Policy brief

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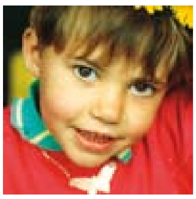
Cash Transfers to Reduce Children's Poverty

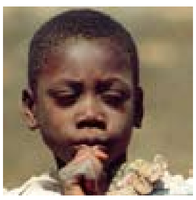
This briefing note provides an overview of the role of cash transfers in the reduction of children's poverty in low and middle income countries. Drawing on existing literature and programme experiences, the note outlines the following key points:

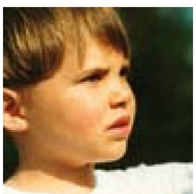
- **There has been an increasing emphasis on (targeted) cash transfers as a key instrument to reduce poverty, deprivation and vulnerability of children worldwide.**
- **Recent study findings highlight the positive impacts of both conditional and unconditional cash transfers on children's education, nutrition and wellbeing.**
- **Evidence is increasingly showing that modest social transfers are affordable and cost-effective even in the poorest countries, particularly when additional resources from international development assistance are taken into account.**

Social protection strategies and children's poverty reduction

More and more, social protection is recognised as an essential part of effective poverty reduction strategies and for addressing increasing vulnerability. A social protection approach implies policy interventions, which invest in the capacity of households to reduce the risk of poverty. Social protection measures can be very broad such as investing in accessible and good quality education, health services or more specific, as for instance food aid for particularly vulnerable groups; all are important elements of overall poverty reduction strategies (Marcus, 2004). Childhood poverty is a significant factor in persistent and chronic poverty, as well as in the inter-generational transmission of poverty. Therefore, preventing poverty in childhood can help to prevent entrenchment of poverty. This briefing note focuses on the role of one main social protection instrument, namely **cash transfers** in reducing childhood poverty in low and middle income countries. Cash transfers, which have a strong record of reducing childhood poverty in industrialized countries, are attracting growing interest from donors and national governments, and are increasingly seen as an under-exploited means of providing basic social protection. Numerous cash transfer schemes have been introduced worldwide, partly as a response to the growing unmet need for social protection, and partly as a reaction against institutionalised food aid, as many governments and donors are shifting in favour of meeting 'predictable hunger' with predictable cash transfers (Save the children et al, 2005).







Measures and mechanisms of child-oriented cash-transfers programmes

Cash transfers can be defined as "the provision of assistance in the form of cash to the poor or to those who face a probable risk, in the absence of the transfer, of falling into (deeper) poverty" (World Bank, 2001). Contrary to emergency programmes, which are designed for temporary relief and are provided mainly as assistance in kind, cash transfers are regular and predictable transfers. There are two types of cash transfer programmes. **Social insurance** programmes refer to transfers that are financed entirely or largely by **contributions**; they are typically mandatory and regulated by the state. They generally play a poverty prevention role. The second, **social assistance** programmes refer to transfers to specific beneficiary groups, and are generally financed out of government revenues, i.e. **non-contributory**. Social assistance programmes play more of a last resort role (Tabor, 2002). While cash transfers (both social insurance and assistance) are essential components of the social safety net in industrialized countries, they are far less important in low and middle income countries. More precisely, while the OECD member states allocate on average 8% of their GDP to cash-based programmes, very few developing countries allocate more than 1%[1]. Some of the reasons why fewer programmes are based on cash-transfers in low income countries than in industrialized countries include the fact that i) government resources are far more limited and priority is often given to measures that relieve structural constraints to growth ii) there is a large informal sector and iii) dispersed population and limited infrastructure increase the administrative costs (Tabor, 2002).

This briefing note focuses on a particular type of cash transfer in low and middle income countries, namely non-contributory child-oriented cash transfers. In other words, cash transfer programmes which target and benefit children directly or indirectly. These include family allowances, child support programmes and social pensions[2]. Child-oriented cash-transfers can further be divided into conditional or unconditional programmes.

