

Effect of Financial products and services Cash and in-kind transfers on Education Security

Financial products, cash transfers, and in-kind support have moderate effect on education security by reducing economic barriers that hinder access to education.

Geographic Location: Sub Saharan Africa and Middle East & North Africa

Effect: Moderate effect ($g=0.105$)

Confidence in study findings: Low (2 studies with 8 effect sizes)

Short Summary:

The cell examines interventions aimed at enhancing educational security. Friedman (2011) evaluated a girls' merit scholarship program in Kenya, which significantly improved test scores and increased political engagement through newspaper reading, though it had minimal effects on gender equality and modern values. Lehmann (2014) assessed a winter cash assistance program for Syrian refugees in Lebanon and found that while cash transfers did not fully meet winterization needs, they unexpectedly increased school attendance by reducing child labor. Collectively, these interventions show a moderate effect on education security by providing financial support, educational incentives, and promoting access to education.

Long summary

The Intervention:

The interventions typically include microcredit, microinsurance, and microsavings (including village savings and loan associations) and financial literacy support. They provide both in-kind and cash transfers, including direct food assistance and social safety nets, which may be conditional or unconditional. Short-term cash-for-work programs, which provide cash in exchange for labor, and interventions that combine transfers with skills training or health support, are also included.

How the Intervention is expected to work:

These interventions address socioeconomic challenges by providing financial support and complementary measures. Friedman (2011) uses merit scholarships to empower girls in Kenya, incentivize academic achievement, and improve human capital, fostering educational and social advancement. Lehmann (2014) provides cash assistance to Syrian refugees during winter to meet basic needs while indirectly promoting school attendance and reducing child labor. Both interventions leverage financial aid alongside behavioral incentives or capacity-building to achieve broader social and educational outcomes.

The Evidence Base:

The evidence base comprises 3 studies, 2 being impact evaluations and one qualitative study Adedokun (2019). Of the 2 studies, 1 is an RCT and the other uses a quasi-experimental design.

The studies in this cell are from Lebanon and Kenya and the qualitative story was based in Mozambique.

Evidence Findings:

Across studies, financial support demonstrates a moderate positive impact on educational security by improving access to education, increasing school attendance, and providing incentives for academic engagement.

Included Studies

Friedman (2011): This study assessed the political and social impacts of a randomized girls' merit scholarship incentive program in Kenya, which raised test scores and secondary school enrollment. While the primary focus was on the program's broader political implications, its connection to educational security is significant. The intervention enhanced educational access and academic performance, providing a foundation for long-term empowerment and stability. Improved educational outcomes were linked to reduced tolerance for domestic violence and increased political knowledge, suggesting that educational security can influence social attitudes. However, the program did not lead to greater perceived political efficacy, community participation, or voting intentions, and unexpectedly, it increased the perceived legitimacy of political violence. The study is rated as low confidence as there was partial description of interventions and outcomes.

Lehmann (2014): This study examined the impacts of the UNHCR winter cash transfer program in Lebanon, which provided \$575 USD to 87,700 registered Syrian refugees to help them stay warm during the cold months. While the primary focus was on household well-being, negative coping strategies, and economic impacts, the program also indirectly affected educational security. Cash assistance increased access to schooling and reduced child labor, key factors in enhancing educational security. However, beneficiaries faced challenges in fully utilizing the assistance for heating needs due to competing demands for basic necessities like food. Despite these challenges, the program also led to positive economic effects, including a significant multiplier effect on the local economy. The study is rated as medium confidence due to non-experimental study design, partial description of intervention and outcomes and mention of power calculations

Confidence Assessment:

Overall Low: The overall confidence is low because most of the studies are rated as low confidence.

Other outcomes in the study:

Human Security / Economic Security