Evaluation of Cash-only and Cash Plus Programs in the Nakivale Refugee Settlement

Pre-Analysis Plan

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v1.0

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About Mathematica

Mathematica's Global division works in more than 50 countries across Africa, Asia, and Latin America, collaborating with country partners to develop culturally sensitive approaches that reflect a deep understanding of the local context. Our research spans a range of sectors, including education and workforce development; energy and climate; food and agriculture; health and nutrition; social protection; transportation; and water and sanitation. Across these sectors, we have supported our clients to address a range of issues—from improving early grade reading in Latin America and the Caribbean, to increasing productivity and market access for smallholder farmers in Sub-Saharan Africa, to expanding access to quality reproductive health services around the world. Visit https://mathematica.org/ to learn more.

I. Introduction

Uganda hosts more than 1.5 million refugees, primarily from neighboring countries (UNHCR 2023; ULearn 2023). Despite Uganda's progressive refugee policies, livelihood outcomes are poorer for refugees than host communities, especially for refugees living in refugee settlements, which house 92 percent of Ugandas refugee population (UNHCR 2023; ULearn 2023). Refugees face barriers to formal employment, limited access to land, poor physical access to markets, and limited access to formal financial services (UNHCR 2023; ULearn 2022). These factors adversely affect livelihood outcomes and the impact and sustainability of programs intended to address them, leaving many refugees reliant on aid.

The non-profit organization GiveDirectly is seeking to understand the potential role unconditional cash transfers (UCTs) can play in improving livelihood outcomes for refugees and poor host community members in Uganda. Between 2019 and 2022, GiveDirectly implemented a large UCT program in Kiryandongo, which provided about US$1,000 in transfers to about 10,000 refugee households and 5,000 host community households. A randomized controlled trial (RCT) of this program showed that, about two years after cash grants were provided, treatment households owned more assets, consumed more goods and services, and earned more business income compared to the control group (IDInsight 2022). However, the transfer's effects on business ownership and employment were limited, and refugees' business incomes remained low. More generally, large one-time cash transfers alone might not be sufficient to enable lasting self-reliance (Gupta et al. 2024). Cash-plus interventions, which combine cash transfers with additional services and support, can reinforce and enhance the positive impacts of cash transfers by addressing the non-financial and structural barriers faced by the poor (Roelen et al. 2024). Evidence suggests these interventions, such as graduation programs that include cash transfers as part of a sequenced package of interventions aimed at tackling multiple constraints, can have larger and more sustainable impacts on outcomes such as asset accumulation, incomes, consumption, food security, nutrition, and self-reliance, than those of cash transfers alone (Sedlmayr et al. 2020; Banerjee et al. 2022; Brune et al. 2023).

To build on the promising results of its existing cash transfer program in Kiryandongo, GiveDirectly is working with COVOID, a Ugandan non-profit organization, to develop a cash-plus program with the potential to deliver enhanced and sustained impacts of cash transfers on refugees' livelihoods in Nakivale. The cash-plus program will include complementary interventions to empower cash recipients to make choices that increase the long-term household and community benefits of the cash they receive. These complementary interventions will comprise three key components:

1. Demand-driven skills training and apprenticeship tailored to identified beneficiaries,
2. Business coaching, mentoring, and entrepreneurship support to enhance income-generating potential, and
3. Access to financial services through Village Savings and Loan Associations, combined with financial literacy training to promote economic resilience.

GiveDirectly, in collaboration with COVOID, will implement this cash-plus program, in addition to its standard cash-only program, in the Nakivale settlement. Based on the available funding and capacity of the implementers, about 3,200 refugee and 1,500 host community households will receive transfers of about US$1,000, while about 700 refugee households will receive the same transfer together with access to the complementary interventions, depending on their needs and interest. To rigorously assess the impact of the cash-only and cash-plus interventions, GiveDirectly has contracted with Mathematica to conduct an RCT. This evaluation aims to strengthen the limited evidence base on livelihoods for refugees by providing rigorous, casual evidence of the efficacy of cash and cash plus interventions for this population (Benrey and Kenny 2023; Banerjee et al. 2015; Little et al. 2021). This evidence will inform programmatic decisions at GiveDirectly as it continues to expand its operations in Uganda and other countries and will make an important contribution to the broader policy debate about the most effective approaches to improve refugees' livelihoods.