Conditional cash-transfers are a relatively new and innovative approach, which consists in providing money to poor families conditional on investments in human capital, such as sending children to school or bringing them to health centres on a regular basis. That conditionality makes this new generation of social programmes address both future and current poverty. They address future poverty by promoting education among the young as a means of breaking the intergenerational cycle of poverty and current poverty by providing income support for smoothing consumption in the short run (Rawlings et al, 2005).
Schemes linking cash transfers with the delivery of basic services are implemented for instance in Mexico (Opportunidades), Brazil (Bolsa Escola, Box 1) and Nicaragua (Red de Proteccion Social) [3]. Although these schemes have proven to be beneficial and effective in Latin American countries, there are important reservations against introducing conditional cash transfers in other parts of the world, especially in Africa. That is mostly because the existing education and health infrastructures often tend to be inadequate to justify the implementation of such programmes in Africa (Save the children et al, 2005). On the other hand, some other innovate approaches of unconditional cash-transfers are implemented in Africa and elsewhere.

[1] Including family allowances, unemployment assistance, social assistance, disability and social pensions (Tabor, 2002)

[2] Social pensions can be an effective means to reach children, especially in sub-Saharan African countries where households are multigenerational and where the elderly commonly take care of their grandchildren.

[3] Conditional Cash Transfers are also implemented in Chile, Colombia, Ecuador, Jamaica, South Africa and Turkey and they are being experimented in low-income countries such as Bangladesh, Burkina Faso, Cambodia, Lesotho, Mongolia, Honduras and Pakistan (Briere and Rawlings, 2006)

BOX 1

EXAMPLE OF A CONDITIONAL CASH TRANSFER SCHEME: 'BOLSA ESCOLA' IN BRAZIL

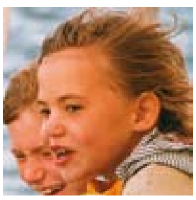
Bolsa Escola (school bag) was a demand-driven education programme that provided cash transfers to mothers of poor children in Brazil conditional on the children's continued attendance to school. Initiated in 1995 as a municipal programme in Campinas, Bolsa Escola became a nationwide federal programme in 2001. By the end of 2001, it had been implemented in 98% of the Brazilians municipalities, providing stipends to over 8,2 million children. In 2003, Bolsa Escola and three other federal cash transfers were unified into a single programme called **Bolsa Familia**. Unlike the Bolsa Escola, which placed requirements on the individual children, the conditionality emphasis of the Bolsa Familia programme is at the family level. All relevant family members must comply with a set of key human development requirements that include: i) children aged between 6-15 years old to be enrolled and attend at least 85% of their classes, ii) children under the age 7 to visit health clinics to have their growth monitored and immunization updated and iii) pregnant women conduct prenatal care. As of October 2005, la Bolsa Familia had reached over 8 million households throughout Brazil, targeting in particular two groups: the extreme poor (monthly per capita income less than R$50 or approx. US$ 25) and moderately poor (monthly per capita income between R$ 50-100 or approx. US$ 22-50). These households receive a payment ranging from R$15-95 (approx. US$ 7-43) depending on the households income and composition and conditional on the requirements.

Source: Janvry A. et al (2005)

Unconditional cash transfers are non-contributory, regular and predictable cash transfers, which are not tied to service use. Examples of such schemes include among others non-contributory pensions, some child support grants or family allowances programmes. In Europe the lowest child poverty rates (measured as the number of children living in poor households) are definitely seen in the countries with the most generous family allowances such as the Belgium, France and the Scandinavian countries. Moreover, family benefits or child allowances are well targeted in the sense that they are disbursed more often to the poorer households (de Neubourg and Castonguay, 2006). Countries in Asia (ex. China, India, Bangladesh, Nepal) and Africa (ex. South Africa, Namibia, Botswana, Lesotho) have rapidly expanded their non-contributory pensions schemes while some other countries including Mozambique, Zambia and Ethiopia have recently started small-scale social assistance programmes for their most needy households. In Kenya, an innovative unconditional cash transfer scheme targeting HIV/AIDS children has been introduced and is being piloted in different parts of the country (Box 2).

Evidence of the impact of cash transfers on children and poverty

In this section, the impacts of child-oriented cash transfers are investigated. Impacts can further be categorized as immediate (first order effects) or long-term (secondary order effects) as well as in terms of poverty (monetary indicators) or access to basic services (education and healthcare). The most vigorous evaluations of cash transfers to be found today derive from unconditional cash transfers schemes in industrialized countries and from the conditional cash transfers programmes implemented in middle-income countries of Latin America. Generally, evidence from a range of studies indicates that cash-transfers are an effective means to reduce poverty and act as effective incentives to increase poor people's demand for services, which in turn improves the education and health outcomes for children.



