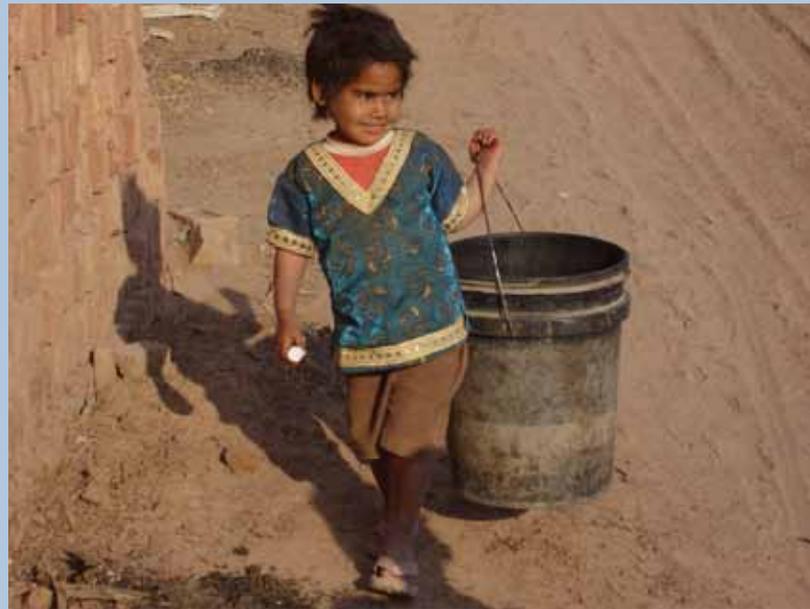




# Child Protection in Crisis

Network for Research, Learning & Action

Impact evaluations looking at protection/well-being outcomes for children from economic strengthening programs



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Produced by the CPC Livelihoods and Economic Strengthening Task Force



Columbia University  
MAILMAN SCHOOL  
OF PUBLIC HEALTH



WOMEN'S  
REFUGEE  
COMMISSION

*The Livelihoods and Economic Strengthening Task Force is convened by the Women's Refugee Commission on behalf of Child Protection in Crisis.*

This matrix is taken from *The Impacts of Economic Strengthening Programs on Children: A review of the evidence*, produced by the CPC Livelihoods and Economic Strengthening Task Force (August 2011).

The full report is available at <http://wrc.ms/Nq0XsB>.

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# Impact evaluations looking at protection/well-being outcomes for children from economic strengthening programs

