

Conditional and Unconditional Cash Transfer Programs: The Recent Experiences around the World

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Abstract: - Cash transfer programs have become the most popular government welfare paradigm for many developing countries in this new millennium. Cash transfer programs run by providing a small cash transfer to the parents (very often those below the poverty line) could be contingent on certain conditions, such as sending children to school or visiting doctors regularly. Cash transfer programs that have been implemented in many countries across the world, aim to meet basic human development targets. In recent times, cash transfer programs have been carried out in 52 countries. This paper summarises the experiences of some countries with cash transfer programs, analysing and discussing program components and design—such as, payments mechanisms and beneficencing identification, as well as selecting lessons learned. Also, attention will be given to show the connectedness between cash transfer programs and gender perspective. This paper will also shed light on cash transfer program as a mechanism for social inclusion. Finally, the most common criticisms of cash transfer programs will be given. This paper attempted to rely on reports and articles, especially by the scholars working on cash transfer programs who have produced several studies since 2000. This paper serves as a useful reference for researchers and academics working on the cash transfer programs.

Keywords: Cash transfer programs, effectiveness, school participation, women's empowerment

I. INTRODUCTION

Cash transfer programs (CTs) have become the most popular government welfare paradigm for many developing countries in this new millennium (Ben Haman, 2018). Conditional or unconditional cash transfer programs could be considered as a new model aimed specifically at reducing future poverty by promoting education, access to health, increased food security, and improved status of women (Fiszbein et al., 2009). The key target of cash transfer programs is to eradicate the intergenerational transmission of poverty and to motivate the human capital of deprived families (Bergmann & Tafolar, 2014). Notably, experts in the field of development have affirmed that social development could be served solely by investing in human capital and promoting social and economic inclusion of marginalised households (Cookson, 2016).

To encourage poor families, cash transfer programs run by providing a small cash transfer to the parents (very often those below the poverty line) could be contingent on certain conditions, such as sending children to school or visiting doctors regularly (Benhassine, Devoto, Duflo, Dupas, &

Pouliquen, 2015). Cash transfer programs that have been implemented in many countries across the world, aim to meet basic human development targets. In recent times, cash transfer programs have been carried out in 52 countries, 17 of which are located in Latin America (La Vonda, 2011).

This paper summarises the experiences of some countries with cash transfer programs, analyzing and discussing program components and design—such as, payments mechanisms and beneficencing identification, as well as selecting lessons learned. The examples of CT include those in Latin America (Brazil & Mexico), Asia (Indonesia, Bangladesh and India), and then Africa (South Africa & Uganda), as well as countries from the Arab region such as Egypt, Yemen, and Morocco are included. Also, attention will be given to show the connectedness between CTs and gender perspective. This paper will also shed light on cash transfer program as a mechanism for social inclusion. Finally, the most common criticisms of cash transfer programs will be given.

This paper attempted to rely on reports and articles, especially by the scholars working on cash transfer programs (Hentschel & Lanjouw, 2000; Schubert, 2005; Rawlings, 2006; Lagarde, Haines, & Palmer, 2007; Chant, 2008; Prabhu, & Sahay, 2009; Fiszbein et al., 2009; Soares, 2010; La Vonda, 2011; Barrientos, 2011; Syukri et al., 2011; Ulrichs & Roelen, 2012; Browne, 2013; Heimo, 2014; Bergmann & Tafolar, 2014; Benhassine et al. 2015; Cookson, 2016; Ambler & De Brauw 2017; Ben Haman; Fadzil; & Mashitah, 2017; etc.) who have produced several studies since 2000. This paper fills the gap that exists in the literatures, which contain very detailed data but are not easily accessible. In addition, this paper serves as a useful reference for researchers and academics working on the cash transfer programs.

II. METHODOLOGY

This paper attempted to focus on reports and articles, especially by the scholars working on cash transfer programs who have produced several studies since 2000. From a literature search conducted on more than 18 electronic databases covering the period 2000 to 2018, which includes official government websites, academic journals, and library databases, the author has found 76 primary references that can be attributed to cash transfer programs. These involve words such as “cash transfer”, “Conditional cash transfer program”, and “Unconditional cash transfer program”, found in academic research abstracts, keywords, introductory passages,

methodological sections, and conclusive texts. After which, the researcher narrowed down the references to forty-two sources, and strived to involve cash transfer programs in ten countries, including Brazil, Mexico, Indonesia, Bangladesh, India, South Africa, Uganda, Egypt, Yemen, and Morocco. The review of the literature showed that most of the existing studies and program evaluations intended to address the effect of CTs on issues concerning school participation, health, women's empowerment, etc.

