



International Initiative for Impact Evaluation

Evidence Gap Map of Productive Safety nets: A Tool for Evidence- Informed Policy and Strategic Research Prioritisation

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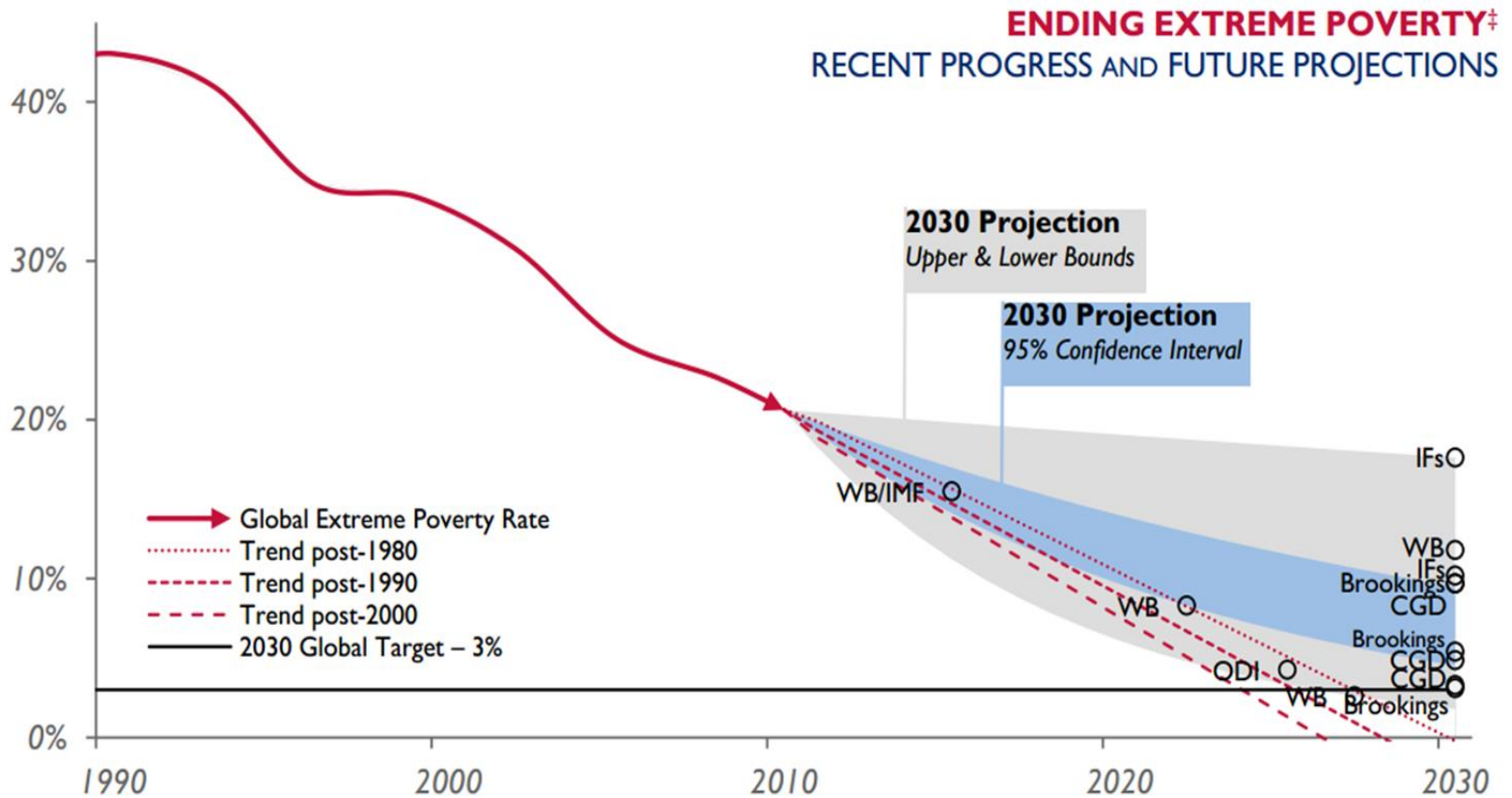
UNEG webinar