Methodology	Proj./Report Name Publication Date	Location	Reseach Group/ Authors	Interventions	Target Population	Indicators	Summary
<b>Programs with children as direct beneficiaries</b>							
Multi-arm RCT study report	<a href="#">Enhancing Adolescent Financial Capabilities through Financial Education in Bangladesh</a> 2010	Bangladesh rural and urban	Population Council Sajeda Amin, Laila Rahman, Sigma Ainul, Ubaidur Rob, Bushra Zaman, Rinat Akter	Financial education, mentoring, life skills, includes males but focuses on females	Adolescents	Goal setting, budget awareness, use of savings, record keeping	This pilot study included a control group, a teaching arm, and a teaching plus mentoring arm in urban and rural sites. Participants reported a significant increase in savings, record keeping, and budgeting. The difference in short-term impact on financial knowledge, attitudes, and behaviors was not significant between the teaching arm and the mentoring arm. There was no significant increase in life skills, as there were high levels of reported self-efficacy in this area at the outset. Financial education had no impact on health, education, sexual or reproductive health in the short term. A program of longer duration is necessary to measure the positive outcome of mentoring, as mentoring relationships require time to mature.
Evaluation of pilot study w/ baseline and endline surveys	<a href="#">Introducing Adolescent Livelihoods Training in the Slums of Allahabad, India</a> 2007	India urban slums of Allahabad, Uttar Pradesh	Population Council Monica J. Grant, Barbara S. Mensch, Mary P. Sebastian	RH education, IGA, life skills, vocational training, savings groups, girls' group, includes males but focuses on females	Adolescents, young women	Savings performance, RH knowledge, use of skills training, social networking	Program increased participation in social groups, higher self-esteem and better social skills, more informed about RH, and time spent on leisure activities (although girls still spend four times as many hours on chores than boys do). No demonstrable effect on gender role attitudes, mobility, work expectations, time use, or labor market work. More than 80% continued to use their vocational skills after the project ended, and more than 50% were able to open savings accounts. Gender and age discrimination impeded use of savings accounts, program staff had to act as intermediaries for girls to access accounts, so many girls did not continue to actively use their savings accounts. NOTE: looks like same data set as "The Effect of a Livelihoods Intervention in an Urban Slum in India's. Mensch, 2004.
Multi-arm RCT study report	<a href="#">Initial Findings from Impact Evaluation of Brac's Program for Adolescent Girls in Uganda</a> 2011	Uganda rural	BRAC Oriana Bandiera, Niklas Buehren, Robin Burgess, Imran Rasul, Munshi Sulaiman	Skills training, livestock, IGA, seeds, life skills, financial education, girls' group, microcredit for older girls	Adolescent girls	Social networking, school enrollment, health and knowledge practices, economic empowerment, earning activity, entrepreneurial ability, market participation, life aspirations	No significant difference in enrollment or education attainment. Significant impact on health awareness and fertility behavior. Participants have greater knowledge on HIV/AIDS, pregnancy and STDs, more likely to use contraceptives, and less likely to have a child. These effects are found for all girls in the intervention villages, regardless of their direct participation in ELA. It appears that these effects are mainly driven by training and changing norms for the adolescent in the village rather than through their economic empowerment. Spillover effects- increased RH knowledge among non-participant girls. NOTE: information from parents will be used to evaluate indirect effects of the program on other household members.
Longitudinal study of a 4 year project	<a href="#">Evaluation of a Savings &amp; Micro-credit Program for vulnerable Young Women in Nairobi</a> 2005	Kenya urban, Nairobi	Population Council Annabel S. Erulkar, Erica Chong	Savings, credit, mentoring, business support	Adolescent girls who are not in school	Increased earnings/assets/ savings, RH knowledge, HIV attitudes	At endline participants had significantly higher levels of income and assets compared to controls. Participants had significantly more savings and were more likely to keep it in a safe place. Participants demonstrated more liberal gender attitudes, and more ability to refuse sex or insist on condom use, compared to controls. 66% of participants dropped out by the endline of program. Delays in receiving loans and not having access to savings were often cited as reasons for dropping out. Younger girls were significantly more likely to drop out than were older girls, as were girls who had less education and lived away from their parents. This implies that the model was not appropriate to most girls, especially for the most vulnerable.
RCT study report	<a href="#">A Novel Economic Intervention to Reduce HIV Risks Among School-Going Orphans in Rural Uganda</a> 2008	Uganda rural	Society for Adolescent Medicine Fred M. Ssewamala, Stacey Alicea, William M. Bannon, Jr., Leyla Ismayilova	Childrens Savings Accounts (CSA) with 2:1 matching funds, scholarships, 28% male participants	Adolescent OVC	Savings level, HIV attitudes, educational planning	Participants saved as much as \$318.60 per year. HIV prevention attitudes improved only slightly, although those of members of the control group decreased over the same period of time. Similarly, participants noted an increase in education planning, while control group educational planning decreased. NOTE: This is the same data set as "Economic Empowerment as a Health Care Intervention among Orphaned Children in Rural Uganda" F. Ssewamala, 2006.
RCT study report	<a href="#">Economic Empowerment as a Health Care Intervention among Orphaned Children in Rural Uganda</a> 2006	Uganda rural	Center for Social Development Fred M. Ssewamala, Stacey Alicea, William M. Bannon,	Child Development Accounts (CDA) with 2:1 matching funds for school or business, financial education, health education, school supplies, 28% male participants	OVC	HIV attitudes, educational plans, child/caregiver relationship	Children did not significantly differ between arms in their baseline scores on HIV prevention attitudes, educational plans or the degree of child-caregiver communication. At 12-month follow-up, experimental arm children had improved their HIV prevention attitudes, whereas control arm children showed decreased scores relative to baseline measurement on this variable. Educational plan findings showed a similar pattern. Findings on the degree of child-caregiver relationship revealed a similar pattern for differences between arms. The mean level of child-caregiver communication reported by children in the experimental arm increased from 2.2 to 2.5 from baseline to 12-month follow-up. Children in the control arm decreased their mean level of child-caregiver communication, from 2.4 to 2.2 from baseline to 12-month follow-up. NOTE: This is the same data set as "A Novel Economic Intervention to Reduce HIV Risks Among School-Going AIDS Orphans in Rural Uganda" F. Ssewamala, 2008, and increased child to care-giver communication level is potentially IHH agency for kids.
RCT study report	<a href="#">Integrating Children's Savings Accounts in the Care and Support of Orphaned Adolescents in Rural Uganda</a> 2009	Uganda rural	Columbia University Fred M. Ssewamala, Leyla Ismayilova	Child Savings Account (CSA) with 2:1 matching funds for educational expenses or income generating activities, skill building workshops, mentoring, 43% male participants	AIDS-orphaned youths (ages 11-17) living with relatives, not in institutions	Educational plans and aspirations, academic performance, HIV attitudes.	Participants saved an average of \$228 per year, enough to pay for 1.5 years of secondary education. Participants reported more confidence in education plans and attitudes toward sexual risk-taking behavior. A family-centered economic intervention could have a role in providing care, support, and educational funding for OVC. Matched-savings programs might achieve positive long-term effects for participants by incorporating asset-building training and a mentorship component. If the future looks brighter, youths may be more inclined to preserve it. Economic empowerment models incorporating a multidimensional approach combining care for orphaned youths with monetary savings programs, training in financial management, and other microfinance-related services may be most effective.