Referenced titles were discovered in Google Scholar, Web of Knowledge, the websites of the World Bank, Social Science Research Network (SSRN), and International Bibliography of the Social Sciences (IBSS). All literature

uncovered through these online searches were in three languages, namely, English, Arabic, and French.

III. CASH TRANSFER PROGRAMS: EXAMPLES ACROSS THE WORLD

Cash transfer programs that have been implemented in many countries across the world, aim to meet basic human development targets (Cecchini & Madariaga, 2011). The number of countries launching CTs has been increasing every year (See figure 1). In recent times, cash transfer programs have been carried out in 52 countries, 17 of which are located in Latin America (La Vonda, 2011).

Figure 1: Cash transfer programs in the world: 1997 and 2013



Source: Retrieved August 30, 2018, adapted from <https://slideplayer.com/slide/9443522/>

CTs assisted many governments to achieve their objectives with regards to the Millennium Development Goals (MDGs), particularly:

1. Eradication of extreme poverty and hunger;
2. Active universal primary education;
3. Promote gender equality and empower women;
4. Reduce child mortality; and
5. Improve maternal health (Schubert, 2005).

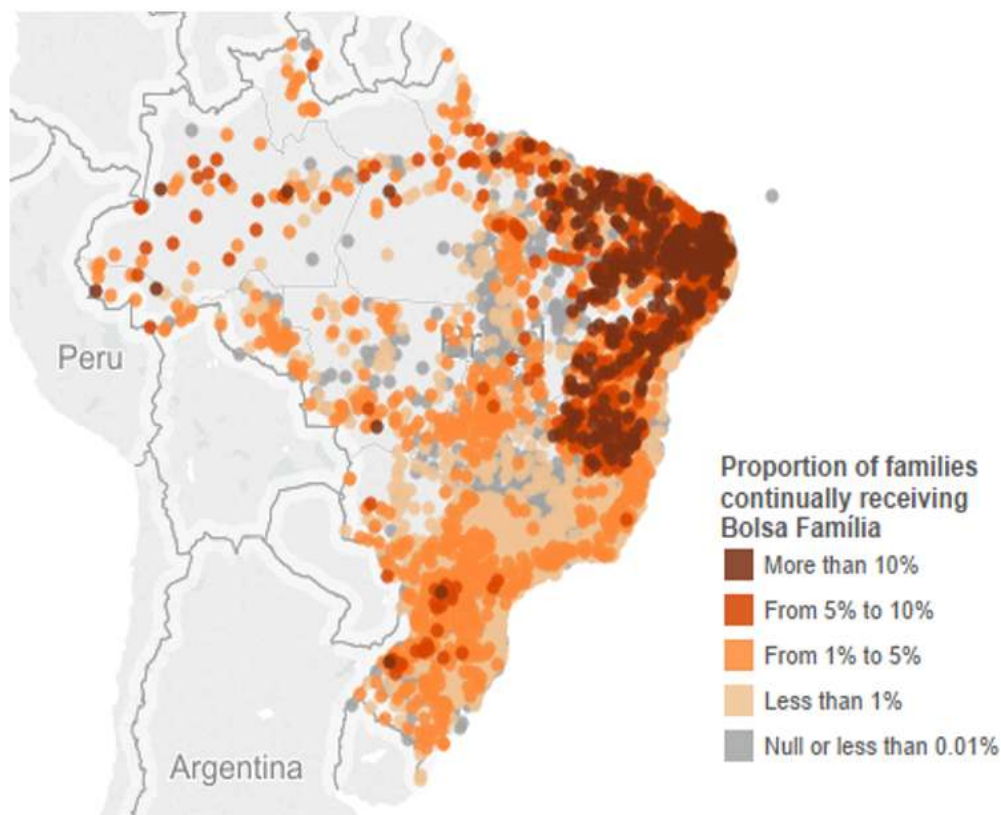
Since the mid-2000s, CTs have become popular in Latin America after which, they have spread to countries in Asia, and to some countries in Sub-Saharan Africa. The central objective is to break the intergenerational transmission of poverty (Fiszbein et al., 2009). CTs aim to also invest in the human capital of poor families. The investment contains different types of welfare services, particularly investments in nutrition, health, and the education of poor families (Browne, 2013). The inclusion of such social services has been supported by conditionality (Devereux, 2006). Literature (Fiszbein et al., 2009; Heimo, 2014; Bergmann & Tafolar, 2014; Ben Haman et al., 2017) shows that if CTs were implemented properly, they would be a successful mechanism