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#3ieEGM



Ending poverty in all its forms



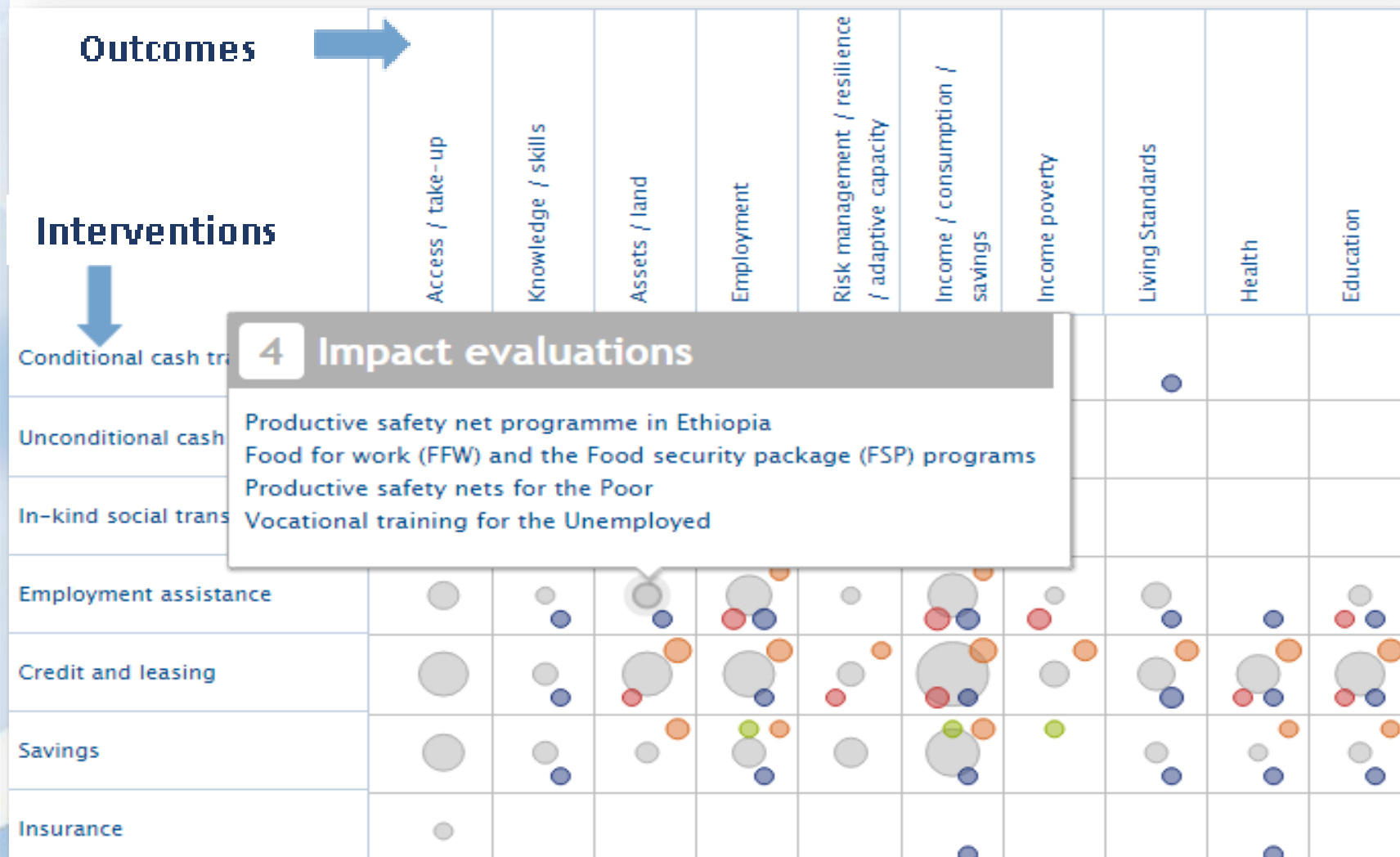
USAID (2013) [Getting to Zero: A discussion paper on ending extreme poverty](#). United States Agency for International Development



What are evidence gap maps?

- Thematic collections of evidence in particular development sectors or thematic areas
- Consolidate what we know about what works by mapping out systematic reviews and impact evaluations in that sector
- Structured around a framework based on key policy relevant interventions and intermediate and final outcomes
- Identify where we have strong evidence, and where we do not
- Provide an overview of the quality of this evidence
- Links to user-friendly summaries in the 3ie evidence databases

Evidence Gap Map of Productive Safety Nets



Purpose of the Evidence Gap Map

- Inform decisions about policies and programming to sustainably end poverty
- Inform strategic research prioritisation for solutions to end poverty



Evidence Gap Map framework

Focus on productive safety net interventions:

Safety net programmes that include *livelihood* or *income generating* components to expand market opportunities for the extreme poor

Individual or household level outcomes along the causal chain to poverty reduction and improved wellbeing

E.g. access / take up, employment, asset/land holdings, income / consumption / savings, risk management, poverty, inequality, empowerment

Inclusion criteria: Study types

Impact Evaluations

Studies that measure the net change in outcomes of a development intervention using counterfactual analysis

Systematic Reviews of intervention effectiveness

Studies that synthesise all the existing high-quality evidence using transparent methods to give the best possible, generalisable statements about what is known

Key features of a systematic review

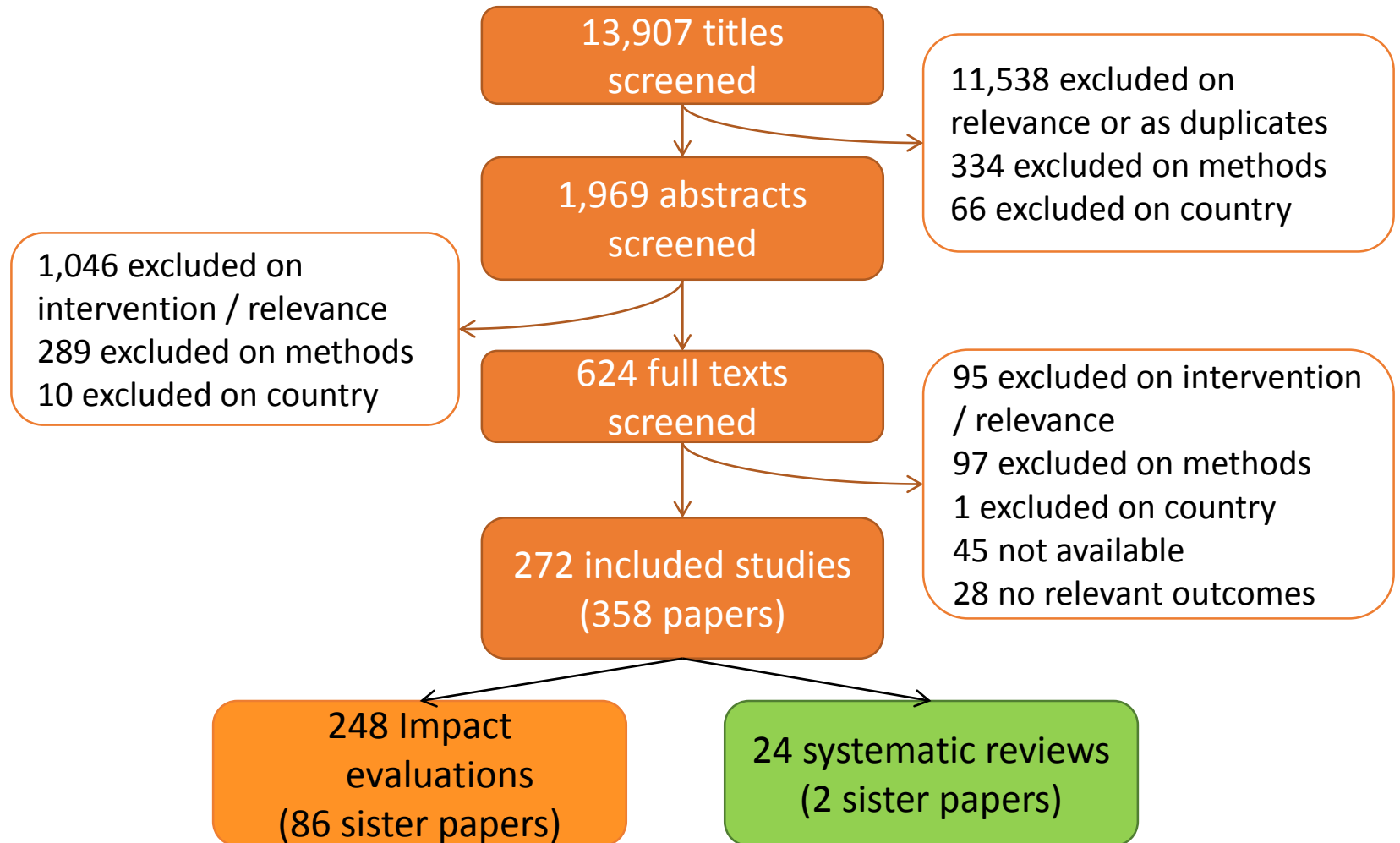
Unbiased: cover ALL literature, published and unpublished, no language restrictions