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<b>Programs with children as direct beneficiaries</b>							
Evaluation of pilot program w/baseline and endline surveys	<a href="#">Providing New Opportunities to Adolescent Girls in Socially Conservative Settings: The Ishraq Program in Rural Upper Egypt 2007</a>	Egypt rural	Population Council  Martha Brady, Ragui Assaad, Barbara Ibrahim	Girls' groups, sports, literacy education, life skills, vocational skills training for some participants, male involvement	13-15 yr old adolescent girls who are not in school	Self-esteem, social networking, community attitudes toward girls, ID cards	Ishraq secured safe spaces for girls. 92 percent of participants who took the government literacy exam passed; 68.5 percent of participants have entered or re-entered school. Participants report knowledge of "rights" and higher levels of self-confidence. Attitudes of parents and male peers toward girls' mobility and community participation were altered through programs designed for them. Participants expressed interest in a livelihoods program, so Ishraq added training in home and vocational skills. Of 277 participants, 87 took part in vocational training including electrical appliance management and repair, hairdressing, and sweets production. Spillover effects. Local businesses offered participants apprenticeships, and "Parallel changes [that] occurred among governorate and national-level ministry officials, who have become enthusiastic supporters of Ishraq."
Longitudinal study, RCT	<a href="#">Asset Ownership and Health and Mental Health Functioning among AIDS-Orphaned Adolescents 2009</a>	Uganda rural	Fred M. Ssewamala, Chang-Keun Han, Torsten B. Neilands	Asset building opportunities, job counseling, mentoring, financial education, CDA with 2:1 matching funds, 40% male participants	OVC	Self-rated health and mental health functioning, use of savings accounts, self-esteem	Significant positive effects of economic empowerment intervention on adolescents' self-rated health and mental health functioning. Health and mental health functioning found to be positively associated with each other. The findings have implications for public policy and health programming for AIDS-orphaned adolescents.
Program Evaluation	<a href="#">Findings from Shaz! A Feasibility Study of a Microcredit and Life-Skills HIV Prevention Intervention to Reduce Risk among Adolescent Female Orphans in Zimbabwe 2010</a>	Zimbabwe urban/peri-urban	Women's Global Health Imperative  M. S. Dunbar, M.C. Maternowska, M. S. Kang, S.M. Laver, I. Mudekunye-Mahaka, N.S. Padian	RH education, IGA, life skills, vocational training, savings groups, girls' group, includes males but focuses on females	Adolescent girls	Financial independence, HIV attitudes, repayment rates, GBV risk, social power	At 6 months, results indicated improvements in knowledge and relationship power. Because of the economic context and lack of adequate support, however, loan repayment and business success was poor. The results suggest that microcredit is not the best livelihood option to reduce risk among adolescent girls in this context. Unintended consequences: increased risk of GBV in the home.
Longitudinal study of an RCT	<a href="#">Effects of Economic Assets on Sexual Risk-Taking Intentions Among Orphaned Adolescents in Uganda 2010</a>	Uganda rural	Fred M. Ssewamala, Chang-Keun Han, Torsten Neilands, Leyla Ismayilova, Elizabeth Sperber	Asset building opportunities, job counseling, mentoring, financial education, CDA with 2:1 matching funds, 40% male participants	OVC	Communication with care-givers about risk-taking behavior, intentions to engage in risk-taking behavior	Reduced self-reported sexual risk-taking intentions.
Statistical analysis of an RCT	<a href="#">Income Shocks and Adolescent Mental Health 2011</a>	Malawi urban and rural	The World Bank Development Research Group Poverty and Inequality Team  Sarah Baird Jacobus de Hoop Berk Özler	Cash transfers	Adolescent girls	Psychological distress as measured by the overall GHQ-12 score	The provision of monthly cash transfers had a strong beneficial impact on the mental health of school-age girls during the two-year intervention. Among baseline schoolgirls who were offered unconditional cash transfers, the likelihood of suffering from psychological distress was 38 percent lower than the control group, while the same figure was 17 percent if the cash transfers offers were made conditional on regular school attendance. The authors find no impact on the mental health of girls who had already dropped out of school at baseline. The beneficial effects of cash transfers were limited to the intervention period and dissipated quickly after the program ended.
RCT study report	<a href="#">Siyakha Nentsha 2008</a>	Ngonyameni, South Africa peri-urban	Population Council	Financial literacy education, sex education, livelihoods training	Adolescents	Access to social grants, looking for work, self-esteem, gender relations	The financial education and career guidance offered by the program also appear to have made a lasting impression on participants. Siyakha Nentsha males and females had much higher rates, having discussed financial decision making, careers, starting a business and looking for work. Program learners were also more likely to have greater knowledge of the range of social grants available in South Africa, including eligibility criteria for each grant. Ability to answer math/financial questions correctly was also higher among Siyakha Nentsha participants.
Program Evaluation	<a href="#">Youth and Savings in Assets Africa 2009</a>	Uganda rural	Center for Social Development, School of Social Work, Washington University in St. Louis  Gina A.N. Chowa, David Ansong	Financial education, HIV prevention training, CSA with 1:1 matching, 55% male participants	Youth (ages 15 to 35)	Asset accumulation, performance	The mean difference in financial assets (\$763.17), total wealth (\$897.75) and net-worth (\$1,117.83) are statistically significant in favor of the youth in the treatment group. However, the mean difference in productive assets (\$3.77) is not statistically significant. Youth in rural Sub-Saharan Africa (SSA) are able to accumulate substantial assets that may well contribute to their well-being in the long term.

