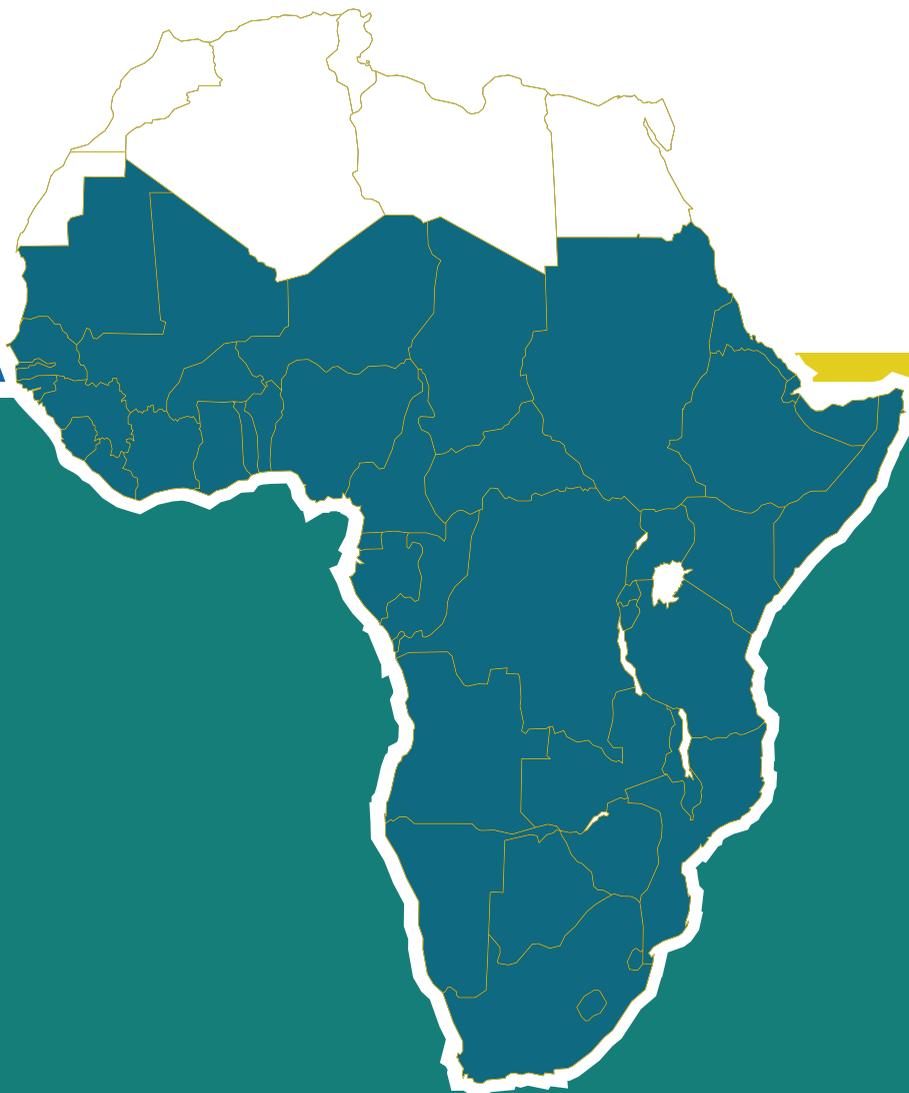


The 'business case' for social protection in Sub-Saharan Africa

Summary and highlights of the synthesis report for the
INCLUDE/EPRC Conference, 21 June 2018,
Kampala, Uganda



Summary and highlights of the synthesis report¹ for the INCLUDE/EPRC Conference, 21 June 2018, Kampala, Uganda²

Introduction

Within the context of poverty and inequality in Sub-Saharan Africa, social protection programmes are increasingly seen as promising interventions for inclusive development. Nationally coordinated social protection programmes are on the rise. Although informal social protection systems have always been in place in African communities, the introduction of formal, large-scale programmes commenced in the 1980s. Currently, following Europe and Central Asia, Sub-Saharan Africa is the region with the highest net spending on social safety nets (World Bank, 2018). Although a major contribution to these safety nets still comes from international donors, nationally-funded social protection programmes are increasing. Approximately 33% of the spending goes to (unconditional and conditional) cash transfers, followed by 18% on social pensions and 13% on fee waivers (excluding health waivers).