Rigorous: SRs use evidence appropriately, and critically appraise all literature included and excluded

Transparent: SR methods clear so reproducible

Global public good: updated as new evidence emerges

Evidence Gap Map: Search results





Click items in the legend to toggle the category off and on in the graph. High to Low Confidence and Protocol categories apply only to Systematic Reviews.

Impact evaluations High confidence Medium confidence Low confidence Protocol

Interventions



Click items in the legend to toggle the category off and on in the graph. High to Low Confidence and Protocol categories apply only to Systematic Reviews.

● Impact evaluations ● High confidence ● Medium confidence ● Low confidence ● Protocol



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Find Evidence

pb Policy Briefs

sr Systematic Reviews

ie Impact Evaluations

egm Evidence Gap Maps



Systematic Review : 2012 | Review

print page



back to results

1 of 1

Does Poor People's Access to Formal Banking Services Raise their Incomes?

Author	Rohini Pande, Shawn Cole, Anitha Sivasankaran, Gautam Gustav Bastian and Katherine Durlacher
Region	East Asia and Pacific (includes South East Asia), South Asia, Sub-Saharan Africa, Latin America and the Caribbean
Sector	Finance
Sub-sector	Microfinance
Equity Focus	Vulnerable groups
Review Type	Effectiveness review

Publication Details

Pande, R., Cole, S., Sivasankaran, A., Bastian, G. and Durlacher, K. (2012) Does poor people's access to formal banking services raise their incomes? EPPI-Centre, Social Science Research Unit, Institute of Education, University of London.

[Link to Source](#)

Main findings

The authors include a total of 12 studies, covering South and South East Asia, Central and South America, and Africa, including the Philippines, Thailand, Vietnam, India, Nicaragua, Kenya, Ethiopia and Tanzania. The majority of interventions focused on supply-side financial services, and two interventions looked at the demand side. The authors report the following findings:

- As a short-term solution, innovatively designed savings products can increase the income of the poor by addressing behavioural difficulties.
- Improved technology, such as mobile phones when used for remittances, transfers and payments to enable savings, can lead to increased household consumption and asset accumulation via increased income.
- The expansion of formal banking services provided by the State in rural areas has the potential to increase rural wages and agricultural investment and in turn reduce rural poverty.
- Increased access to credit is associated with improved ability of farmers to generate income through improved production and output, and some evidence suggests that benefits may spill over to members of clients' social networks. Across all countries, findings suggest that access to credit could lead to higher agricultural incomes, which enable farmers to invest in useful agricultural inputs.
- There was no evidence on the impact of financial literacy provided with formal banking services. The authors conclude that the observed positive effects of technology-change are limited to mobile-phone technology and do not include things such as debit cards.

The authors conclude that results could be context-specific, and that further rigorous research is needed in order to understand the impact of other technologies such as debit cards and positive spillover effects on social networks which could render interventions more cost-effective. More research is also needed to understand the long-term effects of innovatively designed savings products that address behavioural constraints.