In this pre-analysis plan, we describe the research questions, evaluation methodology, analytical model, limitations and corrections to data, qualitative study, and ethical considerations.

II. Research questions

The study seeks to obtain a comprehensive understanding of the impacts of GiveDirectly's cash-only and cash-plus programs on refugees in Nakivale.[1] The study has the following core research questions. Research questions 1 and 2 will be answered through the RCT, questions 3 and 4 will be answered through a qualitative study, and question 5 will be answered through a descriptive analysis of the survey data collected for the RCT supplemented by qualitative data.

1. What are the differences in impacts on the economic and psychological well-being of beneficiaries between providing unconditional cash transfers and a combination of the same amount of cash with a complementary intervention?

2. How do the impacts of the cash-only and cash-plus programs differ based on the baseline sociodemographic characteristics of recipients and their households (for example, gender, highest education level completed, age, household size and dependency ratio, and baseline economic status)?

3. What factors (individual, household, community, macroeconomic) enable and inhibit positive impacts of the cash-only and cash-plus programs?

4. What insights can be gathered related to the programs' effectiveness, areas for improvement, and their broader community effects and dynamics?

5. What is the extent of spillovers from the cash-only and cash-plus program and what are the spillover mechanisms (for example, through social and economic connections between treatment and control households)?

[1] Although host community households will receive cash transfers, the RCT will focus on refugees.

III. Evaluation methodology

The RCT will provide rigorous estimates of the causal impact of the cash-only and cash-plus programs on refugees' wellbeing. We propose an RCT that randomly assigns refugee households to one of three experimental conditions:

1. Cash-only treatment: Refugee households are provided with a cash transfer.
2. Cash-plus treatment: Refugee households are provided with a cash transfer and an offer to participate in complementary interventions.
3. Control: Refugee households do not receive a cash transfer or an offer to participate in the complementary intervention during the study period (two years), but will receive a cash transfer at the end of the study.

Comparing the outcomes of refugee households in the treatment conditions to those in the control condition will quantify the causal impact of each program. Meanwhile, comparing outcomes between the two treatment conditions will quantify the value added by the complementary intervention to the standard cash transfer.

This RCT study design can help identify which program offers a more cost-effective solution for refugees in this context. For instance, we may find that the cash-only and cash-plus programs both improve wellbeing but do not differ greatly in their impacts, suggesting that cash transfers alone are a relatively costeffective intervention. In contrast, if we find that the cash-plus program has significantly greater impacts than the cash-only program, then it may justify the added cost of complementary interventions in future refugee livelihood programs. The RCT will also facilitate the analysis of subgroup impacts based on baseline household characteristics such as gender of the household head, highest education level completed, age, household size and dependency ratio, and baseline economic status.

Figure 1 outlines the RCT implementation process.