Yet, despite this increase in social protection, vulnerable groups are not always covered. Only 29% of those in the lowest income quintile are covered by social protection.

Social protection programmes can provide stability for extremely poor households, increase resilience against environmental and health-related shocks and stresses, and increase access to basic services. In the international policy arena, social protection is, therefore, increasingly recognized as a human right. This is evidenced by the plea for universal social protection in the Sustainable Development Goals.

Without neglecting the importance of this rights-based approach, this review goes further by outlining

the ‘business case’ for social protection. The INCLUDE research agenda on social protection encompasses a focus on inclusive growth. Research projects have been selected based on their inclusion of an assessment of the potential that the social protection programmes investigated have for inclusive growth and inequality reduction. This approach goes beyond social protection as a safety net for households to enable them ‘hang in’ their current situation, and focuses on how social protection can sustainably lift households out of poverty in a cost-effective manner.

The review investigated questions under three topics:

1. *Social protection and inclusive growth:* How do social protection programmes contribute to the intermediary outcomes of inclusive growth at the household level (i.e. investment in human capital, productive assets and labour participation) and community level (local economy multiplier effects, spillover effects, reduced inequality and collective citizenship rights)? In particular, which interventions have the highest potential for vulnerable groups?
2. *Cost-effective social protection interventions:* What interventions have the best cost-benefit ratio, are most efficient in implementation, and complement or substitute for alternative social policies?
3. *Effective coordination and implementation:* Under which conditions can the cost-effectiveness of social protection programmes be improved? How can effective coordination and implementation, particularly by focusing on the interaction between formal and informal social protection systems, increase cost-effectiveness? And what are the institutional conditions for a sustained political commitment?

¹ The full version of this synthesis report is forthcoming

² This synthesis has been developed by the INCLUDE Secretariat. Funding from the Netherlands Ministry of Foreign Affairs and NWO-WOTRO is gratefully acknowledged.

This review is built on three types of resources: First, a state-of-the-art review of recent literature on the three questions outlined above has been performed by UNU-MERIT, commissioned by INCLUDE. Second, seven research projects that commenced in 2014 have compared the cost-effectiveness of social protection programmes in Ethiopia, Ghana, Kenya, Uganda. Their final results have been used for this review. Finally, INCLUDE has initiated two African Policy Dialogues on social protection, in Kenya and Uganda. These dialogues are set up by communities of researchers and policymakers, particularly discussing political issues such as effective coordination and creating a strategic context for social protection.

Highlights

Based on the insights from the state-of-the-art review, the research projects and the African Policy Dialogues, the synthesis³ has provided answers to the three research questions. The programmes that have been reviewed are outlined in the table at the end of this document. This table also outlines the results of the programmes in terms of (intermediary) indicators for inclusive growth. In this review, the findings are formulated in the form of 10 policy messages given below.

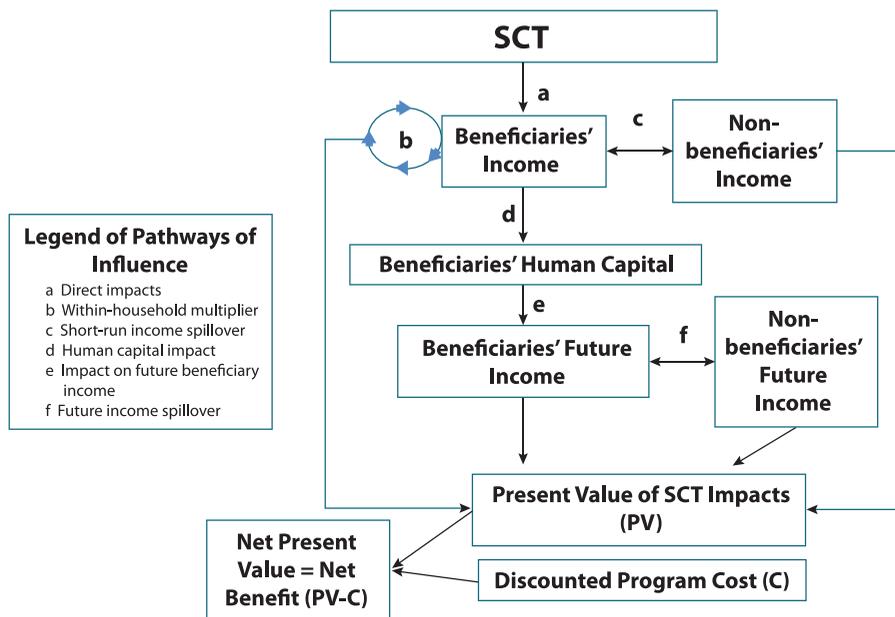
1. **Social protection programmes yield positive results on the intermediary outcomes of inclusive growth**