BOX 2

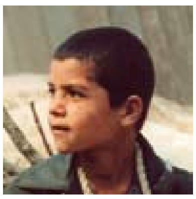
UNCONDITIONAL CASH TRANSFERS FOR CHILDREN AFFECTED BY HIV/AIDS IN KENYA

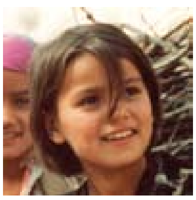
Since December 2004, the 'cash subsidy for children affected by HIV/AIDS programme' has distributed cash (KSh. 500 or US$ 6, 25 per month) to 500 children from 410 households. This (pre-pilot) scheme is one the few government-led (with strong donor support) orphans-oriented cash scheme in Africa. While 75% of beneficiaries are orphans, 25% are other vulnerable children. The selection of families is organised by the District Children's officer (using a questionnaire that assesses the situation of each child) and involves active participation of community committees. Families and communities are encouraged to make some contribution to demonstrate ownership of the initiative - in cash, kind, food, clothing, time, awareness raising and advocacy activities. In addition to the cash transfer, the scheme also supports community-based organisations´ work with vulnerable children and is planning to build their resource mobilisation capacity. The pre-pilot scheme cost US$ 60,000 and funding is now being secured for the next stages. Initial evaluation of the pilot scheme suggests that the cash transfers are spent on food, clothing, shoes and medical expenses. Discussions between the Government of Kenya and donors have been underway to scale up in order to reach 2,500 children in the three pre-pilot districts. Potentially the scheme could expand into the west of the country (where HIV rates are higher). Recently, the evaluation of the pre-pilot unconditional scheme by the communities concluded that the pilot should be implemented as a cash transfer scheme with conditionality. For a description of the envisaged conditional scheme, see Ayala consulting (2006).

Source: Save the children et al (2005), and Ayala consulting (2006)

Impact of Conditional Cash Transfers

Access to education. Several studies show that conditional cash transfers have increased school enrolment among poor families, often significantly. For instance in Mexico (Progresa), estimates of programme impact on primary school enrolment rates show an increase ranging from 3,5% to 5,8% for boys and 7,2% to 9,3% for girls. Even more significant, the programme in Nicaragua (Red de Protección Social) led to an increase of 22% in average enrolment rates in the treatment areas between 2000 and 2003 (Rawlings et al, 2005). The Bangladesh 'Female Secondary School Stipend Programme', which paid school fees and transferred a payment directly into girls' bank accounts (on condition of at least 85% school attendance, remaining unmarried until at least 18 years old, and passing exams) shows increased enrolment rates of up to 12% per year (Khandker et al 2003).





Health and nutrition. Different evaluations have also found improvements in children's health. For example, the 'Progresa' evaluation (Mexico) shows that demand by women for antenatal care was boosted by 8%, which eventually contributed to a 25% drop in the incidence of illness in newborns compared with non-Progresa children (Skoufias et al, 2000). The data also suggest that Progresa had a significant impact in child growth, lowering the probability of stunting for children aged between 1-3 years (Behrman et al, 2000) and decreasing illness rates for children of 0-2 years by 4,7% (Gertler, 2000). In Nicaragua, immunization levels among children between 1-2 years old increased by 18% (Rawlings et al, 2005). Conditional cash transfers have also resulted in better nutrition and higher consumption levels. In Mexico, after just over a year of programme operation, the average consumption level was 13% higher and the value of food consumption for the median beneficiary was 11% higher in Progresa households than in non-Progresa households (Hodinott et al, 2000). Similarly, consumption levels in Nicaragua remained unchanged in treatment areas despite worsened economic conditions (low coffee prices and drought) and while it declined sharply in control households (Rawlings et al, 2005).