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Programs with caregivers as direct beneficiaries							
Cross-sectional study	<a href="#">NREGS (National Rural Employment Guarantee Scheme (NREGS)) and Child Well-Being</a> 2011	India rural	Indira Gandhi Institute of Development Research (IGDR)  S. Mahendra Dev	Public works: 100 days guaranteed wage employment/yr per household. Male/female participation varies greatly by village	Households	Child labor patterns, household expenditure, women's well-being, women's empowerment, intra-household decision-making, nutrition, migration, number of females working and controlling their own wages	Positive, significant impact on child well-being. The positive impacts on household incomes, migration, and the empowerment and well-being of women have helped in improving nutrition, health and education of children and reduction in child labor. The improved infrastructure through public works projects also helped indirectly in improving child well-being. Participation of women in some cases led to school-leaving as older school-going children were made to care for younger siblings when the mother was working. Possible spillover effects for villages—better overall sanitation and health from improved public facilities.
Mixed methods statistical analysis	<a href="#">Does Cash Crop Adoption Detract from Child Care Provision? Evidence from Rural Nepal</a> 2002	Nepal rural	University of Maryland, IFPRI, New ERA  Michael J. Paolisso Kelly Hallman, Lawrence Haddad, Shibesh Regmi	Agricultural inputs, agricultural training, targets males and females equally	Subsistence farmers	Food security, child care: breast-feeding, psychosocial stimulation, nutrition, hygiene	Results included an increased allocation of resources to children. Greater time for women and men to care for under 5 year olds. Children received less care in households with only one preschooler. The current data set does not permit a long-run analysis of the impacts of this agricultural technology and training on the nutrition status of preschoolers, but future data collection efforts in this area of research should strive to do so. NOTE: One of the few programs that is not an integrated intervention.
Ex-post impact evaluation based on quasi-experimental data	<a href="#">The Controversial Effects of Microfinance on Child Schooling: A Retrospective Approach</a> 2010	Argentina urban, Buenos Aires	University of Rome  Leonardo Becchetti, Pierluigi Conzo	Credit	Households	School attendance	Years of credit history have a positive and significant effect on child schooling conditional to the borrower's standard of living and distance from school. Microfinance generates positive effects on child schooling only when parent income is above a certain threshold. Impact depends on income and schooling costs. The bank-borrower relationship may provide additional resources that compensate transport costs for families which are more distant from schools but is ineffective (or even harmful) if the level of income remains below the threshold of income under which parents are forced not to send children to school by necessity. NOTE: validates graduation model.
Statistical analysis of a nation-wide survey using a difference-in-differences model	<a href="#">Measuring the Impact of Microfinance on Child Health Outcomes in Indonesia</a> 2011	Indonesia urban and rural	Elon University, Department of Economics  Steve DeLoach, Erika Lamanna	Credit	Households	Children's weight	Children living in participant communities experienced significantly higher rates of weight gain. Results reinforce the importance of access to credit as a crucial policy tool. Gaining access to microcredit led to faster rates of weight gain in children, while the loss of such access did not appear to have deleterious effects. What we do not know is why. One possibility is that the communities that originally had microfinance institutions had time to develop alternative sources of credit that are not captured by the data. Alternatively, households in those communities may have had other sources of wealth available to help smooth consumption during this period. Data compiled from Indonesia Family Life Survey 1993-2000.
Cross-sectional study of randomly selected borrowers in several countries	<a href="#">Impacts of Microfinance Initiatives on Children</a> 2007	global	Partners in Technology Exchange Ltd, Mennonite Economic Development Associates  Canadian International Development Agency	Credit	Households	Adult spending on: education, housing, nutrition	When family income improves, priority areas of spending generally benefit children. Education is the highest priority for spending, followed by health care. Housing and nutrition are other areas of spending that were identified by the study participants. A significant way that children are affected by microfinance programming is through their own participation in microfinance initiatives. The study found that children were actively engaged in many, if not most, of the microenterprises examined. Study findings suggest that children play an important role in the initial growth of family enterprises that begin to access credit through microfinance institutions.
Randomized Quasi-Experimental Statistical Analysis of Household Survey Data and FGDs	<a href="#">Impact of Microfinance Programs on Children's Education: Do the Gender of the Borrower and the Delivery Model Matter?</a> 2004	India rural	Institute of Development Policy and Management, University of Antwerp  Nathalie Holvoet	Credit	Households with children aged 4-17	Incidence of schooling, kind of schooling, number of years of schooling, incidence of literacy, ability to read and write	Regression results show that, in the case of direct bank-borrower credit delivery, it does not matter whether credit enters the household through the mother or the father. However, large differences occur when mothers obtain credit through women's groups. Combined financial and social-group intermediation leads to higher educational inputs and outputs, mainly for girls. Individual interviews with borrowers and interviews with women's groups suggest that changes in underlying allocative rules that are provoked by group membership could be explanatory for the results obtained.
Statistical Analysis	<a href="#">Impact of Microfinance on Schooling: Evidence from Poor Rural Households in Bolivia</a> 2008	Bolivia rural	Universidad de los Andes—CEDE, Bogota', Colombia, Ohio State University  Jorge H. Maldonado, Claudio Gonzalez-Vega	Credit	Households	Schooling gaps	For some ranges of household income and some types of borrowers, access to MFIs may have conflicting impacts on schooling gaps. Microfinance may increase the demand for education as a result of income, risk-management, gender, and information effects. Or, credit-constrained households that cultivate land may discover new demands for child labor for farming (or perhaps taking care of siblings while the mothers operate a new or expanded business). The relationship between farm size and demand for education may create some policy dilemmas, as increased opportunities for farming appear to raise the household's demand for child labor. Similar effects seem to emerge from the encouragement of household microenterprises. The first source to fill this larger demand for labor is the family.