The literature on social protection programmes reviewed in this synthesis predominantly finds positive outcomes (as shown in the table), including positive incomes on social indicators (such as food security or consumption) and on economic indicators (such as income or labour). Only one negative outcome was found: a perceived decrease in income as a result of self-help trauma support in Uganda. Furthermore, several investigations had mixed or neutral results. Sometimes this was caused by positive outcomes that dissipated over time.

2. **A large share of the positive impacts of social protection programmes come from indirect effects**

Several studies that explicitly distinguished between the direct and indirect effects of social protection interventions outlined how indirect effects make a difference. For instance, Dietrich et al. (2017) showed how returns on investment by the Science Grants Council (SCG) and Vulnerable Family Support Grant (VFSG) in Uganda have increased over time. The initial rates of return were negative after 10 years. However, if indirect effects on social welfare (such as educational achievements) are taken into account, the rate of return becomes positive after 10 years. In their evaluation of the benefits of the Child Grants Programme (CGP) in Lesotho, Gupta et al. (2016) found that the future stream of benefits (see Figure 1) substantially increases the expected returns to the programme and, thus, its cost-effectiveness. The benefits of the programme are estimated at 42.11 million Lesotho Loti (LSL), in relation to 22.38 million LSL of programme costs. Out of these 42.11 million LSL, 14.59 million LSL are benefits through local spillovers. In Uganda, the Ministry of Gender, Labour and Social Development investigated the impact of the Social Assistance Grants for Empowerment (SAGE) programme. They not only found a reduction in the number of households eating fewer than two meals per day of 11%, they also found other outcomes for every percentage decrease such as an increased school attendance of 2.79% and an employment rate increase of 1.47%.

Figure 1: Pathways for indirect effects of cash transfers



Source: Gupta et al., 2016

3. **Assessing cost-effectiveness requires a distinction to be made between short- and long-term impact**

Many impact evaluations assess outcomes in the short term: after three years of the introduction of the programme or less. However, as outlined above, a substantial part of outcomes run through indirect pathways, which take more time to materialize than direct impacts. Hence, evaluations using a longer timeframe, or simulations assessing future impacts in the long run, can lead to different outcomes.

There is still a considerable gap to fill in terms of long-term impact assessments. Those performed have had mixed results. Several studies show how the positive effects of interventions dissipate over time (Haushofer & Shapiro, 2018; Baird et al., 2016). Haushofer and Shapiro in fact argue that not only the positive effects vanish, but that spillover effects to local communities are negative. Other studies, such as in Zambia and Mexico, have shown positive results for national conditional cash transfer programmes. Likewise,

studies show that the rates of return are negative in the short term, but positive in the long term (Dietrich et al., 2016). Particularly, the returns for education appear to improve over time, which shows the effectiveness of targeting children in their early years.