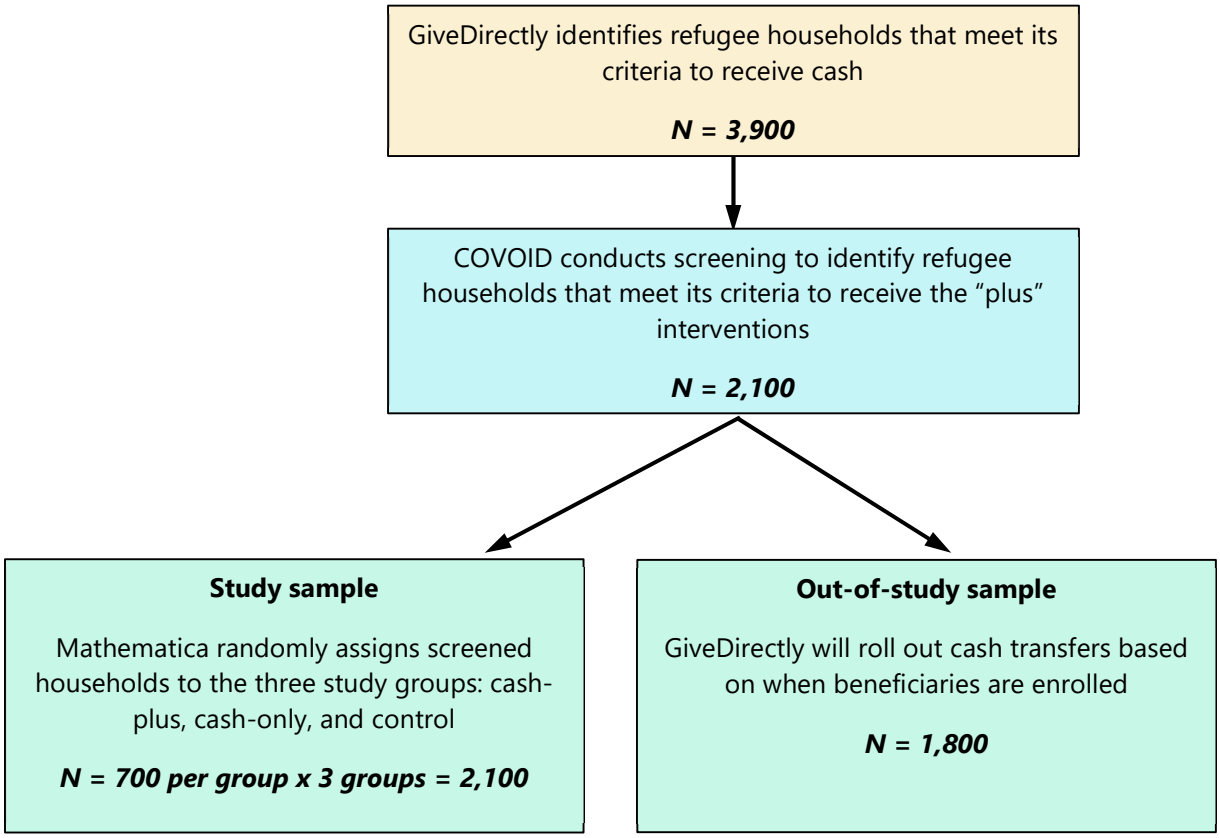
- **Identification of beneficiaries**. GiveDirectly will identify 3,900 refugee households in the Nakivale refugee settlement who meet its criteria to receive cash transfers, drawing on a list of households from UNHCR. From the 3,900 households, COVOID will identify 2,100 households who are eligible for the complementary interventions.
- **Study sample, random assignment, and data collection.** The 2,100 households identified by COVOID will serve as the study sample. We will randomly assign these households to one of three equal-sized groups of 700 households each: (1) immediate receipt of the cash-only program (first treatment group); (2) immediate receipt of the cash-plus program (second treatment group); or (3) receipt of the cash-only program two years later, after the study concludes (control group).[2] We estimate that these sample sizes will allow us to detect an effect of 0.15 standard deviations or greater on monthly household expenditure for both the cash-only and cash-plus programs, as well as to identify differences of the same magnitude between the two programs. This minimum

[2] Budget permitting, the cash-only and control groups might be offered complementary interventions at the end of the study too, but this is still being determined.

detectable effect for the full sample is near the lower end of the range observed in other enterprise and employment development programs in developing countries, which report impacts between 0.10 to 0.61 standard deviations. Survey data will be collected from the households in the three study groups at baseline and endline, as discussed below.

- **Remaining households**. The remaining 1,800 households not screened-in by COVOID will receive the cash-only program, with transfers provided on a rolling basis depending on when beneficiaries are enrolled by GiveDirectly. No survey data will be collected from these out-of-study households.

Figure 1. RCT Implementation



To implement random assignment process, we will conduct public lotteries for the study sample to ensure transparency and perceived fairness in the process. Beneficiaries will draw numbered or colored balls out of a bowl, which will divide them into the three study groups.

Survey timing. We will collect survey data from the same sample of refugee households at baseline and endline. Immediately after random assignment, currently expected in early July 2025, we will conduct a baseline survey of the 2,100 refugee households in the three experimental conditions to collect data on household characteristics and pre-program outcomes. These data will enable us to verify the effectiveness of random assignment in creating comparable experimental conditions. Additionally, the baseline data will

facilitate the identification of subgroups, enabling later analysis of subgroup-specific impacts. Finally, the baseline data will allow us to control for pre-program outcomes in the endline analysis, thus adjusting for small differences across experimental conditions that might arise by chance and enhancing the precision of our impact estimates. Two years after cash transfers are distributed to households in the two treatment conditions, currently anticipated to be July 2027, we will conduct follow-up data collection with the same sample of refugee households. This endline survey will gather data on the same outcomes measured during the baseline to assess the impacts of the two programs.