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<b>Programs with caregivers as direct beneficiaries</b>							
Statistical Analysis	<a href="#">How Does Credit Access Affect Children's Time Allocation? Evidence from Rural India 2009</a>	India rural	Institute of Developing Economies (IDE)  N. Fuwa, S. Ito, K. Kubo, T. Kurosaki, Y. Sawada	Credit	Households	Children's time allocations on school, leisure, work, chores	Credit market failures lead to a substantial reallocation of time used by children for activities such as schooling, household chores, remunerative work, and leisure. The negative effects of credit constraints on schooling amount to a 60% decrease of average schooling time. However, the magnitude of decrease due to credit constraints is about half that of the increase in both domestic and remunerative child labor, the other half appearing to come from a reduction in leisure.
Quasi-experimental analysis of baseline and endline data	<a href="#">Credit with Education Impact Review No. 3: Children's Nutritional Status 2003</a>	Ghana, Bolivia rural	Freedom from Hunger  Barbara MckNelly, April Watson	Credit, health education	Women with children	Civic involvement, food security, breast feeding, child nutrition, social networking	Nutritional status of children in Ghana positively and significantly different while results from Bolivia were not so clear. At community level, women's degree of civic involvement and strength and variety of social networks beyond their families improved in both study areas. At the individual level, women's self-confidence, self-perception and attitude improved in Ghana. At the household level, there were few significant results, except for greater "say" in Bolivia in how much to spend on house repairs and greater "say" in Ghana in whether or not their children went to school.
Longitudinal survey of randomly selected loan recipients	<a href="#">Microfinance Program Clients and Impact: An Assessment of Zambuko Trust, Zimbabwe 2001</a>	Zimbabwe urban-Harare, Bulawayo, Mutare	AIMS, Management Systems International, USAID  Carolyn Barnes	Credit	Households	Savings level, spending, school attendance	"Positive impact on the education of boys aged 6 to 16 in client households, positive impact on the education of boys aged 6 to 16 in extremely poor client households. No effect on the rate of girls aged 6 to 16 enrolled in school. Significant impact on the consumption of meat, fish or chicken in extremely poor continuing client households. The trend among married clients and non-clients was more consultation and joint decision making with the spouse, rather than the financial decision being solely made by the micro entrepreneur. This pattern was found among both married women and men. Among married women, about one-quarter reported a change to autonomous decision making and a similar proportion experienced greater involvement of another person, while approximately half said there was no change. Among the married men, slightly more than half said there was no change and one third reported greater involvement of another person.
Program evaluation through focus group discussions and household interviews	<a href="#">Impact Assessment of the Chical Integrated Recovery Action Project, Niger 2007</a>	Niger rural	Feinstein International Center, Tufts University, AfriCare  John C Burns, Omeno W Suji	Cereal banks, asset transfer, livestock, credit, skills training, balance between male and female participation	Communities recovering from food crisis	Income diversification, food security, child nutrition, income	Improved child nutrition. Cereal bank has led to an increased labor demand for women and girls to pound millet. An increase in the contribution of petty trade and income generating activities in comparison to other household income sources. Income from this category is mostly derived from livestock conditioning and fattening facilitated through the projects re-stocking and micro-credit activities. A significant decline in the importance of income from labor migration and urban employment. The significance being that community members consider a reduced dependency on this income source as a good indicator of household food security. NOTE: this is the only one that uses community-established indicators.
RCT study report	<a href="#">What Changes Are We Seeing In People's Lives: Quantitative Research 2011</a>	India urban and rural	IPA, CGAP  Dean Karlan	Cash and asset transfer, skills training, savings plan, financial education	Single women with school-aged children who are working rather than attending school	Income, food security, school attendance, access to healthcare, basic literacy, spending	increase in food consumption, increase in health knowledge, little impact on physical health, increase in livestock and fruit trees, little increase in other assets, no impact on business/agriculture; treatment gives approx 1 more meal per month (10% of mean) to other HH; no effect on credit, increased formal savings, more income from HH non-agri, adults work more hours per day, no diff in how children spend time, children spend 30-40 mn more/day studying. NOTE: the website says participants receive US\$0.90/week, while the report states this amount at US\$2.00/week.
Retrospective evaluation with comparison group	The Controversial Effects of Microfinance on Child Schooling: A Retrospective Approach 2011	Indonesia urban, Aceh	Women's Refugee Commission, Columbia University Mailman School of Public Health  Lindsay Stark, Nafessa Kassim, Thalia Sparling, Dale Buscher, Neil Boothby	Group guarantee lending and savings program	Households	Long-term impacts on nutrition, health, child care, education	The research team found no difference between the households that received microfinance and comparable households, indicating the impact of the program on children was not detectable on this context, or that there was no salient benefit for child well-being.
Case control study	<a href="#">Programa de Erradicação do Trabalho Infantil (PETI) 2001</a>	Brazil urban and rural	IXI Corporation, World Bank, Iowa State University  Yoon-Tien Yap, Guilherme Sedlacek, Peter F. Orazemc	Cash transfers	Households	School enrollment, labor participation, hours of work, sector of employment, highest grade attained	Program increased time in school, reduced labor force participation and hazardous work, and increased academic success for children in the program. For the most part, spillover effects on nonprogram children were small and insignificant. However, we do find evidence that as program children reduced their working hours, nonprogram children became more likely to work ten hours or more. Consequently, there were some adverse spillover effects on nonparticipants. Nevertheless, the overall municipal impact of PETI, net of any potential adverse impact on nonparticipants, is almost universally in the direction of program objectives. Consequently, the PETI appears to be a successful mechanism to speed the decline of child labor in rural areas.
Statistical analysis of an RCT	<a href="#">Can Conditional Cash Transfer Programs Serve As Safety Nets in Keeping Children at School and From Working When Exposed to Shocks? 2008</a>	Mexico rural	Alain de Janvry, Frederico Finan, Elisabeth Sadoulet, Renos Vakis	Cash transfers	Households	School enrollment, child labor	Using panel data for villages from the Mexican Progresa program we have shown that shocks are highly prevalent, many children have irregular periods of school enrollment, child labor is very frequent, and children are indeed used as risk coping instruments. The cash transfers, however, largely compensate for these shocks, reducing both the drop-out rate and irregularity in school enrollment. Conditional transfers helped protect enrollment, but did not refrain parents from increasing child work in response to shocks.