for poverty reduction and social security. The following section will provide an overview by focusing on certain countries' experiences with cash transfer programs; this will help to explore the similarities and differentiate between contrasting situations and settings.

3.1. Cash transfer programs in Latin America

The largest conditional or unconditional cash transfer programs can be found in Latin America (Fiszbein et al., 2009). The term 'cash transfer programs' first appeared in policy debates in Brazil in the late 1980s and early 1990s (Heimo, 2014). *Bolsa Familia* is one of the most successful examples of cash transfer programs in the world. The program was founded in the 1990s and expanded rapidly in 2001 and 2002 to ensure a minimal income to extremely poor families, and to also improve the national standards and procedures through a selective measure for promoting social inclusion (Bastagli, 2009). The majority of recipients are concentrated in the poorer northeast region of Brazil. The program was meant to give income transfers to poor families with children of school-going age. According to some statistics, the program reached over 12 million families in 2010 (Barrientos, 2011, p. 243. See figure 2).

Figure 2: The proportion of families receiving assistance from Bolsa Família. The majority of recipients are concentrated in the poorer northeast region of Brazil.



Source: Retrieved June 04, 2018, adapted from <https://stateofthecampaign.org/2015/12/08/2015-report-conditional-cash-transfer-programs/>

With *Bolsa Família*, parents receive a monthly salary as long as their children enrolled in school and attended classes (Heimo, 2014). The amount of payment is \$12 for each child that attended school. With this amount, extra cash was rewarded for the vaccination of children under the age of 5 years (Caldes, Coady, & Maluccio, 2006). The main requirement to be eligible for this program is for target families to have resided a minimum of five years in the district of Brasilia (Barrientos, 2011). Evidence showed that *Bolsa Família* has been successful in reducing the rates of poverty among poor households. Statistically, about one-quarter of Brazil's population (about 11 million households) has been pulled out of extreme poverty through this program (Bergmann & Tafolar, 2014).

Another instance of a popular cash transfer program is *Oportunidades*. This program was set up by the government of Mexico in 2002 (Fiszbein et al., 2009). Some analysts such as Fiszbein et al., 2009 describe *Oportunidades* as one of the first large-scale CTs in the region. The program generally aims to reduce poverty levels by investing in the human capital of poor families to ameliorate both the health and education needs of low income families (Lagarde, Haines, & Palmer, 2007). The selection of beneficiaries is grounded in basic socioeconomic measures. School attendance is conditional to receive the cash transfers. Furthermore, beneficiary infants from 4 to 23 months are given food

supplements. In evaluation, *Progressa/Oportunidades* has showed a significant impact particularly in the health, nutrition, and education levels of beneficiaries (Rawlings, 2006). By and large, both experiences are important. Each program has its own greater wealth distribution, differing measurements, and strategies. The *Progressa* and *Bolsa Família* models provide prototypes that other countries can learn from, build upon, and adapt from.

3.2. Cash transfer programs in Asia

The success of CTs in reducing poverty levels in South American countries has pushed many countries in Asia to implement cash transfer programs (Syukri et al., 2011). For instance, the government of Indonesia has set up the world's largest unconditional cash transfer program (UCT) called *Keluarga Harapan*. The program was implemented following the East Asian financial crisis with the objective of preclude children from dropping out of school (Fiszbein et al., 2009). Since 2007, *Keluarga Harapan* has chosen mothers as the main recipient of funds. The program has brought about positive results, notably in increasing enrolment rates in schools (Fiszbein et al., 2009). Indonesian's experience with UCTs shows that such programs have the potential to help poor families to create small enterprises. However, despite the positive impact of *Keluarga Harapan*, the program is not close to making substantial changes that would affect the

status of women or intra-household gender relations (Syukari et al., 2011).