IV. Analytical model

Econometric specification

The primary outcome of interest for this study is household consumption expenditure. This outcome and secondary outcomes of interest are described in the next section. The unit of analysis and the unit of treatment is at the household level. For each outcome we will use the following specification:

$$\boldsymbol{Y_{h;t=1} = \beta_0 + \beta_1 T_h + \beta_2 X_h + \delta_1 Y_{h;t=0} + e_h}$$

where $Y_{h;t=1}$ is the characteristic or outcome of interest for the household at endline and T_h is an indicator for treatment, equal to 1 for households assigned to the treatment arm of interest and 0 otherwise. β_0 is a constant. The coefficient of interest is the parameter β_1, which estimates the treatment effect. X_h is a vector of baseline covariates. We also include the baseline value of the outcome variable, denoted by $Y_{h;t=0}$ for those outcomes captured in the baseline survey. Finally, e_h is a household-level error term. We will estimate the equation using ordinary least squares (for binary variables, this is equivalent to a linear probability model) with Huber-White robust standard errors.

We will also use a machine-learning causal forest approach (Wager and Athey, 2018) to identify subgroups that exhibit different responses to the cash-only and cash-plus programs and estimate impacts on each subgroup. We will consider gender of the respondent, age of the respondent, education level of the respondent, number of years in Nakivale settlement, and baseline consumption expenditure quartile as the covariates for the casual forest model.

Outcome variables

This study will examine three primary outcomes, defined in Table 1.

Table 1. Primary outcomes

Outcome	Construction
Household owns a non-agricultural business	N/A
Monthly household non-agricultural business profit	Sum of revenue from all non-agricultural businesses owned by the household in the last month minus operating costs from all non-agricultural businesses owned by the household in the last month.

Outcome	Construction
Monthly household consumption expenditure	The sum of the following: 1. Household expenditure in the last 7 days on 19 different food items, alcohol, and tobacco, multiplied by 4.3 to convert into monthly expenditure. 2. Household expenditure in the last 30 days on 6 different personal care items and services, 5 different fuel and utilities expenses, 5 different health and medical care related expenses, 4 different transportation expenses, and 3 different entertainment and gambling expenses. 3. Household expenditure in the last 12 months on 5 different types of financial transfers, 3 different types of education expenses, 5 different housing investments, 7 different personal/household assets, and 2 social/religious expenses, divided by 12 to convert into monthly expenditure.

The study will also examine the secondary outcomes defined in Table 2.

Table 2. Secondary outcomes

Outcome	Construction
Value of productive assets owned by household	Sum of the self-reported value of: • Livestock • Agricultural assets (farm tools/equipment, seeds or seedlings, wheelbarrows/hand carts) • Stall used for business or income-generating purposes • Current business stock on hand • Household assets used for business or income-generating purposes (stove, refrigerator, cookware/pots, sewing machine, iron, hairdryer, washing machine, table, desk, bench, chair, sofa, generator, solar panel) • Means of transportation used for business or income-generating purposes (bicycle, motorcycle or scooter, animal-drawn cart, car, truck, boat, canoe) • Electronics used for business or income-generating purposes (computer or tablet, television, radio, mobile phone)
Wealth index	Our approach follows the Demographic and Health Surveys (DHS) wealth index construction. This is constructed based on the first principal component of a principal components analysis (PCA) based on assets and living conditions, which we will normalize relative to the control distribution at baseline. The assets and living conditions included largely follow the 2016 Uganda DHS.

