

Effect of Financial products and services Cash and in-kind transfers on Social norms regarding violence and atrocities

Evidence shows that integrated interventions **have small positive effects** on reducing violence and shifting social norms toward peace.

Geographic Location: Global, Middle East & North Africa, Sub Saharan Africa, South Asia, Latin America & Caribbean

Effect: Small effect ($g = 0.007$)

Confidence in study findings: Low confidence (7 studies with 66 effect sizes)

Short Summary:

Integrated cash and behavioral interventions demonstrated small but positive effects in reducing support for violence and promoting peaceful social norms. In Afghanistan, combining cash with community-based services reduced support for armed opposition groups (AOGs) and improved perceptions of government legitimacy, though the effects were short-lived. In Colombia, cash transfers contributed to the demobilization of combatants but did not directly reduce violent incidents. In Liberia, combining therapy with cash transfers reduced antisocial behavior and improved self-control, though the economic benefits diminished over time. Across all studies, evidence suggests that financial support paired with vocational or behavioral training produces more sustainable effects on peace-oriented attitudes than cash-only programs.

Long Summary:

The Intervention:

The interventions assessed include a range of financial mechanisms such as microcredit, microinsurance, microsavings, and both cash and in-kind transfers. These interventions were often implemented alongside additional support measures such as vocational training, cognitive behavioral therapy, or psychosocial support. In most cases, the objective was to address both the economic vulnerabilities and the underlying social or psychological factors that contribute to violence and instability. Cash-for-work programs provided temporary employment opportunities to reduce economic stress, while unconditional and conditional cash transfers functioned as social safety nets. Programs that combined financial support with behavioral or skill-based training sought to foster resilience and long-term behavioral change within conflict-affected populations.

How the intervention is expected to work:

The underlying theory of change assumes that economic insecurity and lack of opportunity can fuel participation in violence and perpetuate harmful social norms. By providing financial stability through cash or in-kind support, and reinforcing these gains with behavioral or vocational programs, interventions aim to reduce dependence on conflict-driven income sources and build prosocial behavior. Cash transfers alleviate immediate financial pressure, vocational training enhances employability, and behavioral interventions such as cognitive

therapy improve self-control and decision-making. Together, these components are expected to reduce aggression, increase community trust, and shift attitudes away from supporting violence or armed groups. In Afghanistan, for example, cash combined with community engagement improved pro-government attitudes, though effects faded without continued reinforcement. In Liberia, the addition of therapy to cash programs significantly reduced antisocial behavior and violence, highlighting the importance of integrated designs.

The Evidence Base:

The cell consists of 9 studies: of the 9 studies 7 of them are impact evaluations, 5 studies are RCTS, 2 non-experimental studies, 1 is a protocol for an RCT by Keleher (2019) and finally a systematic review.

The studies are from South Sudan (1 study), Uganda (1 study), Liberia (2 studies), Afghanistan (2 studies), Lebanon (1 study), Colombia (1 study) and finally a study with a Global focus.

Evidence Findings:

Overall, the studies indicate that combining financial and behavioral interventions has small but positive effects on reducing violent behaviors and improving prosocial attitudes. In Afghanistan, cash assistance temporarily increased trust in government institutions but lost effect over time, with some participants later expressing renewed sympathy for opposition groups. In Liberia, cash combined with cognitive behavioral therapy reduced violence and improved emotional regulation. In Colombia, cash transfer programs aided the reintegration of ex-combatants but did not significantly alter levels of community violence. While the overall effects are small, the direction of change is consistently positive, highlighting the potential of integrated interventions to gradually transform norms and behaviors around violence.

The review evidence:

The systematic review further supports these findings, concluding that financial aid integrated with empowerment or behavioral components is more effective in promoting peace and equality than financial support alone. The review is rated as high confidence in review findings.

The impact evaluation evidence:

Blattman et al. (2017): The study investigates how combining cognitive behavioral therapy (CBT) with cash grants can influence social norms regarding violence and atrocities by targeting harmful behaviors and attitudes among high-risk men in Liberia. The intervention, delivered to 999 men aged 18–35 in Monrovia, used a randomized controlled trial to compare four groups: therapy only, cash only, both therapy and cash, and neither. Therapy alone reduced antisocial behaviors by 24% in the short term but showed sustained reductions only when combined with cash, achieving a 33% decrease in aggressive behaviors. The combined intervention also improved self-control and decision-making, with a 25% enhancement in self-control after one year. While economic gains were temporary, the

results demonstrate that pairing financial incentives with behavioral interventions can significantly and durably reduce antisocial behaviors, contributing to shifts in norms and behaviors surrounding violence and conflict in fragile settings. The study is rated high confidence.

Blattman (2014): examines the impact of financial products, services, and cash and in-kind transfers on social norms regarding violence and atrocities. The study evaluates a large cash transfer program in Uganda, the Youth Opportunities Program (YOP), and its broader social consequences. While the intervention led to significant economic improvements, there was little evidence of substantial social effects on reducing violence or altering norms related to collective action and antisocial behavior. The research states, "In spite of large economic gains, however, we see little non-economic impact at the individual level. There was little to no effect on our measures of individual community integration, local and national collective action, antisocial behavior, or violent protest". Additionally, the study suggests that employment and entrepreneurship programs, even when financially successful, may not inherently lead to greater social cohesion or reductions in violence. Another key finding emphasizes that while financial support can empower marginalized groups, particularly women, it does not necessarily alter entrenched social attitudes towards violence: "Despite randomization, we observe little effect on attitudes towards violent protest, even in contexts with historical instability". These findings highlight the limitations of financial interventions in transforming deeply rooted social norms related to violence and atrocities. This study is assigned a medium confidence rating due to the incomplete description of the intervention and outcomes, as well as the absence of reported power calculations.