Similarly, a cash transfer program was established in Bangladesh in the mid-nineties. It targeted specifically girls from poor families who have completed the main primary school (Fiszbein et al., 2009). The program is conditional on school attendance, and insists girls in target families must remain unmarried until they finish secondary school (Hentschel & Lanjouw, 2000). The program offers a small stipend and tuition subsidy and payments are transferred to parents with a focus on the gender dimension. Most often, the program provided higher payments for families that have enrolled girls in school over boys (Rawlings, 2006). There is enough evidence to show that the program has had a significant effect, notably in terms of increasing school enrollment rates. The children of beneficiary families spent their leisure time engaging in homework or other cognitively vital activities (Fiszbein et al., 2009).

In India, alongside the aim of cutting the vast number of maternal and neonatal deaths, the cash transfer program *Janani Suraksha Yojana* was launched in 2005. One of the objectives of the program was to help women from low socio-economic standings to give a birth in a health facility. Evaluations done on the program in 2009 by Prabhu & Sahay showed that *Janani Suraksha Yojana* increased the number of live births when occurred in a comfortable health facility.

3.3. Cash transfer programs in Africa

CTs were introduced in Africa after its emergence in Latin America and Asia and became more common as a World Bank project. Sixty social protection programs in 23 countries in Africa between 2000-2010 were funded by the World Bank (Silver, 2015). Most of these cash transfer programs are unconditional (Devereux, 2006), while one of the earliest programs was established in South Africa (South Africa's Child Support Grant). Silver (2015) showed that most child beneficiaries increasingly received a grant intended to encourage their enrollment in school within the next few years. Another cash transfer program that was implemented in Kenya was considered a component of broader social policy strategy, with the aim of addressing both immediate needs and to engender a more sustainable long-term social protection system in the country (Browne, 2013).

In Uganda, cash transfer programs were established to protect needy families from poverty and other vulnerability risks (Browne, 2013). Such programs were a part of the Ugandan national development agenda, the purpose being to respond to priority regions where poverty, social exclusion, inequality, and vulnerability were rife. The program specifically targeted children by increasing expenses on their nutrition. Browne (2013) found that the program increased social cohesion among beneficiaries by helping families cope with sudden blows, by way of payment for healthcare, education fees, and through supporting the local economy.

Broadly speaking, the experience of cash transfer programs in Africa shine light on their efficiency in targeting various social welfare needs, by the provision of childcare grants, disability allowances, and pensions. Overall, cash transfer programs seem to have been important in offering social support to poor families despite certain limitations when it came to the equal selection of beneficiaries (Browne, 2013).

3.4. Cash transfer programs in the Arab Region

3.4.1 Cash transfer program in Egypt

The conditional cash transfer program, *Ain Es-Sira*, is one of the earliest programs to have been implemented in the Arab world (Zaky, 2014). *Ain Es-Sira* works with ultra-poor families, notably with mothers and female heads-of-households with school-going aged children in the Cairene slums of Ain Es-Sira, Egypt. Nearly 160 families directly benefited from cash transfers and had contact with social workers through the scheme. The central objective of the *Ain Es-Sira* program is to alleviate and break the levels of poverty by providing direct financial support to poor families. The program focused on certain conditions that needed to be accomplished by beneficiaries. What made the program different was its objective feminist design, which attempted to take into consideration the gender critiques of other cash transfer programs that had been launched internationally (Zaky, 2014).

The program had a direct impact on raising the number of patients at the local health center in Ain el Sira (Zaky, 2014). It also incentivized non-governmental organisations (NGOs) to promote after-school activities for neighborhood kids. More importantly, female beneficiaries felt more empowered by sharing their burdens with their networks, by access to information and knowledge regarding their rights and responsibilities. Thus ensured their participation in decision-making processes within their families (Zaky, 2014).

3.4.2 Cash transfer program in Yemen

In Yemen, cash transfer programs tend to focus on providing financial assistance to poor families that reside in remote, rural areas. A report was presented by Al-Maswari in 2016 that showed that the program had a positive effect, notably, in terms of encouraging poor families to visit health clinics, and in reducing the existing urban-rural divide, especially between boys and girls in school.