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<b>Programs with caregivers as direct beneficiaries</b>							
Research review	<a href="#">Conditional Cash Transfers: Reducing Present and Future Poverty</a> 2009	Global	World Bank Ariel Fiszbein, Norbert Schady	Cash transfers	Households	Various	Program analysis by country and a review of CCT impact evaluations. Overall, CCT programs have been very successful in reforming social assistance policies by replacing badly targeted and ineffective subsidies and in creating the political conditions for expanding income support to the poor.
RCT study report	<a href="#">Does Child Labor Always Decrease with Income? An Evaluation in the Context of a Development Program in Nicaragua</a> 2008	Nicaragua rural	The World Bank Ximena V. Del Carpio	Credit	Households	Child labor, "human capital" outcomes of school aged children: nutrition, health, formal education, on-the-job training	When households are given a CCT with a vocational or business grant, non-physical child labor increases (calculations, store-minding, etc). Gender matters- girls require far less increase in total household income to have a decrease in labor than boys do. Including an education condition makes it far less appealing for parents to send their children to work instead of school. When we disaggregate between physical and non-physical labor, we see that the CCT helps decrease physical labor and increase non-physical labor.
Examines quasi-experimental data	<a href="#">Village Banking and Maternal and Child Health: Evidence from Ecuador and Honduras</a> 2002	Ecuador, Honduras	George Washington University Stephen C. Smith	"Health banks," credit-only village banks	Households	Child health, breast feeding, spending	Health practices do not improve automatically with greater wealth. In Honduras, results show that health bank participation is robustly associated with reduced subsequent conditional child diarrhea probability, but in no specification does credit-only bank participation have this effect. In Ecuador, results suggest a larger effect of credit-only banks. In both countries, health bank participation significantly raises subsequent healthcare over credit-only participation, and at least reduces the tendency to switch from breast-feeding to bottle-feeding as income rises. Effects on expenditures are ambiguous.
RCT study report	<a href="#">Household Income As A Determinant of Child Labor and School Enrollment in Brazil: Evidence From A Social Security Reform</a> 2008	Brazil	International Monetary Fund (IMF) Irineu Evangelista de Carvalho Filho		Children aged 10-14	Child labor, school enrollment	This paper studies the effects of household income on labor participation and school enrollment of children aged 10 to 14 in Brazil using a social security reform as a source of exogenous variation in household income. Estimates imply that the gap between actual and full school enrollment was reduced by 20 percent for girls living in the same household as an elderly person benefiting from the reform. Girls' labor participation rates reduced with increased benefit income, but only when benefits were received by a female elderly. Effects on boys' enrollment rates and labor participation were in general smaller and statistically insignificant.
RCT study report	<a href="#">The Impact of Cash Transfers on Child Labor and School Attendance in Brazil</a> , Department of Economics 2004	Brazil	Eliana Cardoso, André Portela Souza	Conditional cash transfers	Households/families	Child labor, school attendance	The paper estimates the impact on school attendance and child labor of conditional cash payments to poor families in Brazil. It describes Brazil's transfer programs and presents statistics on school attendance and child labor. In the second half of the 1990s, many municipalities had adopted the "Bolsa Escola" (a cash transfer conditional on school attendance) and/or the federal minimum income program (in place during 1999 and 2000 and replaced by the "Bolsa Escola Federal" in 2001). Although conditional cash transfer programs in Brazil have been in place since 1996, studies on their ex-post impact are very few. Micro household level data from the 2000 Census allows the use of propensity score methods to estimate the impact of income transfers on child labor and school attendance. The paper finds that income transfer programs had no significant effect on child labor but a positive and significant impact on school attendance. These preliminary results suggest that these programs have not been effective in fighting child labor in Brazil. They increase the chance of a poor child going to school but do not reduce her labor activity perhaps because she prefers to combine school and labor, considering that the transfers are too small to provide an incentive to forgo the labor income.
RCT study report	<a href="#">Measuring the Impact of Microfinance in Hyderabad, India</a> 2005-2008	Hyderabad, India	J-PAL Abhijit Banerjee, Esther Duflo, Rachel Glennester, Cynthia Kinnan	Microfinance loans	Women	New businesses, business profits, expenditures, health, education and female empowerment	Spandana introduced their financial products into the treatment villages at the beginning of the study in 2005. Fifty-two areas were randomly selected for the opening of an MFI branch immediately, while another 52 served as the comparison communities. No evidence was found to suggest that micro-credit empowers women or improves health or educational outcomes. Women in treatment areas were no more likely to make decisions about household spending, investment, savings, or education. Households in treatment areas spent no more on medical care and sanitation than do comparison households, and were no less likely to report a child being sick. Among households with school-aged children, households in treatment areas are also no more likely to have children in school- although school going rates were already high in the treatment and comparison groups.
RCT study report	<a href="#">Health Education for Microcredit Clients in Peru</a> 2005-2007	Peru	J-PAL Rita Hamad, Dean Karlan	Microfinance loans, health education	Mostly women (85% of clients)	Height, weight, hemoglobin, days absent from work due to illness, child nutrition patterns, client retention and repayment rates	PRISMA, a microfinance institution lending to over 20,000 clients, partnered with IPA to provide microfinance with health training that included the following topics focusing on child and maternal health: common childhood illnesses, four danger signals (e.g. diarrhea, cough, fever), medical exams, indicators of quality medical visits, and care for sick children. Adults who received the health education training had significantly higher levels of knowledge of module content than those in the comparison group. There was no impact on health outcomes for children or institutional outcomes.