Region All

Study design All

Update chart

All

CIS

East Asia and Pacific

Europe

Latin America and the Caribbean

Middle East and North Africa

South Asia

Sub-Saharan Africa

Interventions

Social protection

Conditional cash transfer

Unconditional cash transfer

In-kind social transfer

Employment assistance

Access / take-up

Knowledge / skills

Assets / land

Employment

Risk management / resilience / adaptive capacity

Income / consumption / savings

Income poverty

Living Standards

Health

Education

Food security

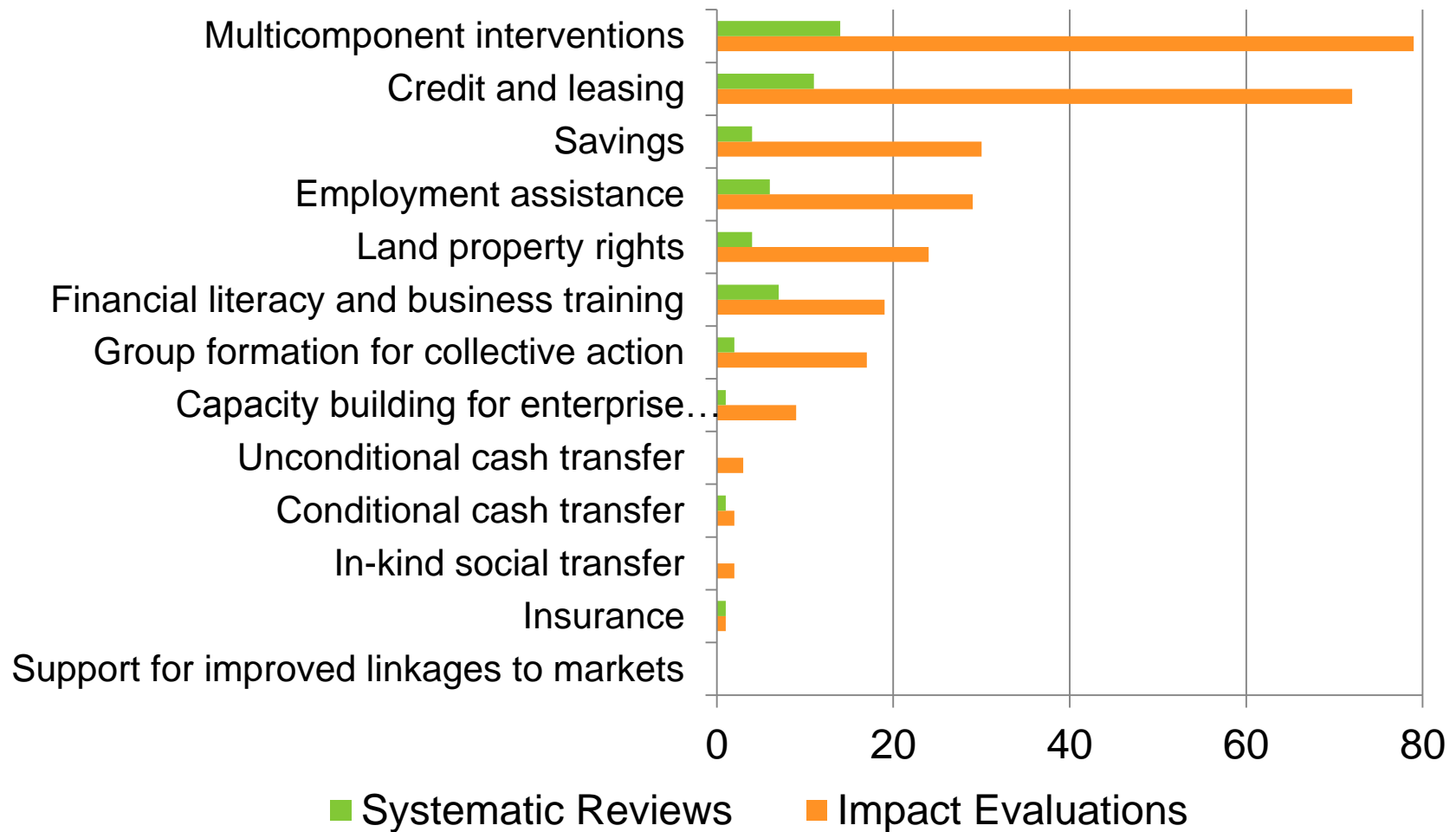
Income inequality

Empowerment / social inclusion

Cost / cost-effectiveness / cost-benefit

Findings: Evidence base

Distribution of studies by type of intervention evaluated



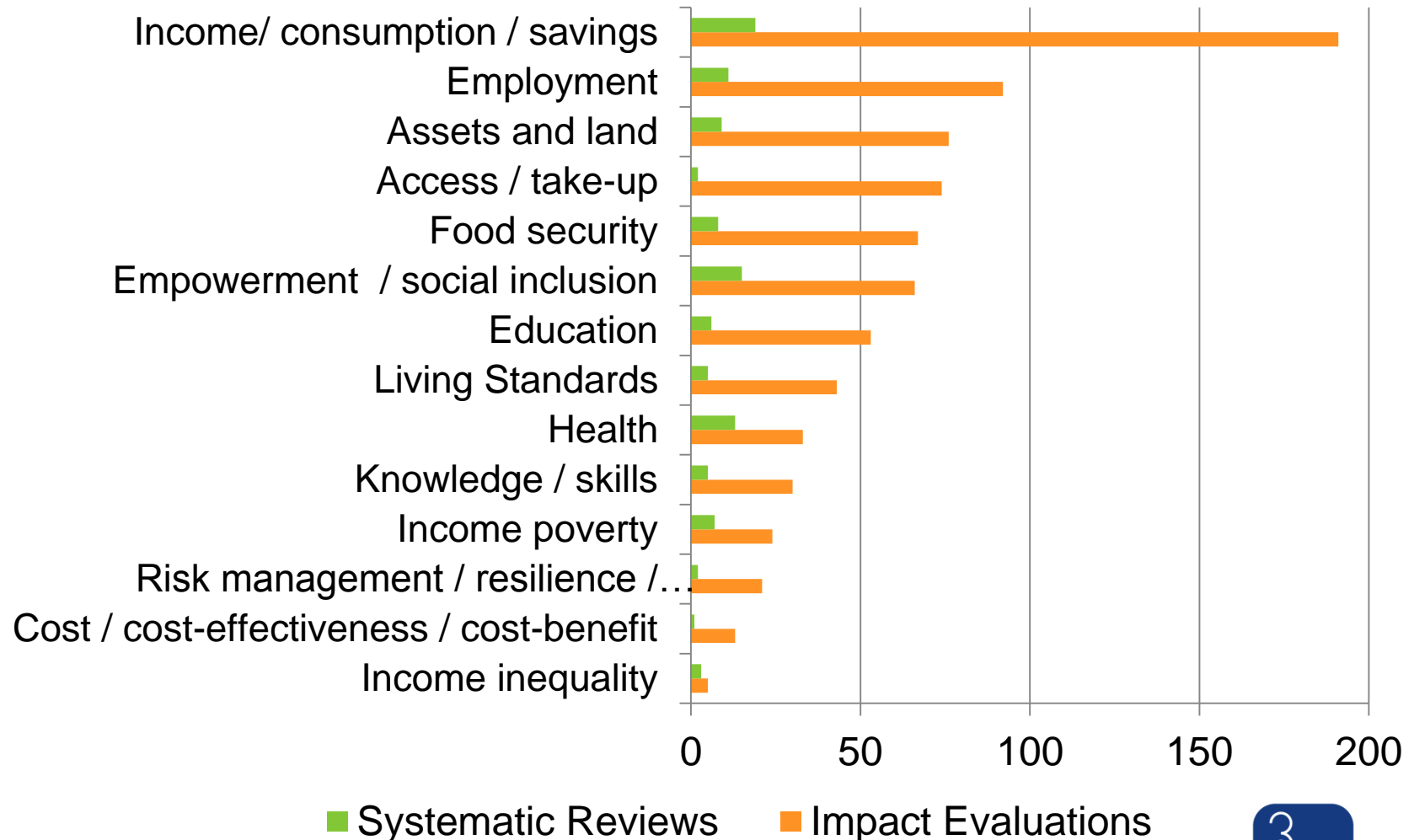
Interventions



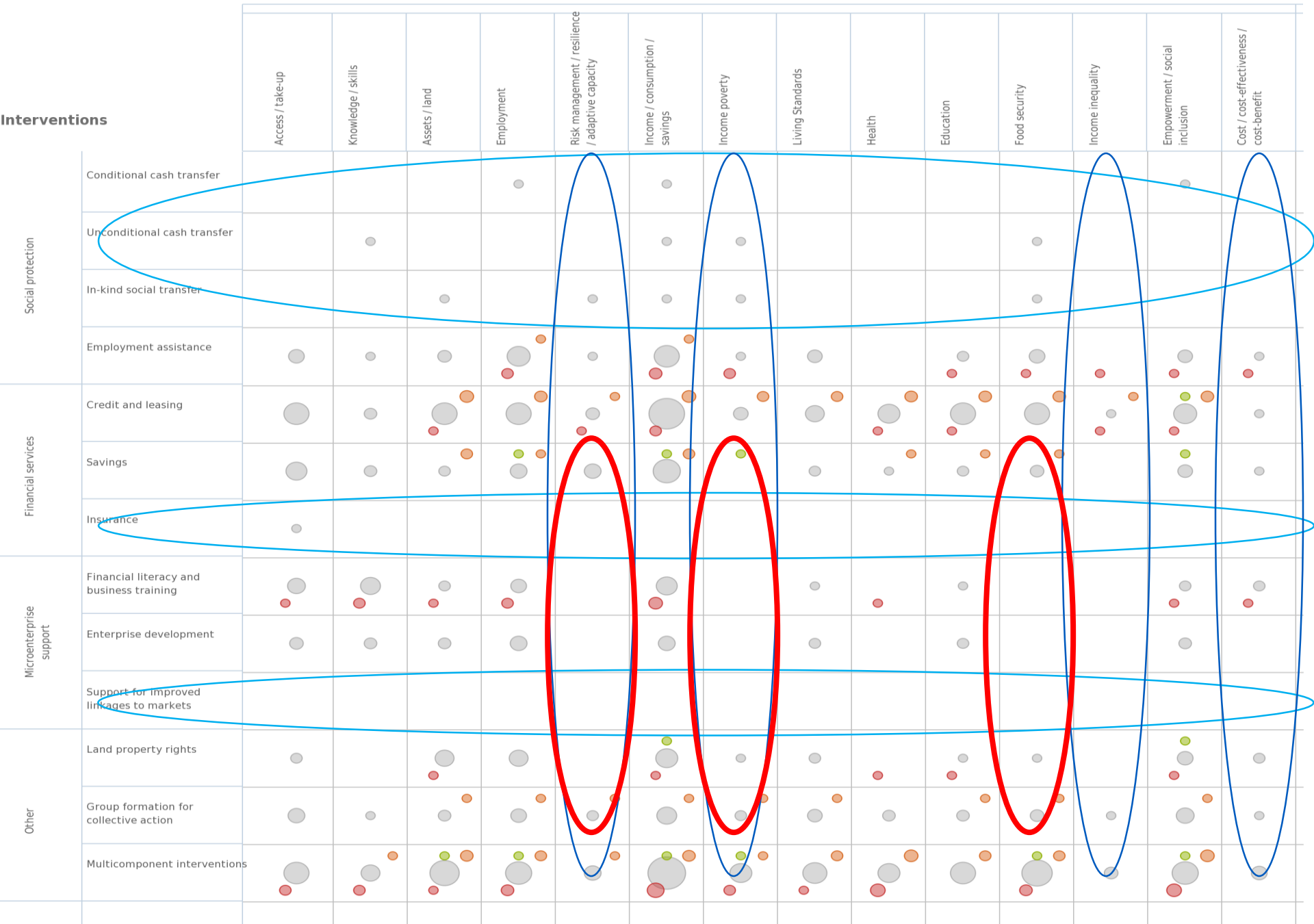
● Impact evaluations
 ● High confidence
 ● Medium confidence
 ● Low confidence
 ● Protocol