3.4.3 Cash Transfer program in Morocco

The adoption of cash transfer programs by African countries is a recent phenomenon. Having learned from the experience of countries in Asia and Latin America (Benhassine et al., 2015), CTs have become a popular government welfare paradigm for Morocco in this new millennium, which is a lower middle-income country, with a GDP per capita estimated at \$3,000 in 2011 (Ministry of

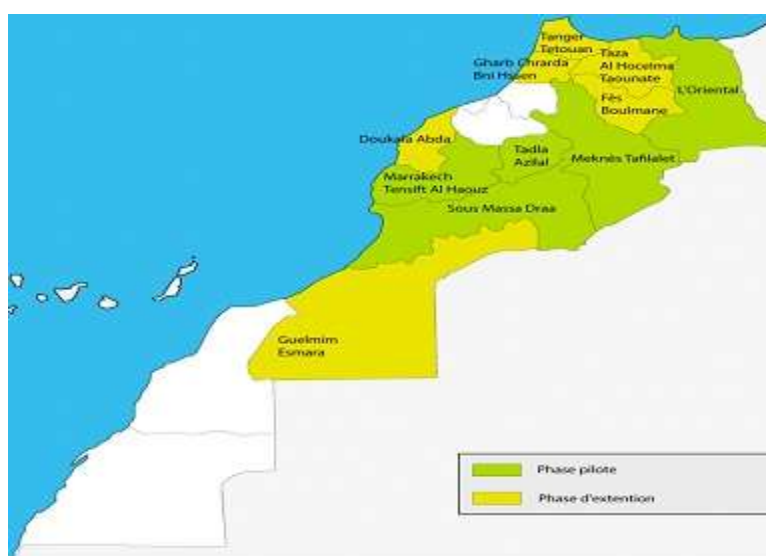
Solidarity, 2016). The education level of the general population is still comparatively depressed, with just around 67% of the adult population literate according to UNICEF estimates in 2012. Along with other social programs, like the Medical Assistance Program (RAMED) and One Million Schoolbags (Un million de cartables), the harmonised social cash transfer program is the first program of social protection design in Morocco after the National Initiative for Human Development Support Project, a royal initiative, launched in 2005 (Pace, Daidone, Davis, & Pellerano, 2016).

Since 2007-2008, the year preceding the initiation of the pilot program of *Tayssir*, the Ministry of Education (Ministère de l'Education Nationale, or MEN) found that over 90% of rural children started primary school, but 40% dropped out before completing the full six years of primary education (Benhassine et al., 2015). The main objectives of *Tayssir*, meaning 'facilitating' in Arabic, are to lower poverty levels in the short term by distributing cash and improving school attendance. Since 2008, the enactment of cash transfers were made every two months to parents, especially to mothers of children who achieve an attendance of at least eighty percent in rural primary schools (Nitam, 2014). Before implementing

the program, the Moroccan government, in partnership with the World Bank, had undertaken a field study in a rural area to identify constraints and challenges, especially with regard to school dropouts (Al-Hawri, 2016). The program aims to fight poverty by increasing rural primary school completion rate through an incentivised system which builds on the human capital necessary for sustainable living. With *Tayssir*, the child will get a bi-monthly allowance provided he or she attends school regularly. The allocated monthly allowance increases as the child advances in his/her education. The level of cash transfers had been set to gradually increase by education level (Nitam, 2014). For instance, grade 1 and 2 children receive about 6 dollars, whereas those in grade 5 and 6 are paid around 12.50 dollars per month.

The evaluation of the program which was done by Benhassine et al. (2015) showed that *Tayssir* had benefited more than 240 school districts and roughly 828,000 students from the 5 poorest regions of the country, including Marrakech-Tensift-Al Haouz, Méknès-Tafilalet, l'Oriental, Souss-Massa-Draa, and Tadra-Azilal (Abarda, 2013; see figure 2).

