 March

URL <http://ideas.repec.org/a/taf/jdevef/v2y2010i1p138-157.html>

* Financial incentives for maternal health: impact of a national programme in Nepal

Type Document

Author Powell-Jackson T

Author Kara Hanson

Abstract Financial incentives are increasingly being advocated as an effective means to influence health-related behaviours. There is, however, limited evidence on whether they work in low-income countries, particularly when implemented at scale. This paper explores the impact of a national programme in Nepal that provides cash incentives to women conditional on them giving birth in a health facility. Using propensity score matching methods, we find that the programme had a positive, albeit modest, effect on the utilisation of maternity services. Women who had heard of the SDIP before childbirth were 4.2 percentage points (17 percent) more likely to deliver with a skilled attendant. The treatment effect is positively associated with the size of the financial package offered by the programme and the quality of care in facilities. Despite the positive effect on those exposed to the SDIP, low coverage of the programme suggests that few women actually benefited in the first few years.

Publisher London School of Hygiene and Tropical Medicine

Date 2010 March

URL <http://www.ncbi.nlm.nih.gov/pubmed/22112695>

* Does Supply Matter? Initial Supply Conditions and the Effectiveness of Conditional Cash Transfers for Grade Progression in Nicaragua

Type Journal Article

Author John A Maluccio

Author Alexis Murphy

Author Ferdinando Regalia

Abstract The authors use a randomised evaluation to examine the effect of a conditional cash transfer programme on grade progression in Nicaragua from 1999 to 2003, putting the spotlight on initial supply-side conditions and the extent to which they conditioned programme effectiveness. Their principal findings are that the programme had a substantial effect on grade progression and it was more effective in areas with autonomous schools. At the same time, it was also more effective in intervention areas with poor initial supply conditions as measured by indicators of grade availability and distance to school. These areas had lower outcomes before the programme, and thus more room for improvement. The results suggest that initial school supply conditions are not insurmountable obstacles for the successful implementation of a conditional cash transfer (CCT) programme, as long as these constraints are identified at the planning stage and mechanisms put in place to address them during execution.

Publication Journal of Development Effectiveness

Date 2010 April 14

URL <http://econpapers.repec.org/paper/mdlmdlpap/0908.htm>

* The Impact of Conditional Cash Transfers on Children's School Achievement: Evidence from Colombia

Type Journal Article

Author Sandra Garcia

Author Jennifer Hill

Abstract During the last decade, conditional cash transfer programs have expanded in developing countries as a way to increase school enrolment and deter youth from dropping out of school. However, despite evidence of these programs' positive impact on school enrolment and attendance, little is known about their impact on school achievement. Thus, using data from the Colombian conditional cash transfer program Familias en Acción, this study estimated the effect of the conditional subsidy on school achievement. It found that the program does have a positive effect on school achievement for children aged 7 to 12 living in rural areas but practically no effect for the same population living in urban areas. Moreover, the program may actually have a negative effect on the school achievement of adolescents, particularly those living in rural areas. Possible mechanisms of these effects are explored and discussed.

Publication Journal of Development Effectiveness

Volume 2

Issue 1

Date 2010 April 14

URL <http://www.tandfonline.com/doi/abs/10.1080/19439341003628681>

* Empowering women: how Mexico's conditional cash transfer programme raised prenatal care quality and birth weight

Type Journal Article

Author Sarah Barber

Author Paul Gertler

Abstract Data from a controlled randomised trial are used to estimate the effect of Mexico's conditional cash transfer programme, Oportunidades, on birth outcomes, and to examine the pathways by which it works. Birth weights average 127.3 grams higher, and low birth weight incidence is 44.5 per cent lower among beneficiary mothers. Better birth outcomes are explained entirely by better quality prenatal care. Oportunidades affected quality through empowering women with information about adequate healthcare content to expect better care, and with skills and social support to negotiate better care. Efforts to empower the less well-off are necessary for public services to fully benefit the poor.

Publication Journal of Development Effectiveness

Date 2010 April 14

URL <http://ideas.repec.org/a/taf/jdevef/v2y2010i1p51-73.html>

* Improving immunisation coverage in rural India: clustered randomised controlled evaluation of immunisation campaigns with and without incentives

Type Document

Author Abhijit Banerjee

Author Esther Duflo

Author Rachel Glennerster

Author Dhruva Kothari

Abstract Financial incentives, such as in conditional cash transfer programmes can be effective in promoting the use of certain preventive healthcare services. The authors used a clustered randomised controlled trial to evaluate two interventions in rural Rajasthan, India.

In one intervention, regular, well-publicized immunisation clinics were held, while in the second intervention similar camps were held and parents were also offered small incentives to immunise their children. A third set of villages formed the control group. The study showed that offering modest incentives to families in resource poor settings can significantly increase uptake of immunisation services, when reliable services are available.