Methodology	Proj./Report Name Publication Date	Location	Research Group/ Authors	Interventions	Target Popula- tion	Indicators	Summary
Programs with caregivers as direct beneficiaries							
RCT study report	<a href="#">Improving the Design of Conditional Cash Transfer Programs: Evidence from a Randomized Education Experiment in Colombia</a> 2011	Colombia: San Cristobal and Suba in Bogota	J-PAL Felipe Barrera-Osorio, Marianne Bertrand, Leigh Linden, Francisco Perez-Calle	Conditional cash transfers, savings	Adolescents	Attendance rates, student retention, graduation, enrollment in secondary school, matriculation to tertiary institutions	The following three incentive structures were used for a CCT system: basic model, participants received US \$15 monthly based on school attendance. Savings treatment of US \$5 banked monthly, tertiary treatment students receive US \$300 after graduating from a higher education institution. On average all increased attendance from 3 to 5 percentage points. The savings treatment and the tertiary treatment proved effective at improving enrollment of the lowest income students and students with the lowest participation rates. The basic treatment has little effect on these groups of students. Study found that incentivizing graduation rather than attendance lead to higher levels of attendance and enrollment at secondary and tertiary level. There were negative spillovers of increased labor for non-recipient siblings.
On-going Studies							
Unknown	<a href="#">Starting a Lifetime of Saving: Teaching the Practice of Saving to Ugandan Youth</a> Ongoing	Uganda specific location unknown	IPA Labs FINCA	Support groups, mentoring, financial literacy, group savings, financial education	Adolescents	Savings performance, financial literacy, how kids invest their savings, social networking	The evaluation will measure the effects of the savings account and financial literacy on the financial awareness, attitudes, knowledge, and behaviors of Ugandan youth
Unknown	<a href="#">Girls Vulnerability Assessment: Economic Empowerment of Adolescent Girls in Liberia</a> 2013	Mexico rural	EPAG, World Bank IRC, ARC, others	Girls' groups, skills training, health education, credit, job placement	Adolescent girls, young women (16-24 years old)	Social networking, wage employment, use of credit	Aim: the creation of girls' clubs as a hub for delivery of many services (psychosocial, health, skills training, etc.).
Unknown	<a href="#">Examining Underinvestment in Agriculture: Measuring Returns to Capital and Insurance in Ghana</a> Forthcoming	Ghana rural	Yale, IPA Labs, ISSER Dean Karlan, Isaac Osei, Robert Osei, Chris Udry	Cash grants, agricultural insurance	Households	School enrollment	With capital increase, 13 to 16 year old children were 24% more likely to be enrolled in school. <a href="http://www.poverty-action.org/sites/default/files/Christopher%20Udry.pdf">http://www.poverty-action.org/sites/default/files/Christopher%20Udry.pdf</a> .
Unknown	Effects of an Integrated Protection and Economic Strengthening Program on Child Well-being [working title] 2012	Uganda rural	Child Protection in Crisis, Women's Refugee Commission, Columbia University Mailman School of Public Health Benjamin Katz, Josh Chaffin, et al.	Credit	Households	Health spending on children, meals per day, protein consumption, incidence of abuse, schooling, intra-household allocation of food, child working outside the home	<b>Study Question:</b> What is the relationship between household livelihood status & strategy, child protection risks and children's psychosocial well-being in communities served by the WUBP program? <b>Specifically:</b> • Does a household's livelihood status (measured in terms of assets) predict the likelihood of protection from risks within that household? • Does a household's livelihood status (measured in terms of assets) predict the psychosocial well-being of children within that household? • Does a household's livelihood strategy (measured in terms of recent adjustments to household economic activity) predict the likelihood of protection from risks within that household? • Does a household's livelihood strategy (measured in terms of recent adjustments to household economic activity) predict the psychosocial well-being of children within that household? • Does receipt of any services (from WUBP or other programs active in the area) at the household level predict any of these outcomes?
RCT study report	<a href="#">Human Capital, Financial Capital, and the Economic Empowerment of Female Adolescents in Uganda and Tanzania</a> Forthcoming	Uganda, Tanzania rural and peri-urban	Poverty Action Lab Oriana Bandiera, Robin Burgess, Markus Goldstein, Selim Gulesci, Imran Rasul, Munshi Sulaiman	Formation of Adolescent Development Centres, which provide life skills training, health assistance, income generation, skills training, asset transfer, financial literacy training, access to microfinance	Girls age 14-20	School enrollment, risk-taking behavior, marriage age, dowry giving, economic aspirations, economic empowerment, social networking	Researchers will try to measure changes in girls' expectations and aspirations, as well as those of their parents, over the course of the two year project (2008-2010) in a sample of 120,000 households in 300 villages.
Unknown	<a href="#">Advancing Integrated Microfinance for Youth—AIM Youth</a> Ongoing	Ecuador, Mali rural	Freedom from Hunger Rossana Ramirez	Financial education, savings and credit products	Adolescents, male and female participants	Ability to manage money, plan ahead, set aside savings	In this three-year initiative, Freedom from Hunger will design, test, and document youth-focused microfinance and financial education services benefitting 37,000 youth in Ecuador and Mali. New savings and credit products will be designed and tested as part of the initiative.