Figure 3: The distribution of CTs in Morocco by region



Source : *Le programme Tayssir au Maroc*. Retrieved October 30, 2017, adapted from <https://varlyproject.wordpress.com/2013/12/05/le-programme-Tayssir-au-maroc/>

The *Tayssir* program in Morocco is a cash transfer program aimed at increasing the rural primary school completion rate with two main components: a 'hard' conditional component in which cash transfers are paid conditionally on attendance and enrollment; and a 'labeled' unconditional component in which cash transfers are explicitly tied to an educational goal but without the requirements for attendance (Pace et al., 2016). Furthermore, an outstanding characteristic of the *Tayssir* program is the decision to provide the financial assistance directly to the mothers (Benhassine et al., 2015). This decision was basically focused on the

assumption that money delivered to mothers were expected to be spent on ameliorations in education and in the nutrition of children within the household. All financial delivery is randomised between fathers and mothers' in order to test for gender impact.

IV. TRANSFER PROGRAMS AND GENDER PERSPECTIVES

Conditional or unconditional cash transfer programs, very often tend to prefer a woman as the primary recipient of the

funds (Bergmann & Tafolar, 2014). The CTs would not only be an effective policy in tackling poverty rates, but they can further help foster the status of women in poor and marginalised communities (Molyneux & Thomson, 2011).

The reliance on women and girls to resolve global poverty is a crucial move in enhancing the status of women (Chant, 2016). The analysis on the impact of CTs on women's empowerment requires much scrutiny and carefulness (Bergmann & Tafolar, 2014). Despite women being considered as the primary recipient of funds, it should be noted that the policy of CTs is not meant to primarily target women's needs (Chant, 2016). In most situations, she is the mother of children or the woman responsible for the children's money. The money delivered to women intends to be spent more on goods and services that are more likely to have a good impact on the children's welfare, and not necessarily on women (Soares, 2010).

4.1 Cash transfer programs and girls' access to education

The policy of CTs was designed to give more attention to females than males. In most cases, girls have received higher stipends than boys (Khandker et al., 2013). For instance, the amount of financial assistance delivered to female students is greater than that which is delivered to males in Turkey (Bergmann & Tafolar, 2014). The fundamental objective of doing so is to encourage poorer parents to send a female child to school. Thus, by following this incentive strategy, the large gap between girls and boys in schools intends to be reduced (Bergmann & Tafolar, 2014). For example, *Oportunidades*, a large-scale cash transfer program in Mexico reduces drop-outs at the primary school level, especially for girls (Khandker et al., 2013). Also, evidence points to the fact that the adopted cash transfer program in Bangladesh has not only contributed to reducing primary school drop-outs, but it has also helped diminish the gender gap in secondary schools (Khandker et al., 2013).

In the Arab region, where girls' attendance and enrollment are still very poor, the adoption of CTs in many countries has led to encouraging the most deprived parents to send their female children to school. Evidence has emerged through many studies, especially in a report which was presented by Al-Hawri (2016), that since the adoption of the cash transfer scheme in Yemen great results have emerged after bridging the existing education gap between urban and rural areas of Yemen. Similarly, the study which was carried out by Benhassine et al. (2015) disclosed that the *Tayssir* program in Morocco has the probability to address the existing attendance gap between boys and girls in schools in rural Morocco.

Though CTs, whether conditional or unconditional, intend to bridge the existing gender gap in education, the above-mentioned results may be different in other contexts. For instance, some evidence showed that even though additional income is delivered to rural parents, many girls have left their schools earlier than boys. Encouraging the education of girls from poor families is not the only gender concern, there is

another gender question that needs to be addressed, which is that whether funds transferred to mothers help raise the status of woman, particularly if she is the primary recipient of financial assistance.

4.2 Cash transfer programs and women's empowerment

Today, women's empowerment is a critical development issue around the world, particularly in developing countries where women have always taken a subordinate role to men (International Care, 2011). To achieve gender equality, international and national initiatives have made strenuous efforts to reduce discrimination and inequality against women. However, despite these efforts, evidence disclosed that the objectives of women's empowerment are yet to be achieved globally (Cherayi & Jose, 2016).

Most literature on cash transfer programs show mixed evidence regarding the impact of CTs on women's empowerment, including the participation of women in decision-making processes within the family. The advocates of these programs suggest that CTs have had a significant role in increasing the position of women within poor communities. Contrastingly, feminist lenses view CTs as akin to traditional economic mechanisms which aim to ultimately reinforce patriarchy based on normative gender assumptions which intend to generally exploit women in order to serve development objectives.