Date 2010 May 17

URL <http://www.bmj.com/content/340/bmj.c2220>

* Improving the Design of Conditional Transfer Programs: Evidence from a Randomized Education Experiment in Colombia

Type Document

Author Felipe Barrera-Osorio

Author Marianne Bertrand

Author Leigh Linden

Author Francisco Perez-Clle

Abstract Using a student level randomization, we compare three education-based conditional cash transfers designs: a standard design, a design where part of the monthly transfers are postponed until children have to re-enrol in school, and a design that lowers the reward for attendance but incentivizes graduation and tertiary enrolment. The two nonstandard designs significantly increase enrolment rates at both the secondary and tertiary levels while delivering the same attendance gains as the standard design. Postponing some of the attendance transfers to the time of re-enrolment appears particularly effective for the most at-risk children.

Date 2010 August

URL

<http://www.povertyactionlab.org/evaluation/improving-design-conditional-transfer-programs-evidence-randomized-education-experiment-c>

* Small but effective: India's targeted unconditional cash transfers

Type Journal Article

Author Datta Puja

Author Stephen Howes

Author Rinku Murgai

Abstract India's approach to social security stresses the provision of subsidized food and public works. Targeted, unconditional cash transfers are little used, and have been little evaluated. An evaluation of cash transfers for the elderly and widows based on national household survey data and surveys on social pension utilization in two of India's states, Karnataka and Rajasthan, reveal that these social pension schemes work reasonably well. Levels of leakage (corruption) are low, funds flow disproportionately to poorer rather than richer households, and there is strong evidence that the funds reach vulnerable individuals. A comparison to the public distribution system reveals that the main strength of the social pensions scheme is its relatively low level of leakage. We hypothesize that social pensions suffer less from corruption than India's other safety net programs either because of the low levels of discretion involved in their delivery, or the small size of the transfers involved. Since we cannot choose between these two hypotheses, the scaling-up of the social pension schemes, currently underway, while warranted, should be closely monitored.

Publication Economic and Political Weekly

Volume XLV

Issue 52

Date 2010 December 25

URL

<http://www.epw.in/special-articles/small-effective-indias-targeted-unconditional-cash-transfers.html>

* Cash Transfers: Evidence Paper

Type Evidence Paper

Author Catherine Arnold

Abstract This review by DFID's policy division assesses current evidence on the impact of cash transfers and the extent to which that evidence is generalisable. Cash transfer policies and programmes in developing countries have expanded over the past 10 years, generating a wealth of new research and evidence. This paper synthesises findings from an independent review of DFID-supported programmes in countries such as Ethiopia, Zimbabwe and Bangladesh. It also includes programmes that employ a wider framework, for example using a mix of cash and other asset transfers. Evidence is summarised according to three interconnected areas: The multiple types of impact that cash transfers can have in achieving a variety of social and economic policy objectives, Specific design and implementation choices for tailoring programmes to particular objectives and contexts

Publisher DFID

Date 2011

URL <http://strive.lshtm.ac.uk/resources/cash-transfers-evidence-paper>

* Cash or condition? Evidence from a cash transfer experiment

Type Policy Research Working Paper Series

Author Sarah Baird

Author Craig McIntosh

Author Berk Ozler

Abstract Conditional Cash Transfer programs are "...the world's favourite new anti-poverty device," (The Economist, July 29 2010) yet little is known about the specific role of the conditions in driving their success. In this paper, the authors evaluate a unique cash transfer experiment targeted at adolescent girls in Malawi that featured both a conditional (CCT) and an unconditional (UCT) treatment arm. They found that while there was a modest improvement in school enrolment in the UCT arm in comparison to the control group, this increase is only 43 percent as large as the CCT arm. The CCT arm also outperformed the UCT arm in tests of English reading comprehension. The schooling condition, however, proved costly for important non-schooling outcomes: teenage pregnancy and marriage rates were substantially higher in the CCT than the UCT arm. Their findings suggest that a CCT program for early adolescents that transitions into a UCT for older teenagers would minimize this trade-off by improving schooling outcomes while avoiding the adverse impacts of conditionality on teenage pregnancy and marriage.