Although the amount of evidence on long-term impacts is too small to draw any conclusions, a major difference between the studies showing the dissipating and increasing effects of cash transfers can be found in the duration, predictability and regularity of transfers. Programmes that provide regular transfers of substantial size for a long-term period provide sufficient incentive for risk averse recipients to invest in human capital (e.g. education), new production technologies or productive assets

4. **Positive results do not always reach vulnerable groups**

INCLUDE research has confirmed that positive results, in general, go hand-in-hand with the absence of results for vulnerable groups. For instance, although on

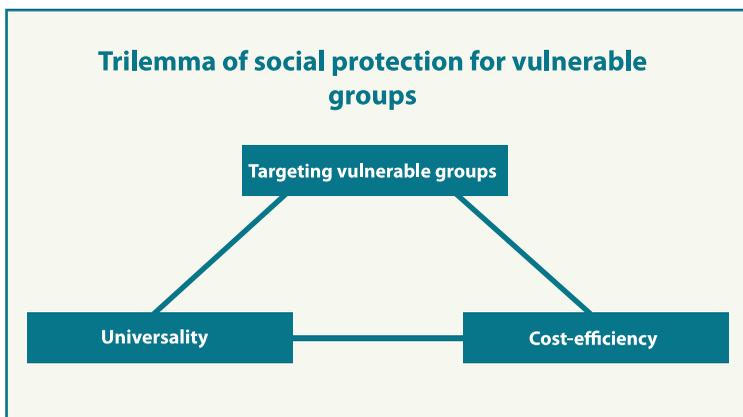
average beneficiaries of the Livelihood Empowerment Against Poverty (LEAP) programme increased per capita food consumption, there was no improvement for the extreme poor (Pouw et al., 2017). Similarly, although weather index insurance (WII) is generally considered an effective instrument for smallholder farmers to become more food secure and to increase investments and productivity, the cash/credit-constrained farmers in the Tigray of Ethiopia did not benefit from the introduction of the insurance (Bayray and Wong, 2018). In their comparison of providing additional WII or agricultural input coupons (AICs) to the productive safety net programme (PSNP), they found agricultural coupons to have better impacts on agricultural production. And, even though the number of skilled deliveries in Kenyan health facilities increased for the entire population as the result of free maternal care, this increase was higher for richer quintiles than poorer quintiles (Elbers et al., 2017). In comparing the effectiveness of free maternal care with maternal health vouchers, Merten (2018) found that although the latter is considered more cost-effective in many regards, it also leaves many women excluded.

A major explanation is that vulnerable groups often require targeted, comprehensive programmes that require additional resources and services. An example is given by the research of van Reisen et al. (2018): the traumatized women in post-conflict Uganda benefit from a combination of cash transfers and trauma support. Gassmann (2018) concludes that the SAGE programme in Uganda can be beneficial for increased savings, income and other economic indicators. Yet, these benefits are lower for those living in remote areas, where the infrastructure is often lacking to benefit from the grants and their multiplier effects. These two examples show the importance of effective targeting for programme outcomes.

Universal programmes can lead to more inclusion, as they reach out to the poorest. In addition, several scholars have concluded that universal programmes are in fact more financially sustainable in the long term (c.f. Gelbach and Pritchett, 2002; Pritchett, 2005). Yet, despite most programmes being universal, many of the extreme poor are not reached. Remoteness, psychosocial constraints, and a mix of other socio-cultural and socio-economic factors mean that the limited resources used for universal programmes often do not reach the extreme poor.

Given the limited resources of several national governments in Africa, the issue of cost-efficiency also plays an important role. It seems as if cost-efficiency, universality and outreach to the poorest can be mutually exclusive: First, universal programmes with limited resources may exclude the poor. Second, universal programmes with additional outreach to vulnerable groups may be too costly. Finally, devoting limited resources to social protection for vulnerable groups may make universality impossible. This could cause a trilemma, with only two of the three objectives being feasible at the same time.