Outcome	Construction
Monthly household non-agricultural business revenue	Sum of revenue in the last month from all non-agricultural businesses owned by the household.
Total monthly household revenue	Sum of household revenue from all non-agricultural businesses (defined above) and household agricultural revenue. The latter is defined as the sum of: 1) Revenue earned from selling crops or crop products produced in the last rainy season divided by 6 to convert into monthly revenue for the past 6 months. 2) Revenue earned from selling livestock or livestock products in the last 6 months divided by 6 to convert to monthly revenue.
Total monthly household profit	Sum of household profit from all non-agricultural businesses (defined above) and household agricultural profit. The latter is defined as monthly household agricultural revenue minus monthly household agricultural expenses. Monthly household agricultural expenses are calculated as the sum of expenditures on fertilizer, pesticides, seeds, irrigation water, hired machinery, hired labor, livestock assets, livestock inputs, agriculture/crop insurance, transport for agriculture, and other for the last rainy season, multiplied by two (to account for two rainy seasons per year) and divided by 12 (to convert into monthly revenue).
Total monthly household income	Sum of income in the last 12 months from 11 different potential household income sources (cash assistance, food vouchers, wages from salaried employment, pay for casual or domestic work, support from friends/relatives, remittances from within Uganda, remittances from outside Uganda, asset earnings, non-agricultural business revenue used for household purposes, agricultural revenue, and other), divided by 12 to convert to monthly income.
Any household members currently temporarily migrated outside Nakivale	N/A
Any household members permanently migrated outside Nakivale in the past 2 years	N/A

Outcome	Construction
Household exhibits stress coping strategies (stress_coping)	Our approach follows the World Food Programme (WFP) Livelihood Coping Strategies index construction. This is a binary variable equal to 1 if the household exhibits at least 1 of 4 stress coping strategies: selling assets; borrowing money; spending savings; or selling/exchanging in-kind assistance. The household is considered to have exhibited the strategy if they engaged in the activity in the last 30 days due to a lack of food or money to buy it during the last 30 days or did not engage in the behavior in the last 30 days because they already engaged in the activity in the last 12 months and could not continue to do so. If 50 percent or more of surveyed households report that a given strategy is not applicable (because they don't have access to it) that strategy is dropped prior to construction and only the remaining strategies are considered.
Household exhibits crisis coping strategies (crisis_coping)	Our approach follows the World Food Programme (WFP) Livelihood Coping Strategies index construction. This is a binary variable equal to 1 if the household exhibits at least 1 of 3 crisis coping strategies: selling productive assets or means of transportation; reducing expenditures on health (including medicine); or withdrawing children from school. The household is considered to have exhibited the strategy if they engaged in the activity in the last 30 days due to a lack of food or money to buy it during the last 30 days or did not engage in the behavior because they already engaged in the activity in the last 12 months and could not continue to do so. If 50 percent or more of surveyed households report that a given strategy is not applicable (because they don't have access to it) that strategy is dropped prior to construction and only the remaining strategies are considered.
Household exhibits emergency coping strategies (emergency_coping)	Our approach follows the World Food Programme (WFP) Livelihood Coping Strategies index construction. This is a binary variable equal to 1 if the household exhibits at least 1 of 3 emergency coping strategies: selling the house or land where they are living; begging and/or scavenging; or engaging in social degrading, high-risk, exploitive, or life-threatening income-generating activities.

Outcome	Construction
	The household is considered to have exhibited the strategy if they engaged in the activity in the last 30 days due to a lack of food or money to buy it during the last 30 days or did not engage in the behavior because they already engaged in the activity in the last 12 months and could not continue to do so. If 50 percent or more of surveyed households report that a given strategy is not applicable (because they don't have access to it) that strategy is dropped prior to construction and only the remaining strategies are considered.
Livelihoods coping strategies index	Our approach follows the World Food Programme (WFP) Livelihood Coping Strategies index construction. Each household is assigned a value between 1 and 4: • 1 if the household does not exhibit any stress, crisis, or emergency coping strategies (stress_coping, crisis_coping, and emergency_coping all equal 0) • 2 if the household exhibits stress coping strategies but does not exhibit any crisis or emergency coping strategies (stress_coping equals 1 but crisis_coping and emergency_coping both equal 0) • 3 if the household exhibits crisis coping strategies but does not exhibit any emergency coping strategies (crisis_coping equals 1 but emergency_coping equals 0) • 4 if the household exhibits emergency coping strategies (emergency_coping =1) The average index value across all households is reported.
Household food insecurity score	Our approach follows the Household Food Insecurity Access Scale (HFIAS): 1. Assign each household a score from 0-2 for each of three food insecurity situations in the past 30 days: no food to eat in the house, going to sleep hungry at night due to lack of food, going a whole day and night without eating anything. For each situation, if the household did not experience it in the past 30 days they receive a score of 0. If they experienced the situation rarely (1-2 times) or sometimes (3-10 times) they receive a score of 1. If they experienced the situation often (more than 10 times) they receive a score of 2. 2. Sum the scores from each of the 3 situations for each household, resulting in a score from 0-6 for each household. Report the mean score across all households.