The proponents of CTs noted that delivering financial assistance to mothers instead of fathers could promote the role of women within the family. The recipient women feel strong enough to negotiate with their husbands in the decision-making processes (Soares, 2010). Besides this, International Care (2011) found out that a large-scale program in Ethiopia and Malawi in conjunction with other social protection programs, have a tendency to promote the position of recipient women within the community. Similarly, a qualitative research study which was carried out by Ben Haman et al. in 2017 suggests that the CT (*Tayssir*) has the potential to promote the status of female beneficiaries as they are the primary recipients of financial assistance in rural Morocco. To support the latter arguments Zaky (2014) added similarly that the CT scheme in Egypt intends to promote the position of Egyptian women, notably in terms of empowering the voice of women within the family. The researcher also showed evidence from Ain El-Sira, Egypt, where after the adoption of the program, almost all female participants experienced greater chances of being the central decision-maker over their husbands. Soares (2010) revealed how the conditionality of the program increased women's identity, and this was observed because beneficiary women had to present their ID cards in order to receive money.

Issues in women's empowerment have also been addressed by Ambler & De Brauw (2017), where it was pointed out that CTs provided certain opportunities to female beneficiaries in Pakistan where such schemes succeeded in reducing husbands' resistance when it came to

allow greater mobility for wives—women felt free to visit their friends without needing to take permission from their husbands. However, opposing views suggest that the CT model failed to substantially achieve the desired outcomes as long as women's empowerment is yet to be fully achieved universally. According to this outlook, despite CTs displaying motivations to promote the status of women within the family, such as promoting greater financial autonomy and enhancing decision-making processes, women's empowerment is only visible when funds are delivered directly to women—and these were minimal. Thus, economic empowerment shows its deficiency in challenging patriarchy (Bradshaw & Víquez, 2008; Chant, 2008; Molyneux, 2006; International Care, 2011). Critics point out that the majority of CTs intend to charge women with supplementary responsibilities. Women in cash transfer programs are being made to serve others, and not serve themselves. This is what made Molyneux (2008) call the female recipients guardians of children. Within this context, Molyneux & Thomson (2011) add that although CTs meet the fundamental needs of children in Peru and Bolivia, mothers are still confronted with precarious employment, discrimination, etc, which render them extremely vulnerable.

Other literature on cash transfer programs claim that most schemes did not incorporate an explicit gender policy in the design and implementation of the program (Bergmann & Tafolar, 2014). The design of such programs do not emphasise the role of women and women have been treated as people who work for others (Molyneux, 2008). Therefore, without a program design which includes women, female recipients will continue to experience serious difficulties as claimed by Valencia Lomelí, (2008):

“Without a program design that confronts and overcomes maternalism and familism, women will continue to have serious difficulties.”- Valencia Lomelí (2008, p. 490).

In summary, two different views can be found within the general literature on cash transfer programs regarding women's empowerment. The first suggests that CTs have played a significant role in promoting the position of women in many countries that have adopted the program (Soares, 2010; Zaky, 2014; Ambler & De Brauw, 2017; Ben Haman et al., 2017). The second view proposes that CTs alone are inadequate to challenge traditional patriarchy as women are still experiencing serious difficulties (Bradshaw & Víquez, 2008; Chant, 2008; Molyneux, 2006; International Care, 2011). Proponents of the latter view believe that women's empowerment cannot be realised by the transfer of a nominally miniscule amount of funds which are delivered to women (Romano, 2016).

V. CASH TRANSFER PROGRAMS AS A MECHANISM FOR SOCIAL INCLUSION

With the drive towards a more inclusive development paradigm, CTs have shaped a policy that belies a strategy of choice (Fiszbein et al., 2009). The World Bank, particularly,

has sponsored and supported governments' adoption of CT programs as a new model and mechanism for promoting social inclusion (Cookson, 2016). CTs have been recently adopted as a novel policy in many developing countries. The main objectives that needed to be achieved include addressing high rates of poverty, promoting social inclusion mechanisms that target the marginalised groups, and changing social accountability relationships between beneficiaries and governments. The program policy is focused primarily on children of school-going age, and mothers of such children as the primary recipients of financial assistance, in order to test the gender impact of the program (Rawlings, 2006).