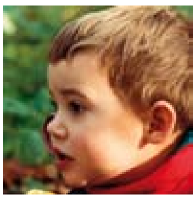
Poverty. Undoubtedly, evidence and evaluation of conditional cash-transfers show positive and often significant immediate impact on children's access to education and health services, thereby reducing their vulnerability and poverty. It is however important to note that conditional cash transfers have not been in existence long enough to evaluate their success in reaching their long-term poverty alleviation objectives (Briere et al, 2006). Nevertheless, it is likely that conditional cash transfers will contribute positively to the reduction of inter-generational poverty as poor households are able to build up assets through investments in human capital and thereby enhance their economic security (Kakwani et al, 2005). For example, it was estimated that the Bangladesh cash for education programme will increase beneficiaries´ lifetime earning by up to 25% (Barrientos et al, 2004).

Impact of Unconditional Cash Transfers

One of the main arguments against unconditional cash transfers is the lack of control on how the money is spent. There is however little empirical evidence from programme evaluations to support 'misuse' (Save the Children et al, 2005). To the contrary, evidence indicates that even when cash transfers are not tied to services, the additional income from cash transfers is often used for health, nutrition and education priorities. The benefits enjoyed by the direct recipients of the transfers are often shared by other household members and across generations.

The role of pensions. Several studies show that among others, social pensions make a difference both to children's health and to their education. That is because many older people in low and middle income countries spend a great proportion of their pensions on food, clothing, education and health care for their grandchildren (Gorman, 2004). For example in rural Brazil, pensions to over 5 million elderly poor are strongly associated with increased school enrolment, particularly of girls aged 12-14 years (Carvahlo Filho, 2000). Similarly, research from Namibia and South-Africa, which are two of the few countries providing non-contributory pensions in Africa, conclude that pensions are a good instrument for educating children (Devereux, 2001). Moreover, studies conducted in South-Africa found a positive correlation between pensions and the height of girls (Case, 2000) while a recent research indicates that the expansion of the old age pension programme led to an improvement in the health and nutrition of girls, reflected in the weight for height (Duflo, 2003).

Family allowances and child support programmes. Universal child and family allowances are scarcely implemented in low income countries (especially African) as it is feared that such programmes would contribute to the increasing fertility rates and thereby aggravating the demographic pressures (Gassmann et al, 2006). Nevertheless, a few programmes have recently been introduced. In Zambia for instance, the 'Kalomo cash-transfer scheme' targeting the poorest 10% of households was launched in 2004 and is currently paying monthly cash amounts of US$6 to 1027 households. Early qualitative findings from the scheme indicate that the transfers have had a marked impact on children by improving their nutrition and their ability to buy basic school requirements as well as clothes and soap (Schubert, 2005a). Moreover, a scheme called 'Child Support Grant' is implemented in South Africa, and transfer 180 Rand (or approx $25) per month to carer with a monthly income below a certain amount and for every child. Even though assessments of its



effectiveness are limited, preliminary studies suggest that the transfers are well targeted at the poorer households (Case et al, 2003).

Impact on poverty. Universal child-oriented cash transfers have a strong record of reducing poverty in industrialized and transition countries. For instance it was estimated that poverty rate would be around 6% higher in several Eastern European countries (Czech Republic, Estonia, Hungary, Slovakia, Romania and Slovenia) and 17% higher in Poland, in absence of family allowances (Cerami, 2003). So far, the evidence for low and middle income countries is based on early findings or simulations. The case study of cash-transfers in Zambia concludes that while the transfers do not lift the beneficiary households out of poverty, they do lift them from life-threatening critical food poverty (Schubert, 2005b). Also, a recent simulation of the introduction of universal child benefit concludes that it would reduce the poverty rate of school age children (7-14 years old) by 6% in Senegal and almost 8% in Tanzania (Gassmann et al, 2006).

Intra-household distribution. Note that it is impossible to ignore the central role that households´ composition and intra-household resource distribution play in determining the impact of unconditional cash transfers on children. That is because cash transfers cannot raise the income of children directly but instead, supplement the incomes of families with children with the assumption that the standard of living of these children will also improve. In this regard, a number of studies have concluded that the gender of the beneficiary matters for the impact on children. Women beneficiaries tend to use the transfers more to the benefit of the children, and the girls in particular (Duflo, 2000; Carvalho, 2000). Households´ arrangements are strongly influenced by prevailing social norms and short-term economic conditions. Good understanding of these norms and arrangements is therefore essential for designing policies and in turn maximising the impact on childhood poverty.