Outcome	Construction
	3. Create three binary variables based on each household's total score. A score of 0-1 indicates little to no food insecurity; 2-3 indicates moderate food insecurity, and 4-6 indicates severe food insecurity.
Current household debt	Sum of household debt from 11 different potential sources (relatives in Uganda, friends/neighbors in Uganda, relatives/friends outside of Uganda, landlord, shopkeepers, microfinance institutions, village savings and loan associations, banks, savings and credit cooperative organizations, local businesses or community members, and other).
Current household savings	Sum of household savings from 6 different potential savings instruments (bank account, mobile money account, cash, jewelry, savings groups, and other).
All school-aged children in household are currently enrolled in school	Equals 1 if all school-aged children in the household are currently enrolled in a formal school. Equals 0 if at least one school-aged child in the household is not currently enrolled in a formal school.
All school-aged girls in household are currently enrolled in school	Equals 1 if all school-aged girls in the household are currently enrolled in a formal school. Equals 0 if at least one school-aged girl in the household is not currently enrolled in a formal school.
All children in the household who are enrolled in school attended at least 75% of school days in the past week	For each school-aged child in the household who is enrolled in school, calculate the percentage of time they attended school in the last week as the number of days the child attended school last week divided by the number of days the school was open last week. If the percentage is greater than or equal to 75% for all enrolled children in the household this is equal to 1. If at least one enrolled child has attendance below 75% this is equal to 0. School-aged children who are not enrolled in school are excluded from the construction.
All girls in the household who are enrolled in school attended at least 75% of school days in the past week	For each school-aged girl in the household who is enrolled in school, calculate the percentage of time they attended school in the last week as the number of days the girl attended school last week divided by the number of days the school was open last week. If the percentage is greater than or equal to 75% for all enrolled girls in the household this is equal to 1. If at least one enrolled girl has attendance below 75% this is equal to 0. School-aged girls who are not enrolled in school are excluded from the construction.

Covariates

We plan to collect the following characteristics at baseline and include them as covariates in the regression, in addition to the baseline value of the relevant outcome variable:

- Gender of respondent
- Age of respondent
- Number of household members
- Home country or ethnicity of respondent
- Number of years in Nakivale refugee settlement
- Level of education of respondent

V. Limitations and corrections to data

Attrition and non-response

To ensure a high response rate and minimize attrition in our study sample, we will implement several strategies. During the public lottery and baseline data collection, we will emphasize the importance of the study, clearly communicating through the informed consent statement how the survey responses will contribute to meaningful insights and impact key decisions. At baseline we will collect detailed contact information from participants to facilitate follow-ups for the endline survey.

Our MDE of 0.15 standard deviations assumes a 90 to 95 percent response rate at baseline and an approximately 85 percent response rate for the baseline sample at endline, the latter of which is consistent with the similar RCT conducted in Kiryandongo (IDinsight 2022).

Outliers and missing values

We will use standard approaches to limit missing data and to address outliers. We will train enumerators on approaches for working with reluctant respondents, clarifying uncertainties, and encouraging full responses. The CAPI survey will include validation checks to ensure completeness before submission and we will implement real-time data checks to quickly identify and address high frequencies of missing data. During analysis we will systematically review the survey data to identify and address outliers for example by winsorizing continuous variables at the 95th or 99th percentile, as appropriate.

VI. Ethical considerations

Ethical approvals

Mathematica is committed to protecting the rights and welfare of human subjects, especially when studying vulnerable populations such as refugees. Mathematica has obtained research clearance for the study from the Mildmay Uganda Research and Ethics Committee (MUREC; registration reference MUREC-2025-788); we are currently seeking further approval through the Uganda National Council for Science and Technology (UNCST). All study staff will comply with the protocol outlined in this research proposal, as well as the rules established in the UNCST National Guidelines for Research Involving Humans as Research Participants. We will also liaise with the Office of the Prime Minister (OPM) to gain all permissions to carry out work in the settlements, as IMPACT Initiatives has done for many other studies of

refugees in Uganda. The training for enumerators will include a strong focus on ethical practices to uphold the highest standards in safeguarding the vulnerable refugee population.

