

Authors

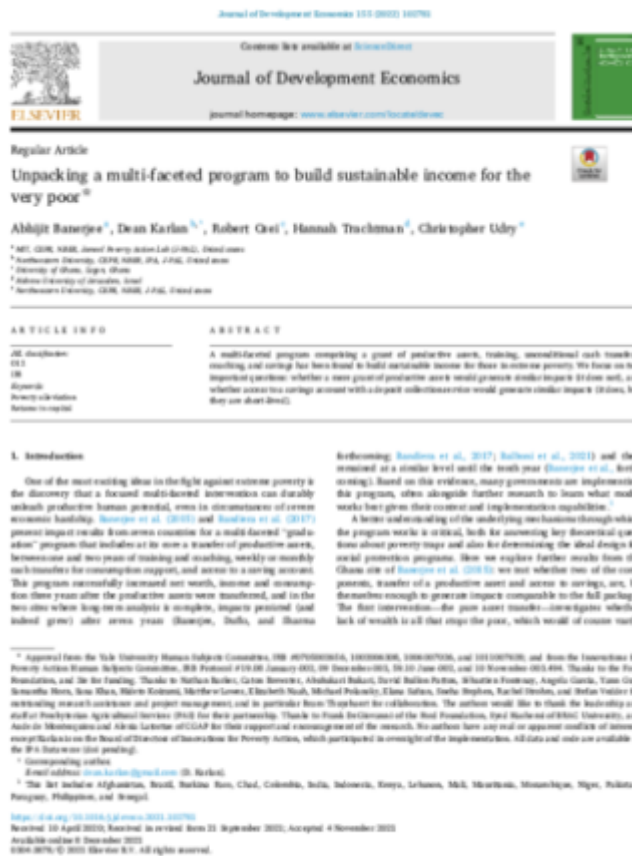
Abhijit Banerjee
Massachusetts Institute of Technology

Dean Karlan
Northwestern University

Robert Osei
Institute of Statistical, Social and Economic Research (ISSER), University of Ghana

Christopher Udry
Northwestern University

Hannah Trachtman
Yale University



Unpacking a Multi-Faceted Program to Build Sustainable Income for the Very Poor

A multi-faceted program comprising a grant of productive assets, training, unconditional cash transfers, coaching, and savings has been found to build sustainable income for those in

extreme poverty. We focus on two important questions: whether a mere grant of productive assets would generate similar impacts (it does not), and whether access to a savings account with a deposit collection service would generate similar impacts (it does, but they are short-lived).

March 17, 2022