Key considerations: How to choose the best policy option?

Decisions about the type and modalities of cash transfers are extremely context-specific. In general, the choice and design of cash-transfer programmes reflect the priorities and political realities of policy-maker (and/or donors) as well as different views on the nature and proximate causes of poverty. Some of the key issues considered in the design and implementation of cash-transfers schemes include:

Aligning mechanisms with policy objectives and the setting. An effective cash-transfer scheme needs to be tailored to the specific objective of the policy and take the setting into account. A study done by simulation (Kakwani et al, 2005) shows that an increase in income by itself would not suffice to increase significantly school attendance in 15 African countries. Therefore, if the objective of the policy is poverty reduction through education for instance, conditional cash transfers might be a better option for these countries.

Affordability and cost effectiveness. Regular transfers cost a lot more than one-off payments and therefore issues of affordability and cost-effectiveness are essential considerations. Although costs are significant, they can be restrained by initially restricting coverage to certain group and expanding when additional finance becomes available (ex. South Africa's Child Support Grant extended its eligibility from under 7 years old to 14 years old). Evidence from review of both conditional and unconditional transfers suggests that concerns about 'unaffordability' or 'fiscal unsustainability' may be overstated (Save the children et al, 2005). In fact, conditional cash transfers can cost as little as 0,021% of GDP (Nicaragua) rising to 0,32% in Mexico, where the programme is wider and more extensive (Chapman, 2006). An extensive study undertaken by the ILO (Pal et al, 2005) also concludes that basic

social protection including child-oriented cash transfers are not out of reach for low income countries, even in sub-Saharan Africa.

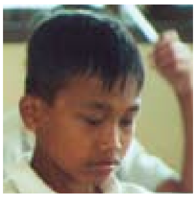
Human Resource and Financing. Effective implementation of predictable cash transfer schemes requires adequate and sustained financing, administrative capacity and political commitment. The poorest countries are likely to need medium-term donor support for genuinely effective systems, although even in poor countries many schemes are currently nationally financed (Marcus, 2004).

Information on entitlements and eligibility. Poor people's lack of knowledge on entitlements is a major barrier to uptake in many contexts. Ways of addressing this issue include among others public information campaigns, and partnerships between government, NGOs and community-based or religious structures.

Delivery mechanisms and modalities. Methods of delivering cash to beneficiaries vary according to the context. In Lesotho for example, pensions are distributed through a well-developed network of post-offices while in Zambia, project beneficiaries open bank account where the money is deposited. In Ethiopia, the cash in handed out in markets or road sides, where the names of beneficiaries are publicly announced (Save the children et al, 2005). Challenges involved in the delivery include among others security concerns associated with moving substantial amounts of cash, bank reluctance to open accounts for such small amounts and administration complexities.

Conclusion

Clearly, cash transfers are increasingly seen as an effective tool for poverty reduction, particularly among children. In contrast to many other development programmes, the recent expansion of conditional cash transfers is based on fairly solid evidence of programme impacts. There is indeed clear evidence of programme success in increasing school enrolment, improving health and nutrition of children in numerous Latin American countries. Unconditional cash transfers have long records of reducing childhood poverty in industrialized countries and are showing encouraging results in middle and low income countries (South-Africa, Zambia, Kenya, etc). These evaluations have provided policy-makers with valuable empirical evidence on programme effectiveness and efficiency. Experiences worldwide should inform administrative reforms, facilitate the expansion of schemes geographically and contribute to the sustainability of the programmes beyond regimes' changes. It is however important to be aware of the fact that cash transfers have not been in existence long enough in low and middle income countries to evaluate their success in reaching long-term poverty alleviation objectives. Nevertheless, encouraging investments in children and education might be the key to break the cycle of intergenerational poverty. Despite encouraging results, it is essential to recognise that cash-transfers cannot be the unique solution to children's poverty but need to be integrated into a comprehensive package of context-specific social protection interventions. In fact, the rapid expansion in access to services such as education and health can undermine service quality unless it is accompanied by a parallel increased investment in service provision and infrastructure (DFID, 2006). Finally, it should be acknowledged that a predictable cash transfer is a 'social contract' between a government and citizens that must be upheld, which requires wide political and public support and for which financing should be secured for a long-term perspective.



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