Informed consent

Informed consent will be secured from participants at the beginning of the surveys. The enumerators will read the informed consent statement in full and will ensure that participants are provided the opportunity to ask any clarifying questions. Literate participants will provide either written or verbal consent, while illiterate participants will give verbal consent. Consent forms will be translated into the primary languages spoken within the Nakivale refugee community, and participants will be provided with a printed copy of the informed consent statement. The consent process will clearly outline participants' rights, including the ability to skip questions or end the interview at any time, as well as the confidentiality of their responses. It will also emphasize clearly that participation will not lead to any additional benefits, and that non-participation in the research study has no effect on the cash transfer or any other negative consequences. Appendix B contains the informed consent form, with translations into relevant local languages.

Protection for minors and vulnerable people

No minors will be interviewed as part of this study. Field teams will also have the contact details of support services for vulnerable people and will provide these details to respondents in difficult situations, should the respondents choose to use these services. Specifically, at the end of the survey—or at earlier points if appropriate—enumerators will provide respondents with the UNHCR Feedback Referral and Resolution Mechanism number to get information about assistance and protection support. Further, the enumerator team will be roughly gender balanced and to the extent possible we will use female enumerators to interview female respondents; this will help put female respondents at ease, especially for potentially culturally sensitive questions around gender-based decision-making.

Protection against economic exploitation

GiveDirectly has extensive experience implementing cash transfer programs in the Uganda refugee context, and integrates robust safeguarding measures to mitigate economic exploitation risks Some specific mitigations include the following:

- **Awareness campaigns and training:** Conduct community meetings (barazas) and home visits to educate recipients on how to protect themselves against all forms of financial exploitation. This includes training for recipients on mobile money usage and best practices for safeguarding their PINs. Additionally, provide information on various reporting channels for any incidents they may encounter.
- **Dedicated call center and audit team:** Establish a dedicated toll-free call center integrated with the Refugee Financial Reporting and Resource Management system to facilitate the timely reporting and management of any exploitation cases. GiveDirectly also has a dedicated internal audit team to prevent fraud, theft, bribery, and other misconduct.
- **Proactive call center outreach and follow-up after payments.** This is used to confirm successful fund receipt by intended recipients.

- **Collaboration with community leaders:** Work closely with community leaders to monitor emerging negative trends and provide necessary support in response to identified issues.
- **Referral pathway development:** Create and operationalize a referral pathway within GiveDirectly to ensure that recipients who have experienced exploitation can be easily referred to other agencies for essential support, including medical assistance, psychosocial support, and access to the criminal justice system.
- **Well-being surveys:** Conduct regular well-being check-in surveys on Persons of Specific Needs to ensure their safety and assess potential exploitation by family members or relatives.
- **Anti-scam communication:** Implement SMS alerts to recipients, providing guidance on protecting themselves and their transfers. These messages will include information on how to report any issues or concerns to GiveDirectly.

Support for the control group in case of emergency needs

All study participants are registered with UNHCR and WFP, ensuring continued access to existing social protection services, including emergency assistance. Participation in the study will not affect their eligibility for these services. GiveDirectly will collaborate closely with UNHCR and other partners, as they do in all their programs serving refugees in Uganda, to address any urgent needs that may arise among control group participants.

Ethics and potential benefits of the research

All participants in the study sample, including the control group, will ultimately receive a one-time cash transfer from GiveDirectly and will thus benefit directly from the program. Although the transfer for the control group will be delayed until after the study, random assignment ensures that this decision is made by random chance. Similarly, the cash-plus group that will receive access to the complementary interventions during the study–which is necessarily limited in size by the available programmatic resources–is also determined by random chance. If the program budget allows, the cash-only and control groups will also be provided with access to these services at the end of the study.

Beyond the immediate benefits of the cash transfer, the study's findings will guide future humanitarian cash transfer and cash-plus programs and contribute valuable evidence for policymakers and international humanitarian organizations. This research could influence broader policy decisions, potentially extending the benefits of such programs to larger populations in need.

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