Figure 2: The trilemma of social protection for vulnerable groups



5. Comparing cost-effectiveness of programmes depends on the objectives set by the programme

In general, assessing the cost-effectiveness of social protection programmes is a challenging task for several reasons. First of all, more often than not, the benefits of programmes are hard to measure or quantify. Second, even when benefits can be expressed in monetary terms, they cannot always be attributed to a particular intervention. As shown in Kenya, the increased use of healthcare facilities already started before the introduction of Free Maternal Care and Free Primary Care (FMC-FPC) making it hard to attribute this benefit (solely) to the intervention. Third, while some benefits cannot be attributed to the intervention, other spillover effects may be overlooked when evaluating impacts if too narrow a timeframe and space are adopted. Fourth, as programmes have large differences (such as in size, objectives and duration), their outcomes are often hard to compare. Finally, although the costs of programmes are usually easier to measure in monetary terms than benefits, there are also ‘hidden costs’. An example of such hidden costs can be found in the case of maternal vouchers in Kenya, where, despite care being ‘free’, women still incurred expenses to access health care facilities. And to be able to afford these, they sometimes had to sell assets (Merten et al., 2018).

Assessing cost-effectiveness, therefore, is a normative task, because the parameters with which objectives are valued determine the outcome of the assessment. This is best illustrated through the impact of social protection programmes on the extreme poor. As outlined earlier, programmes that appear to be (cost-)effective may yield smaller results for the extreme poor. By adding more weight to the objective of inclusive and pro-poor social protection, the relative cost-effectiveness of a programme may shift.

Not many studies have been able to adequately assess the cost-effectiveness of programmes. An exception is the microsimulation performed by Gupta et al. (2016),

who assessed the total benefits (including indirect benefits) of the CGP in Lesotho for a period of 10 year. This study valued the benefit of the programme at 42.1 million Lesotho Loti compared to a total of 22.4 million Lesotho Loti.

There have been several studies comparing the cost-effectiveness of different types of programmes. Although cash transfers are generally considered more cost-effective than in-kind food transfers or food vouchers (c.f. Venton et al., 2015; Margolies and Hoddinot, 2014), because of the transaction costs involved in implementation, the objectives of the policymaker may lead to a different assessment of cost-effectiveness. Ahmed et al. (2016) found that when focusing on increasing household income, programmes providing cash and food or cash only are the most cost-efficient. Yet, if savings accumulation is favoured, cash for work programmes appears to be more cost-efficient. The differences are based on the design features of programmes (targeting mechanisms, target group, and direct and indirect costs).

6. Cost-effectiveness is highly context-specific

As outlined earlier, assessing cost-effectiveness between programmes is a challenging task, due to differences between programmes. A major factor is the context-specificity of outcomes. Several examples are provided by INCLUDE’s research in Kenya. The research on maternal health services showed that the quality of services, particularly in Kilifi County, played an important role in the use of maternal health facilities (Elbers et al. 2017; Merten, 2018). In fact, the reason why maternal health vouchers were considered more cost-effective than free maternal care, in some regards, was the lack of public services of sufficient quality. Mothers often used vouchers to turn to private facilities, where they made own contributions to cover additional costs.

The political context in the area of implementation also has a large influence. Rohregger et al. (2017) outline

the importance of involvement of local bureaucrats in the payments, particularly to communities that are often excluded. In Kenya, the decentralization of social protection policies, therefore, needs to be taken into account. As many tasks are now performed at the county level, turning an eye to capacity development at this level may enhance the cost-effectiveness of social protection.

Context-specificity is not only a burden for policymakers. In fact, the context-specificity of results allows for consideration of *what works and why* in different situations. For instance, the two INCLUDE research projects that investigated the PSNP in the Tigray and Afar regions in Ethiopia gave insights into how to tailor programmes, using a proper assessment of local contexts. While the PSNP is a large-scale programme covering millions of households in Ethiopia, the research provided input for adjustments that can improve the cost-effectiveness of the programme. These included tailoring the targeting of the PSNP to the needs of pastoralists in the Afar and considering the extent to which farmers are both cash/credit-constrained and risk-constrained in the choice of insurance or other interventions (Fre, 2018).

7. Graduation programmes appear to have high potential for vulnerable groups

Recently, more attention is being paid to ‘graduation programmes’, an example of cash+ programmes that integrate interventions in a staged approach to lift the poor out of poverty. Sulaiman et al. (2016) concluded that even though lump-sum cash transfers have the highest return in the short-term, graduation programmes are more cost-effective in the long-term than transfers or livelihood development programmes. This points out one of the recent insights found in studies on cash transfers: although they are generally considered effective, transfers alone have limited ability to address the structural and behavioural barriers that constrain vulnerable groups (Roelen et al., 2017; Bastagli et al., 2016).