Publisher World Bank

Date 2011 February 23

URL <http://ideas.repec.org/p/wbk/wbrwps/5259.html>

* Financial Incentives in Health: New Evidence from India's Janani Suraksha Yojana

Type Working Paper

Author Timothy Powell Jackson

Author Sumit Mazumdar

Author Anne Mills

Abstract This paper studies the health effects of one of the world's largest demand-side financial incentive programmes - India's Janani Suraksha Yojana. Our difference-in-difference

estimates exploit heterogeneity in the timing of the introduction of the financial incentive programs across districts. We find that cash incentives to women increased access to maternity services but failed to improve neonatal or early neonatal mortality, even in districts with relatively high quality of care. The positive effects on utilization are larger for less educated, poorer, and ethnically marginalized women. We also find evidence of unintended consequences. The financial incentive program was associated with a substitution away from private health providers, an increase in fertility and a positive improvement in breastfeeding behaviour. These findings demonstrate the potential for financial incentives to have unanticipated health effects, which may, in the case of fertility, directly undermine the program's own objective of reducing mortality.

Publisher London School of Hygiene and Tropical Medicine

Date 2011 September 29

URL http://papers.ssrn.com/sol3/papers.cfm?abstract_id=1935442

* The Impact of the Progresa/Oportunidades Conditional Cash Transfer Program on Health and Related Outcomes for the Aging in Mexico

Type Document

Author Jere Behrman

Author Susan Parker

Abstract Conditional cash transfer (CCT) programs link public transfers to human capital investment in hopes of alleviating current poverty and reducing its intergenerational transmission. Whereas nearly all studies of their impacts have focused on youth, these CCT programs may also have an impact on aging adults, by increasing household resources or inducing changes in allocations of time of various household members, which may be of substantial interest, particularly given the rapid aging of most populations. This paper contributes to this under-researched area by examining health and work impacts on the aging for the best known and most influential of these programs, the Mexican PROGRESA/Oportunidades program. For a number of health indicators, the program appears to significantly improve health, with impacts that are larger with a greater time receiving the program. However, most of these health impacts are concentrated on women.

Publisher Scholarly Commons University of Pennsylvania

Date 2011 October 7

URL http://papers.ssrn.com/sol3/papers.cfm?abstract_id=1941850

* Do Cash Transfers Improve Birth Outcomes? Evidence from Matched Vital Statistics, Social Security and Program Data

Type Working Paper

Author Veronica Amarante

Author Marco Manacorda

Author Edward Miguel

Author Andrea Vigorito

Abstract There is limited empirical evidence on whether unrestricted cash social assistance to poor pregnant women improve children's birth outcomes. Using program administrative micro-data matched to longitudinal vital statistics on the universe of births in Uruguay, the authors' estimate that participation in a generous cash transfer program led to a sizeable 15% reduction in the incidence of low birth weight. Improvements in mother nutrition and a fall in labour supply, out-of-wedlock births and mother's smoking all appear to contribute to the effect. They conclude that, by improving child health, unrestricted unconditional cash

transfers may help break the cycle of intergenerational poverty.

Publisher NBER

Date 2011 December

URL <http://www.nber.org/papers/w17690>

- * Incentivising safe sex: a randomised trial of conditional cash transfers for HIV and sexually transmitted infection prevention in rural Tanzania

Type Document

Author Damien de Walque et al.

Abstract The authors evaluated the use of conditional cash-transfers as an HIV and sexually transmitted infection prevention strategy to incentivize safe sex. Participants were randomly assigned to either a control arm or one of two intervention arms: low value conditional cash transfer and high value conditional cash transfer. They tested the participants every 4 months over a 12 month period for the presence of common sexually transmitted infections. In the intervention arms, conditional cash transfer payments were tied to negative sexually transmitted infections.

Publisher BMJ Open

Date 2011 December 19

URL <http://bmjopen.bmj.com/content/2/1/e000747.full>

- * Impacts of Conditional Cash Transfer Programs on Educational Outcomes in Developing Countries: A Meta-analysis

Type Working Paper

Author Juan Saavedra

Author Sandra Garcia

Abstract This paper meta-analyzes enrolment, attendance and dropout effect estimates from forty two references of conditional cash transfer program evaluations in fifteen developing countries. Average effect sizes for all outcomes in primary and secondary schooling are statistically different from zero. Average effect sizes for secondary enrolment, attendance and dropout are larger than those for primary. For all outcomes and schooling levels, there is considerable heterogeneity in effect sizes. Programs with more generous transfers have larger primary and secondary enrolment effects. Programs that condition benefits receipt on achievement and pay transfers less frequently than monthly, exhibit larger enrolment and attendance effects. Effect sizes are no different in programs with random assignment. It finds evidence in support of publication bias and selective reporting.