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<b>Ongoing Studies</b>							
Multi-arm RCT study report	<u><a href="#">Economic Empowerment of Female Adolescents: Evidence from Uganda</a></u> 2011	Uganda rural	LSE, UCL  O. Bandiera, S. Gulesci, N. Buehren, I. Rasul, R. Burgess, M. Sulaiman, M. Goldstein	Girls' clubs, life skills, skills training	Adolescent girls	Engaged in IGA, health knowledge, entrepreneurial ability, financial skills, analytical ability, savings amount	Two years after the inception of the program, and before the introduction of the credit component, participants have better RH knowledge, engaged in less risky behaviors, have better financial and analytical abilities, more confidence in entrepreneurial capacity, and are likely to be running their own businesses and saving money.
RCT study report	<u><a href="#">Siyakha Nentsha: Building Economic, Health and Social Capabilities among Highly Vulnerable Adolescents in KwaZulu-Natal, South Africa</a></u> Ongoing	South Africa peri-urban, outside of Durban	Population Council  Kelly Hallman, Eva Roca	Mentoring, life skills, cash stipend, financial education, targets males and females equally in a group setting	Adolescents	Financial planning, HIV attitudes, community involvement	Program led to important changes in young people's attitudes and behaviors. Participants were more likely to know where to get condoms, have knowledge of social grant requirements and criteria, improved budgeting and planning skills, and have attempted to open a bank account. Other impacts differed between males and females. Girls reported feeling higher self-esteem, greater confidence in their ability to obtain condoms, greater levels of social inclusion in their communities and were more likely to have obtained a national birth certificate. Boys reported having fewer sexual partners and were more likely to have a South African ID than boys in the control group, and were more likely to have reported undertaking an income-generating activity.
RCT study report	<u><a href="#">Conditional Cash Transfers for Education in Morocco</a></u> Ongoing since 2008	Morocco: 5 of the poorest regions	J-PAL  Florenca Devoto, Esther Duflo, Pascaline Dupas	Conditional cash transfers, unconditional cash transfers	Primary school aged children	Student attendance, dropout rates, test scores and household welfare	A total of 320 school sectors are involved in the pilot. Schools were randomly assigned to three groups. In 180 school sectors, the government is providing funding to the families conditional on school participation. Parents receive cash transfer every two months as long as the child maintains an 80% attendance rate. Allowance increases with progress through grade levels. In 80 school sectors, the government provides funding to all families with children of primary school age, regardless of attendance rate. 60 school sectors serve as a comparison group and where parents do not receive cash transfers. The 180 school sectors are further divided into three sectors, where attendance monitoring is light, medium intensity and intensive. Effectiveness is evaluated also by gender of adult recipient.
RCT study report	<u><a href="#">Introducing Financial Services to Newly Monetized Amazonian Communities</a></u> 2010-2011	San Borja, Bolivia	J-PAL  Ricardo Godoy, Dean Karlan, Margaret McConnell, Harry Patrinos, Jonathan Zinman	Savings	Amazonian Tsimane' communities	Income, consumption, savings activity and household well being measures (short-run nutritional status and household emergencies)	The study includes 1100 households in 70 villages randomly assigned to one of two treatment groups or a comparison group. To assess whether savings boxes in the possession of female household heads produce greater household saving and expenditures on children than saving boxes in the hands of male household heads, locked boxes will be randomly given to either female or male heads of households. The variation of key placement will allow us to evaluate whether possession of the key encourages impulsivity and altered expenditure patterns. Outcomes will be measured one year after the introduction of the lock boxes in a follow-up survey.
RCT study report	<u><a href="#">Project Generasi: Conditional Community Block Grants in Indonesia</a></u> 2007-2009 Results forthcoming	Indonesia	J-PAL  Ben Olken, Junko Onishi, Susan Wong	Community-based block grants	Rural villages	Health and education service delivery (prenatal and postnatal care, childbirth assisted by trained personnel, immunizations, school enrollment and school attendance)	The Government of Indonesia selected 300 Indonesian sub-districts for researchers to evaluate, testing the effectiveness of the annual block grants to improve service coverage and usage of basic health and education services. Of these, 100 will be enrolled in Generasi and given an annual block grant proportional to the number of households in the village. Villages can use these grants to improve the coverage of specified health and education services in their community. When villages re-apply in subsequent years, the size of the block grant will depend in part on past performance relative to other villages in the same sub-district, providing an incentive for villages to use the funds efficiently. A series of evaluation surveys will be conducted to assess whether provision of aid is more effective when it is made conditional on performance. The evaluation surveys will also measure whether communities are able to collectively work out solutions to improve physical and financial accesses to services and solve small-scale supply problems, and how the incentive structure alters the type of investments chosen by communities.