Graduation programmes that combine cash transfers with interventions such as asset transfers and behaviour change communication can overcome these barriers and prevent people from falling back in poverty. Because of the sustainable impact on poverty alleviation, graduation programmes have generated benefits exceeding their total cost in six out of the seven locations investigated (Banerjee et al., 2017). Banerjee et al. found that the cost-benefit ratio ranged from 133% in Ghana to 433% in India.

Yet, graduation should not be considered a silver bullet. As Samson (2015) warns, although graduation programmes target the extreme poor, they are not fully inclusive: while some people will be able to ‘graduate’ from extreme poverty and achieve productive livelihoods, others (the elderly, for instance) may require and should receive social assistance in the long-term.

8. Install institutional arrangements for positive interaction effects between different social protection programmes

Although combined interventions have the potential to yield results larger than the sum of the separate interventions, complementarity effects between social protection programmes are often hard to find. INCLUDE’s research found substitution effects, rather than complementary effects (Pouw et al., 2017; van Reisen et al., 2018; Elbers et al., 2017). An example of substitution can be found in the case of contributory insurance under the Community Health Plan (TCHP) in Nandi County, Kenya. The introduction of free maternal care under the Free Maternal Care and Free Primary Care (FMC-FPC) has contributed to improved maternal and child health care, but has reduced participation in community health insurance. Linking these programmes better can improve the cost-effectiveness of both.

Pouw et al. (2017) and van Reisen et al. (2018) found that the interaction between two interventions (LEAP and the National Health Insurance Scheme (NHIS) in Ghana and cash transfers and counselling in Uganda)

led to higher results than for a single intervention. Yet, their joint impact was smaller than the sum of the two interventions combined. This indicates substitution effects, rather than complementarity. In the case of Ghana, Pouw et al. (2017) indicate that the transfer under LEAP is now used for different expenses than health costs, which are covered under the NHIS.

From a policy perspective, this lack of complementarity can be a reason for not investing in two programmes together, but investing in a single intervention. However, as shown earlier in the case of graduation programmes, interaction effects are often positive. An evaluation by Ahmed et al. (2016) showed that the combination of cash and nutrition behaviour change communication was able to achieve significant improvements in child malnutrition, while cash transfers alone did not. Berhane et al. (2014) found that a combination of a paid public works programmes (the PSNP) and a community food security programme achieved greater positive impacts in household food security than participating in either of the programmes alone.

What causes interaction effects to be positive is difficult to determine. Veras Soares et al. (2017) indicated that in the case of integrated social protection and agriculture policies, there is little understanding of why synergy between the two is lacking. Yet, some explanations can be found in the implementation and coordination of the programme. Payment modalities, duration and size of transfers, the transaction costs involved and the commitment of local actors can play an important role. In the case of Pouw et al. (2017), they argue that improper targeting and high transaction costs for accessing the NHIS have hindered the effectiveness of the joint programme, particularly for the extreme poor. Given that the amount of research on interaction effects is extremely small, this could be a promising lead for future research.

9. Consider if social protection programmes are good substitutes for alternative policies

One of the questions in the INCLUDE research agenda on social protection is about the extent to which social protection programmes yield better results than other social policies. So far, the academic literature has paid little attention to comparing social protection interventions and alternative policies. The only identified study that has taken a direct comparative approach measures the risk and vulnerability reduction effect of cash transfers versus insurance (Jensen et al., 2017).

Although the programmes investigated by INCLUDE research generally yield positive results, social protection programmes are not necessarily more cost-effective than other social policies (such as providing better access to health, education or credit). In fact, their effectiveness often depends on other policies: the effectiveness of maternal health care in Kenya depends largely on the quality of health services and the economic potential of social protection in remote areas in Uganda depends on investments in infrastructure. Instead of trying to determine if social protection should be preferred over other social policies, proper integration to maximize their joint impact may be key.