Publisher RAND corporation

Date 2012

URL http://www.rand.org/pubs/working_papers/WR921-1.html

- * Cash transfers, behavioural changes, and cognitive development in early childhood: evidence from a randomized experiment

Type Journal Article

Author Karen Macours

Author Norbert Schady

Author Renos Vakis

Abstract A variety of theories of skill formation suggest that investments in schooling and other dimensions of human capital will have lower returns if children do not have adequate levels of cognitive and social skills at an early age. This paper analyzes the impact of a

randomized cash transfer program on cognitive development in early childhood in rural Nicaragua. It shows that the program had significant effects on cognitive outcomes, especially language. Impacts are larger for older pre-school age children, who are also more likely to be delayed. The program increased intake of nutrient-rich foods, early stimulation, and use of preventive health care—all of which have been identified as risk factors for development in early childhood. Households increased expenditures on these inputs more than can be accounted for by the increases in cash income only, suggesting that the program changed parents' behaviour. The findings suggest that gains in early childhood development outcomes should be taken into account when assessing the benefits of cash transfer programs in developing countries. More broadly, the paper illustrates that gains in early childhood development can result from interventions that facilitate investments made by parents to reduce risk factors for cognitive development.

Publication American Economic Journal

Date 2012

URL <http://ideas.repec.org/p/wbk/wbrwps/4759.html>

* Alternative Cash Transfer Delivery Mechanisms: Impacts on Routine Preventative Health Clinic Visits in Burkina Faso

Type Working Paper

Author Richard Akresh

Author Damien de Walque

Author Harounan Kazianga

Abstract The authors conducted a unique randomized experiment to estimate the impact of alternative cash transfer delivery mechanisms on household demand for routine preventative health services in rural Burkina Faso. The two-year pilot program randomly distributed cash transfers that were either conditional or unconditional and were given to either mothers or fathers. Families under the conditional cash transfer schemes were required to obtain quarterly child growth monitoring at local health clinics for all children under 60 months old. There were no such requirements under the unconditional programs. Compared with control group households, the authors found that conditional cash transfers significantly increase the number of preventative health care visits during the previous year, while unconditional cash transfers do not have such an impact. For the conditional cash transfers, transfers given to mothers or fathers showed similar magnitude beneficial impacts on increasing routine visits.

Publisher NBER

Date 2012 January

URL <http://www.nber.org/papers/w17785>

* Reforming or Replacing the Public Distribution System with Cash Transfers?

Type Journal Article

Author Peter Svedberg

Abstract The targeted public distribution system, intended to provide subsidised food to poor households, is the largest welfare programme in India, with a budget corresponding to about 1% of the net national product. Several studies have found the system to be inefficient and costly in assisting the poor. This paper analyses the case for, and against, replacing a reformed version of this system with a targeted and differentiated cash transfer scheme. Such a scheme could cover about two-thirds of households, and make far larger transfers to the poorest compared to the actual subsidy embedded in the current system, eliminating the risk of large exclusion errors. Further, the overall budget can be held at the present outlay level. It is argued that most of the objections to such a transfer scheme can be circumvented at the design stage.

Publication Economic and Political Weekly

Volume 47
Issue 7
Date 2012 February 18
URL

<http://www.epw.in/special-articles/reforming-or-replacing-public-distribution-system-cash-transfers.html>

* Effect of a cash transfer programme for schooling on prevalence of HIV and herpes simplex type 2 in Malawi: a cluster randomised trial

Type Journal Article
Author Sarah Baird
Author Richard S Garfein
Author Craig McIntosh
Author Berk Ozler

Abstract Lack of education and an economic dependence on men are often suggested as important risk factors for HIV infection in women. In this study, the authors assessed the efficacy of a cash transfer programme to reduce the risk of sexually transmitted infections in young women. Never-married women aged 13-22 years were recruited from 176 enumeration areas in Zomba district of Malawi and randomly assigned to receive cash payments or nothing. Intervention enumeration areas were further randomly assigned to conditional and unconditional groups. Monthly payments to participants ranged from \$1 to \$5 and to parents of participants from \$4 to \$10, again chosen randomly. They found that cash transfer reduced HIV and HSV-2 infections in adolescent schoolgirls in low-income settings. It is argued that structural interventions that do not directly target sexual behaviour change can be important components of HIV prevention strategies.

Publication The Lancet

Volume 379

Issue 9823

Date 2012 April 7

URL

[http://www.thelancet.com/journals/lancet/article/PIIS0140-6736\(11\)61709-1/abstract](http://www.thelancet.com/journals/lancet/article/PIIS0140-6736(11)61709-1/abstract)

* Cash Transfers and Anaemia among Women of Reproductive Age

Type Publication
Author Norbert Schady

Abstract Iron deficiency anaemia is the most prevalent nutritional deficiency in the world, affecting more than 2 billion people in developing countries. The authors show that a modest cash transfer substantially reduced anaemia among women of reproductive age in rural Ecuador.

Publisher Inter-American Development Bank

Date 2012 July

URL <http://ideas.repec.org/p/iddb/brikps/75718.html>