Findings: Evidence base

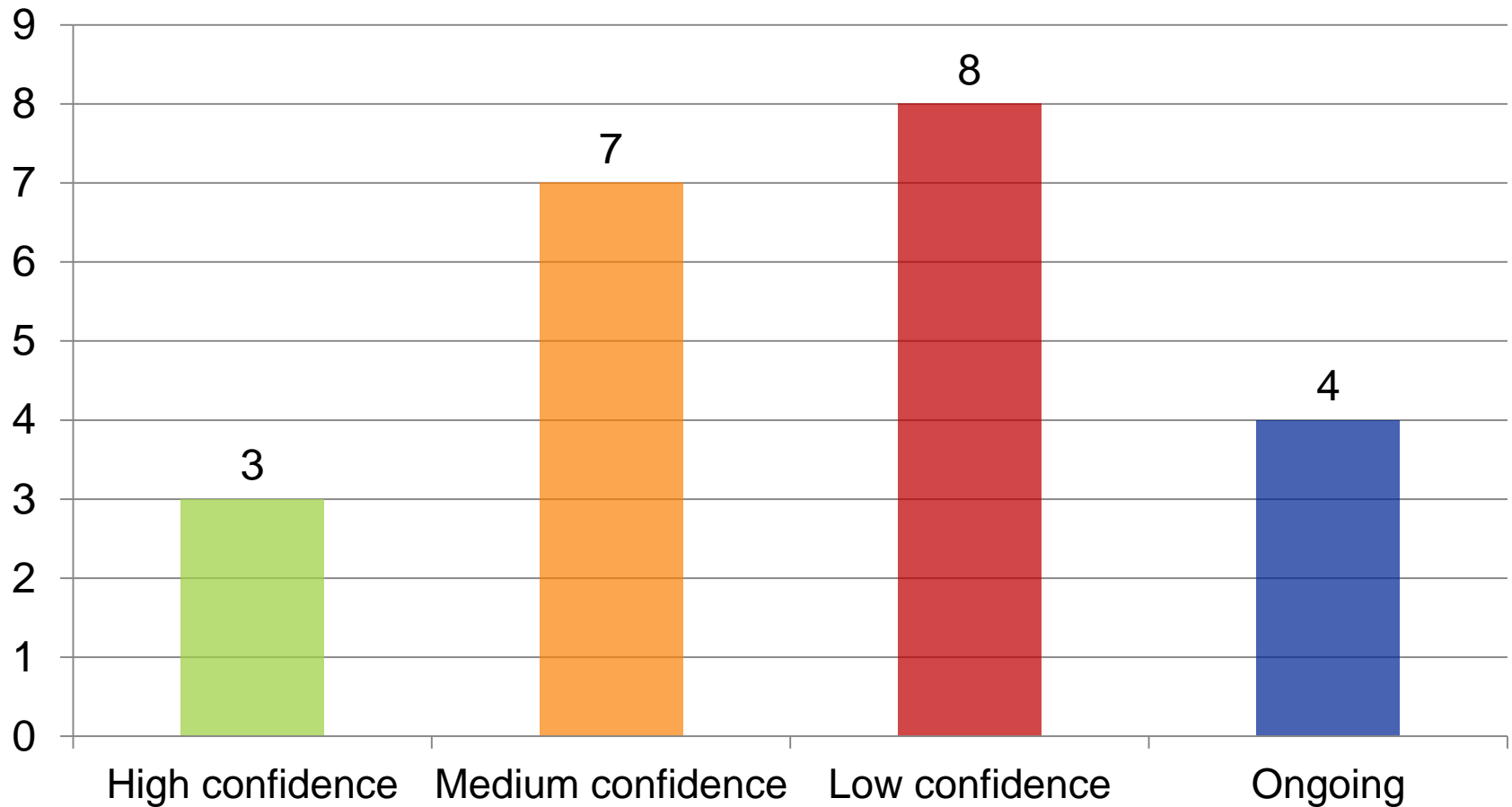
Distribution of studies by type of outcome evaluated



Interventions



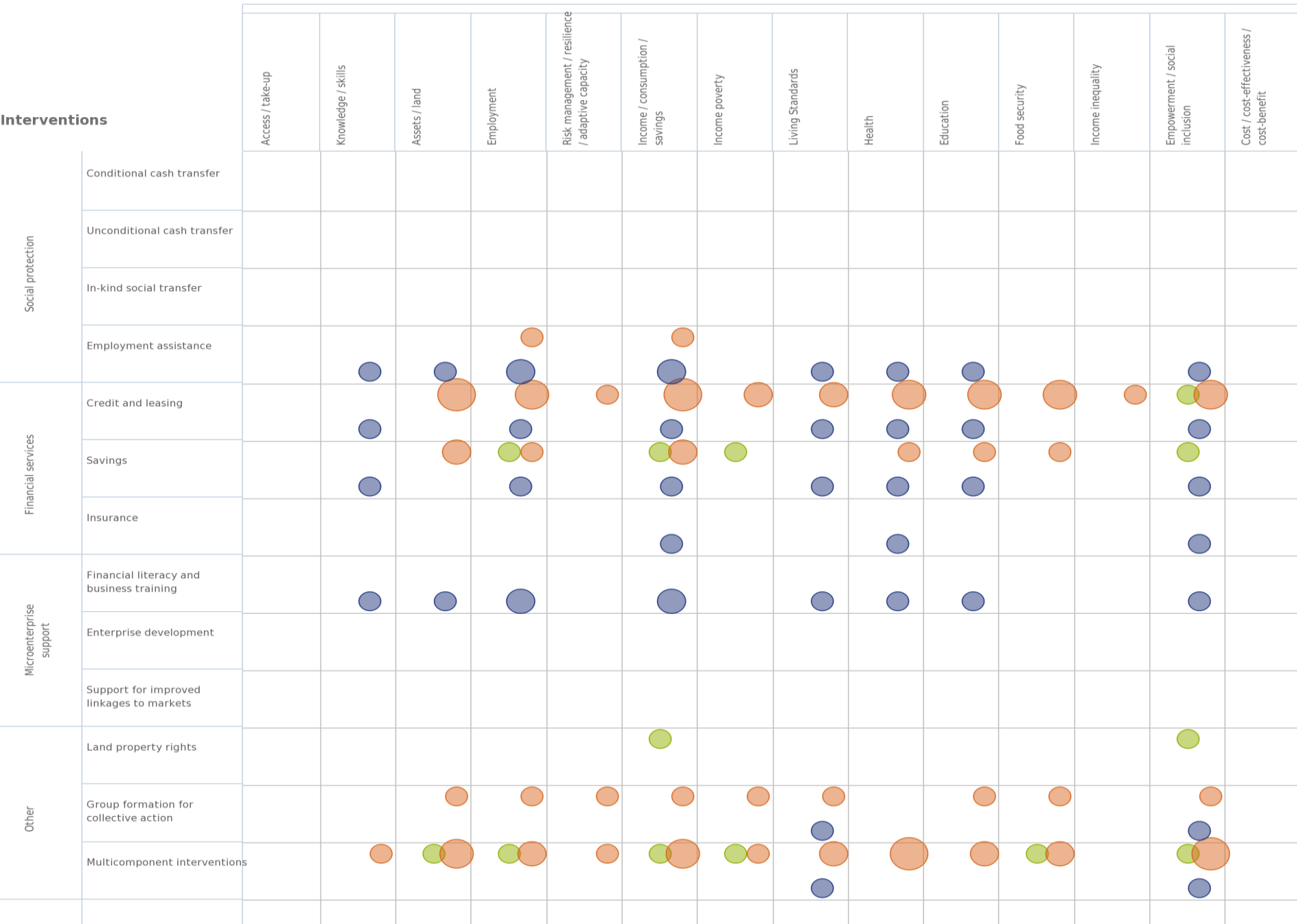
Confidence in the validity of findings of included systematic reviews