A number of studies have investigated the potential of providing insurance for health or agricultural production. Some have found significant impacts of insurance on the investment behaviour of farmers (Jensen et al., 2015; Karlan et al., 2014), while others have found little impact (Bayray and Wong., 2018). Insurance can provide a good alternative to social protection programmes due to its contributory nature. Yet, Bayray and Wong (2018) found that the participation of farmers in insurance significantly decreased as the subsidy rate dropped. This may be explained by the inadequacy of the weather index insurance for cash/credit-constrained farmers. Or, this may be in line with Binswanger-Mhikize's (2012) conclusion that commercial products like insurance are unlikely to benefit the extreme poor.

10. Consider the interaction between formal social protection and informal institutions

As outlined earlier, informal social protection has a long history in Sub-Saharan Africa. To improve the cost-effectiveness of social protection programmes, policymakers need to optimize the complementarity between programmes and adapt new programmes to existing schemes. In the case of the Afar region in Ethiopia, for instance, pastoralists have their own protection mechanisms against seasonal shocks, with differences for high- and low-land areas. The Productive Safety Net Programme is not always well adapted to their needs.

Another concern is the negative impact of publicly-funded schemes on private investments at the local level (also known as the ‘crowding out’ effect). This implies that national social protection schemes may take away the incentive of private and locally-organized forms of protection. There is some reason for concern here, as demonstrated in Kenya: the introduction of the FMC-FPC contributed to increased maternal and child health, but reduced participation in the local community health plan in Nandi County. However, INCLUDE research shows no evidence for other support of the crowding out-theory.

In Ghana, Niger and Kenya, nationally-implemented programmes resulted in increased participation in (informal) village saving groups and higher payouts for participants (Pouw et al., 2017; Dietrich et al., 2017; Stoeffler et al., 2017; Merttens et al., 2015).

What conclusions can we draw about the extent to which formal and informal programmes complement and/or interfere with each other? Using the framework of Helmke and Levitsky (2014) on the four roles that informal institutions can play, Rohregger et al. (2017) conclude that traditional authorities fulfil all four types of roles: they are complementary, substitutive, accommodating and competitive with formal institutions. Hence, traditional authorities simultaneously provide support for, alternatives to and interference with the implementation of the Cash Transfer for Orphans and Vulnerable Children (CT-OVC). Policymakers are advised to clearly follow and improve the interplay between formal and informal institutions in the implementation of programmes. Acknowledging the crucial role of local authorities in the implementation and coordination of programmes, zooming in on the local economy is essential to optimize cost-effectiveness.

Table 1: Inclusive growth outcomes of INCLUDE and other research⁴⁵

Intervention	Source	Area	Type	Social outcomes						Economic outcomes						
				Food security	Consumption	Psychological wellbeing	Education	Health	Other:	Productive assets	Savings	Labour	Land	Income		
LEAP	Pouw et al., 2017	Ghana	CCT (UCT for aged 65+)	+				+					+	+- ⁴	+	
NHIS	Pouw et al., 2017	Ghana	Health insurance	+- ⁴				+						+		
SCG	Dietrich et al., 2017	Uganda	UCT	+		+	+ ⁵						+	+	+	
VFSG	Dietrich et al., 2017	Uganda	UCT	+		+	+ ⁵						+	+	+	
PSNP	Fre, 2017	Afar (Ethiopia)	UCT + Public works + food transfers	+	+-							+			+	
PSNP + AIC	Bayray and Wong, 2018	Tigray (Ethiopia)	PSNP + CCT									+		+		
PSNP + WII	Bayray and Wong, 2018	Tigray (Ethiopia)	PSNP + insurance									+-		+-		
FMC-FPC	Elbers et al., 2017 Merten., 2018	Kenya	Maternal health services													
TCHP	Elbers et al., 2017	Nandi County (Kenya)	Health insurance													
OBA (maternal voucher programme)	Merten, 2018	Kenya	Maternal health vouchers													

⁴ Although no significant improvements were found for the full population, the extreme poor within the population did significantly improve

⁵ Based on microsimulations. The positive impact was found in the long-term (after 10+ years)

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INCLUDE

KNOWLEDGE PLATFORM ON INCLUSIVE DEVELOPMENT POLICIES