In the current social policy debate, CTs are considered a fundamental strategy for accessing the most impoverished and therefore marginalised individuals, in particular for accessing groups who stay out of or are excluded from social protection services (Fiszbein et al., 2009). This has led to economists labeling CTs as 'the world's favorite new anti-poverty device' (Cookson, 2016). There is adequate evidence to show that CTs have the potential to create an inclusive society. Within this context, Rawlings (2006) found certain characteristics of the CTs which are relevant to social inclusion, such as:

1. Recognising and explicitly targeting the poor;
2. Focusing on children and delivering the transfer of funds to mothers instead of fathers;
3. Changing social accountability relationships between beneficiaries and service providers, including local and central governments.

More positive indicators have been found particularly in the education, health, and nutrition sectors. Thus, CTs demonstrate a tendency to promote some objectives of social inclusion. However, despite improvements, there is literature suggesting that CTs are not a sufficient insertion to a huge institutional reform of social and economic policies that would yield effective poverty reduction. Within this context, Rawlings (2006) showed that CTs in many countries are still utilising mechanisms and policies which are contradictory to social inclusion objectives. Rawlings (2006, p. 23) revealed that there are three elements that would prevent CTs from achieving its objectives regarding social inclusion. These are as follows:

1. The lack of appropriate appeals mechanisms;
2. The lack of transparency in the selection of beneficiaries;
3. The limited engagement of local governments and civil society.

VI. THE MOST COMMON CRITICISMS OF CASH TRANSFER PROGRAMS

Conditional cash transfer programs across the globe have been generally depicted as the right path to meet the pressing needs of impoverished families (Fiszbein et al., 2009). However, despite their significant impact, cash transfer

programs will be without its critics. Ulrichs & Roelen (2012) provide a critical analysis of the *Oportunidades* program in Mexico. The authors demonstrate that cash transfer programs tend to be too individualistic and have not taken enough consideration of structural factors, therefore they maintain levels of poverty. They posit that such programs have failed to explore the structural causes of poverty and inequality, which make it impossible for destitute families to get out of poverty through individual action.

Similarly, Valencia (2008) showed another limitation of CTs. He noted that there are too many assumptions linked with the implementation of conditional cash transfers. For instance, the assumption that higher rates of enrollment and attendance of poor kids in school will lead to an actual increase in learning, has yet to be seen. Unfortunately, today's cash transfer program assessments are based solely on the rates of attendance and enrolment, and totally neglect the impact of the program on school performance.

Despite delivering financial transfer to mothers instead of fathers being the hallmark of CTs, there are other minorities that are still excluded from benefit from cash transfer support, particularly the elderly, disabled or those who reside a good distance away from schools (Ulrichs & Roelen, 2012).

VI. CONCLUSION

This article has provided summary information about cash transfer programs in different countries adopted the CTs, giving a broad view of the past and current state of cash transfer scheme. The program has developed in Latin America and today benefiting more than fifty countries in the globe. Focusing on certain countries' experiences with cash transfer programs helped to explore the similarities and differentiate between contrasting situations and settings. Also, this article has argued that cash transfer programs can be very valuable, which clearly demonstrates that the cash transfer programs can have a positive impact on social determinants of education, nutrition, and health, etc. More importantly, what made the program different is its objective feminist design. The advocates of these programs found that CTs have had a significant role in increasing the position of women within poor communities despite feminist lenses view CTs as akin to traditional economic mechanisms which aim to ultimately reinforce patriarchy based on normative gender assumptions which intend to generally exploit women in order to serve development objectives.

On the other hand, this article found adequate evidence that cash transfer programs have the potential to create an inclusive society. Within this context, Rawlings (2006) showed certain characteristics of the CTs which are relevant to social inclusion despite the same author (2006) demonstrated that CTs in many countries are still utilising mechanisms and policies which are contradictory to social inclusion objectives such as--the lack of transparency in the selection of beneficiaries. Overall, cash transfer programs seem to have

been important in offering social support to poor families despite certain limitations when it came to the equal selection of beneficiaries and focusing solely on the rates of attendance and enrolment, and totally neglect the impact of the program on school performance.

The data presented in this paper provide a rich source of information about the state of cash transfer program around the world. The data gained from these programs can contribute to the evolving body of global knowledge and experience. In addition, this paper serves as a useful reference for researchers and academics working on the cash transfer programs.

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