Interventions

		Access / take-up	Knowledge / skills	Assets / land	Employment	Risk management / resilience / adaptive capacity	Income / consumption / savings	Income poverty	Living Standards	Health	Education	Food security	Income inequality	Empowerment / social inclusion	Cost / cost-effectiveness / cost-benefit
Social protection	Conditional cash transfer														
	Unconditional cash transfer														
	In-kind social transfer														
	Employment assistance				●		●								
Financial services	Credit and leasing			●	●	●	●	●	●	●	●	●	●	●	●
	Savings			●	●	●	●	●		●	●	●		●	
	Insurance														
Microenterprise support	Financial literacy and business training														
	Enterprise development														
	Support for improved linkages to markets														
Other	Land property rights						●							●	
	Group formation for collective action			●	●	●	●	●	●		●	●		●	
	Multicomponent interventions		●	●	●	●	●	●	●	●	●	●	●	●	●

Interventions



Findings from high confidence systematic reviews

Access to formal banking:

- State expansion of formal banking services in rural areas has potential to increase rural wages, agricultural investment and reduce rural poverty
- Innovative savings products can have a positive effect on income

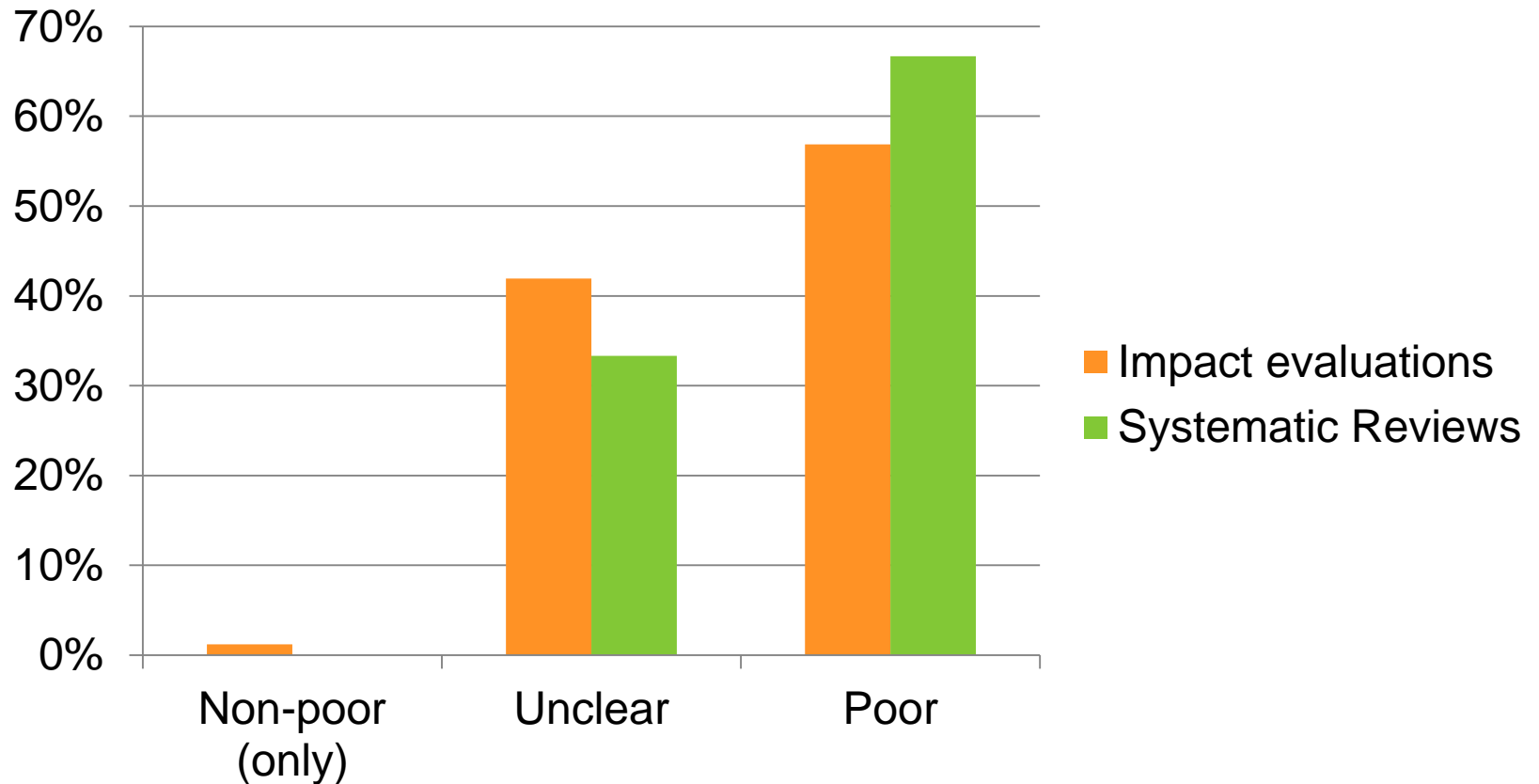
Microcredit:

- No *consistent* evidence of a positive effect on women's control over household spending
- However, some evidence on the *mediating factors* for positive effects

Land property rights interventions:

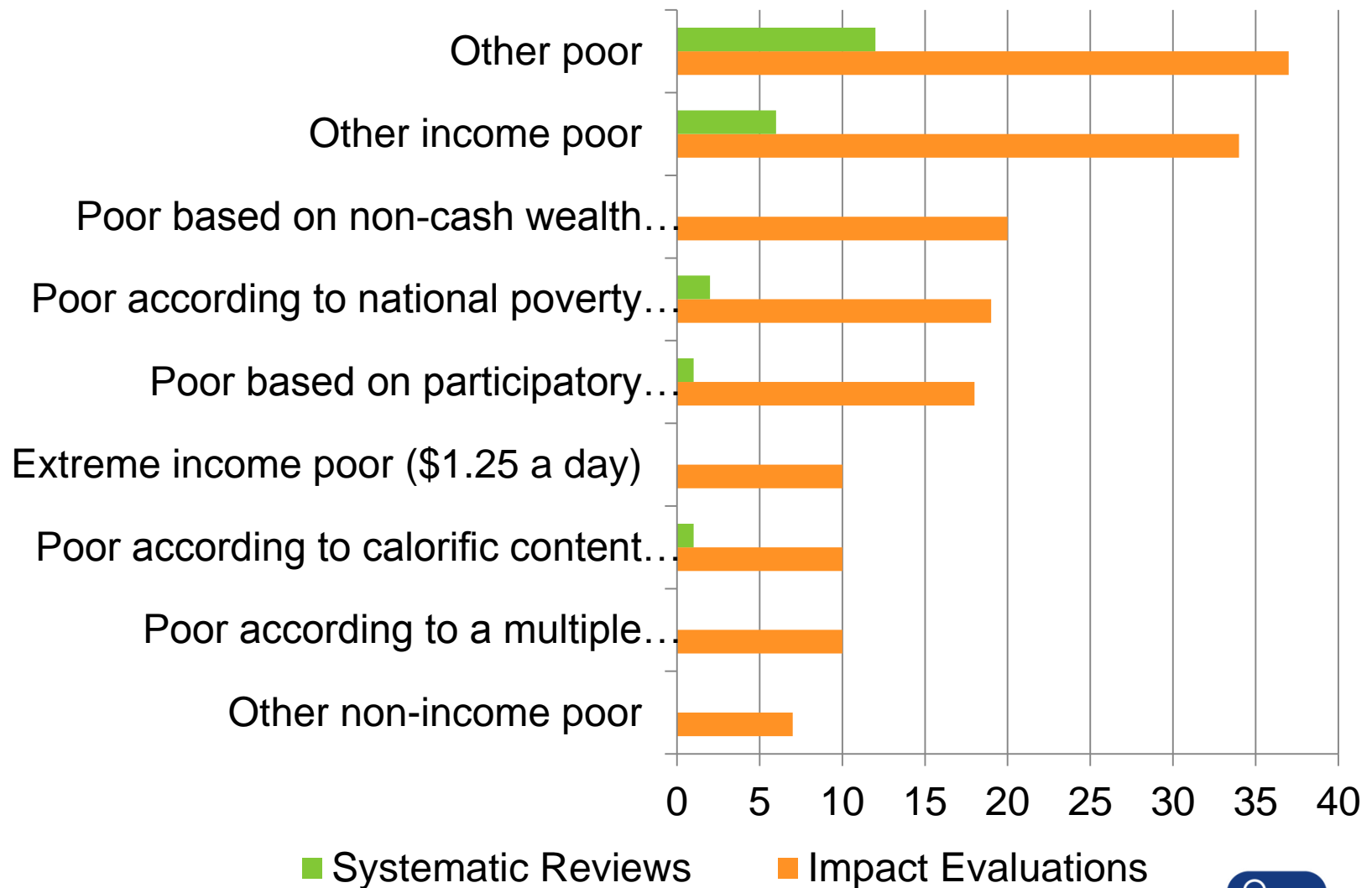
- Land tenure interventions improve welfare (consumption or income) by 16 per cent on average

Evidence gap: reporting of poverty status



Only 23% of those studies that report targeting /evaluating the poor analyse outcomes by poverty status

Evidence gap: reporting of poverty status



Studies evaluating effects for the extreme poor

Interventions		Access / take-up	Knowledge / skills	Assets / land	Employment	Risk management / resilience	Income / consumption /	Income poverty	Living Standards	Health	Education	Food security	Income inequality	Empowerment / social	Cost / cost-effectiveness /
Social protection	Conditional cash transfer														
	Unconditional cash transfer														
	In-kind social transfer														
	Employment assistance														
Financial services	Credit and leasing (\$1.25)	●								●	●	●			
	Savings (\$1.25)														
	Insurance (\$1.25)														
Microenterprise support	Financial literacy and														
	Enterprise development	●		●	●		●		●		●			●	
	Support for improved														
Other	Land property rights (\$1.25)														
	Group formation for	●		●	●	●	●		●	●	●		●	●	●
	Multicomponent interventions	●	●	●	●	●	●	●	●	●	●	●	●	●	●

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● Impact evaluations ● High confidence ● Medium confidence ● Low confidence ● Protocol

Conclusions: Where are the gaps?

Considerable gaps in the evidence on effects for the poor

Key gaps in the evidence on the effects on income poverty, adaptive capacity and cost-effectiveness

Poor reporting about targeted / evaluated populations and high variation in poverty definitions used

Lack of high / medium confidence systematic reviews on most types of productive safety net interventions (though some reviews ongoing)

Implications for policy and research

Large volume of impact evaluation evidence on productive safety nets

Some useful findings on the effectiveness of formal banking services, land property rights interventions and microcredit

Gaps in the evidence limit our ability to assess whether/which productive safety net interventions help people escape poverty

Better reporting in studies would:

- Improve our ability to effectively target interventions in ways that achieve the greatest benefit for the poor
- Improve our ability to synthesise findings across studies and inform policy and programming

Evidence gap maps and Sustainable Development Goals

Evidence gap maps:

- Present all existing evidence at a glance
- Help quickly identify high quality evidence suitable for informing policy
- Provide access to user-friendly summaries of included studies
- Highlight evidence gaps to help guide research (funding) prioritisation
- A tool for decision making

Some caveats and limitations

EGMs do not provide ready-made answers to policy or practice questions (not a magic bullet!)

At present, EGMs do not include evidence on predictive factors, implementation, barriers and facilitators etc. – only effectiveness evidence

Do not critically appraise impact evaluations and do not provide in-depth synthesis of findings - not a substitute for systematic reviews of the available evidence



3ie Evidence Gap Maps

Productive safety nets
 Social protection
 Agricultural innovations
 Interventions to prevent and address HIV/AIDS
 Integration of HIV services
 Maternal health
 Immunisation
 Water and sanitation
 Primary and secondary education
 Youth and transferable skills programmes
 Climate change adaptation
 Land use change and REDD+
 Forest conservation
 Evidence for Peace

3ie's evidence gap maps at:

<http://www.3ieimpact.org/en/evidence/gap-maps/>



Thank you



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