Masterson (2020): This study examines the impact of financial aid—specifically humanitarian cash transfers—on social norms regarding violence and atrocities, particularly in the context of Syrian refugees in Lebanon. The study leverages quasi-experimental methods to evaluate whether unconditional cash transfers (UCTs) affected refugee mobilization into armed groups. The findings suggest that the provision of humanitarian aid did not exacerbate conflict or increase recruitment into armed groups. Contrary to prevailing concerns in the literature, the study finds "little evidence that the aid program had a large effect on mobilization. If anything, our estimates indicate a small decrease in mobilization". This suggests that financial assistance may, in some cases, contribute to stabilizing vulnerable populations rather than fueling conflict. One of the key mechanisms through which cash transfers impacted social norms regarding violence was by increasing the opportunity costs of joining armed groups. The study highlights that "humanitarian aid increases the opportunity cost of fighting, and economic theories of insurrection predict that incentives to rebel grow smaller as household income and economic opportunities from non-rebel activities rise". Additionally, the study counters fears that humanitarian aid could be captured by insurgent groups, thus indirectly funding violence. It states, "existing academic and journalistic work highlights cases where transnational insurgent groups captured aid intended for refugees, increasing their operating budget and recruitment capacity". However, in the case of Syrian refugees in Lebanon, no strong evidence was found to support such claims. This study is rated medium confidence due to no mention of power calculations.

Muller (2019): examines the impact of financial interventions, specifically unconditional cash transfers (UCTs), on social norms regarding violence and atrocities in South Sudan. The study evaluates the Youth Startup Business Grant Program, which was abruptly canceled

due to escalating conflict, thereby allowing an assessment of the unintended social consequences of program disruption. The research finds that while cash grants had the potential to improve economic stability and psychological well-being, the incomplete implementation had mixed effects on social trust and behavior. Participants who successfully received both the business skills training and the grant exhibited "significant improvements in their consumption, savings, and psychological well-being". However, those who expected the grant but did not receive it due to program cancellation experienced negative social consequences. In particular, the study notes, "women among this subgroup also experienced strong reductions in their trust level". This decline in trust is critical, as it suggests that the failed promise of financial aid can erode social cohesion, particularly among vulnerable groups. Additionally, the study raises concerns about the unintended consequences of such disruptions, noting that "young women who expected to receive the grant were less likely to migrate". Given the context of South Sudan's conflict, where migration was often a necessary response to violence, this suggests that the expectation of financial support may have led individuals to delay critical security-related decisions. The study further emphasizes that financial interventions must be designed with the risks of implementation failure in mind, as "unintended negative consequences on program participants who did not receive the full set of benefits anticipated at the program outset" can deepen social divisions and increase vulnerability to violence. This study is rated medium confidence due to partial description of the evaluation questions and little to no mention of power calculations.

Pena (2017): The study investigates the impact of Familias en Acción, a cash transfer program implemented in Colombia during the early 2000s, on social norms regarding violence and atrocities. Through a quasi-experimental design leveraging the program's gradual rollout, the study examined whether financial assistance could influence behaviours associated with Colombia's internal conflict. Results indicate that the program contributed to an average 6.8% increase in the number of demobilized combatants per municipality, suggesting a shift in attitudes away from violence and participation in armed groups. By addressing poverty and providing economic stability, the cash transfers appear to have created incentives for combatants to disengage from violent conflict, demonstrating the potential of financial interventions to reshape norms and behaviours surrounding violence. The study is rated as low confidence due to non-experimental study design (QED utilising a natural experiment), and no mention of power calculations.

Kurtz (2018): This study examines the use of financial interventions, including cash transfers and vocational training, to influence social norms surrounding violence and atrocities. By providing technical and vocational education and training (TVET) alongside unconditional cash transfers, the program aimed to improve employability and economic stability among Afghan youth in Kandahar. The study measured changes in attitudes toward political violence, specifically support for armed opposition groups (AOGs), as a proxy for shifting social norms. Results showed that pairing vocational training with cash transfers reduced willingness to support AOGs, driven not only by economic benefits but also by improved perceptions of the government. This highlights the potential for financial interventions to reshape norms and reduce acceptance of violence by addressing both material and psychosocial factors. This study is rated low confidence due to lack of power calculations.

Lyall (2019): This study examines how cash transfers and vocational training programs can shape social norms regarding violence in Afghanistan. Findings show unconditional cash transfers (UCTs) increased support for pro-Taliban acts (11.63 percentage points) and normalized violence, with recipients more likely to justify violence to defend family (12.94%) and assets (14.92%). Anger toward the government rose, leading to more disputes with local leaders. However, combining UCTs with vocational training reduced justification for violence by 20 percentage points, implying that structured financial assistance tied to skill development may reduce the legitimacy of violence as a response to perceived injustice. Overall, the study reveals that cash transfers alone may inadvertently encourage support for violence, while integrating financial aid with structured programs like vocational training can mitigate these effects by shaping attitudes toward peace and governance. These findings underscore the importance of designing financial interventions carefully to avoid reinforcing harmful social norms. This study is rated low confidence due to the lack of power calculations.

Confidence assessment

Overall low confidence: The majority of studies are rated low confidence, and while findings are generally consistent across studies

Other outcomes in this study:

Community and state governance / government performance

Human security / economic security.

Violence and atrocity prevention / Sexual and gender-based violence

Violence and atrocity prevention / Intermediate social cohesion outcomes