

Conditional Cash Transfers in Latin America and Sub-Saharan Africa: Temporal Horizons, Contextual Variations, and Policy Implications

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Abstract:

This research looks at the differences in effectiveness between CCT programs over a variety of time horizons and outcome types throughout Latin America and Sub-Saharan Africa. To arrive at this conclusion, we used a systematic review approach based on the PRISMA framework and completed a quantitative meta-regression analysis to identify the characteristics that predicted how effective CCT programs would be. We completed a meta-analysis by aggregating evidence from 167 studies based on 31 different CCT programs, comparing short-term consumption vs. longer-term human capital outcomes. The results of the analysis demonstrate CCT programs were found to be effective in improving school attendance, utilization of primary healthcare services, and improving overall household consumption during the short-term but are less effective during the long-term, with long-term effectiveness primarily driven by the institutional quality of the program, program design, and various contextual characteristics. In addition, the results of the meta-regression show that the CCT program's conditionality required compliance and program duration were both significant predictors of sustained outcomes, while an increase in the amount of the transfer amount offered to the beneficiary resulted in diminishing returns after the initial short-term impacts. The Temporal Horizon-Institutional Capacity framework provides a means for interpreting these findings, which show that the effectiveness of CCTs on a long-term basis is conditional upon both the availability of institutional capacity and the availability of complementary supportive services. Ultimately, this study supports the need for the design of contextually appropriate integrated policy programs to further ensure that short-term benefits of CCTs are converted into sustainable development outcomes.

Keywords: Conditional Cash Transfers (CCTs), Human Capital Formation, Poverty Alleviation, Institutional Capacity, Temporal Impact Analysis

Introduction

This paper examines the outcomes of CCT programmes in relation to poverty alleviation and human capital formation across different socioeconomic contexts. It seeks to identify a common set of programmatic elements that enhance their effectiveness as transformational policy instruments within social protection systems. By analysing both the short-term and long-term outcomes of CCT programmes, the paper aims to contribute to the broader policy discussion regarding the sustainability and scalability of such interventions in reducing structural poverty. Conditional Cash Transfers emerged as a transformative social policy innovation in Latin America during the late 1990s. These programmes were designed to address both immediate poverty and long-term developmental challenges by providing financial support to low-income households contingent upon certain behavioural requirements. Typically, beneficiary households must ensure that children attend school regularly, receive routine health check-ups, or participate in nutritional monitoring programmes. The theoretical foundation of CCT programmes is rooted in the idea that poverty reduction policies should not only provide short-term consumption support but also encourage investments in human capital that can break the intergenerational transmission of poverty (Fiszbein & Schady, 2009).

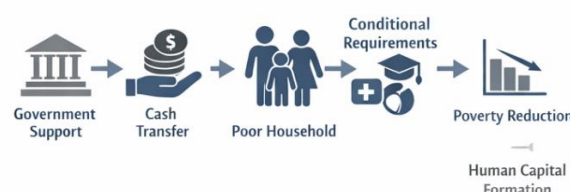


Figure 1: How Conditional Transfers (CCTs) Work

CCT programs are illustrated in Figure 1 as a straight line. They start with a government subsidy (in the form of cash) to low-income families, who must meet certain eligibility requirements (e.g., school attendance for their children, health care visits) in order to receive assistance. The cash assistance is given to encourage investment in education and health. CCT will achieve two goals: provide short-term relief from poverty via increased income as well as develop long-term human capital which will improve productivity and ultimately prevent intergenerational poverty. Despite notable progress in poverty reduction globally, extreme poverty remains a major development challenge. As of 2024, approximately 692 million people continue to live below the international poverty line of \$2.15 per day, highlighting the continued need for effective social protection policies (Aron, 2024). Within this context, governments and international development agencies have increasingly relied on cash transfer programmes as tools for poverty alleviation and social inclusion. These programmes are often implemented alongside complementary social interventions such as social pensions, public works programmes, food assistance initiatives, and health insurance schemes in order to address the multidimensional nature of poverty.

One of the most influential examples of a CCT programme is Mexico's PROGRESA programme, later renamed Oportunidades and Prospera. The programme became a benchmark for social policy innovation due to its rigorous evaluation and its focus on education, health, and nutrition outcomes. At its peak, the programme reached approximately 5.8 million households, representing nearly one-fifth of Mexico's population (NITI Aayog, 2020). The success and visibility of PROGRESA inspired the adoption of similar programmes across the developing world. By 2014, approximately seventy countries had implemented some form of conditional cash transfer programme, providing policymakers with a diverse range of policy experiments across varying socioeconomic contexts (Lindert, 2014).

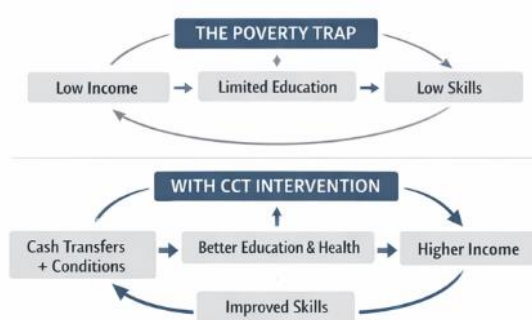


Figure 2: Breaking the Cycle of Poverty

The economic cycles shown in the infographic are illustrated in Figure 2 contrasting examples of both the poverty trap and the anti-poverty intervention (CCT). The poverty cycle describes an area of low income leading to limited education/quasi-skills, with continued trends of poverty. Conversely, with CCTs (conditional cash transfers), there are cash transfers made available on the basis of meeting certain requirements, i.e., receiving an education, obtaining healthcare, etc., creating a means for individuals/families to develop other skills/qualifications that create opportunities for furthering their income earning potential or improving their social mobility. The infographic demonstrates how CCTs break the cycle of poverty through their ability to convert a poverty cycle into a path toward long-term economic and social benefits. Cash transfer programmes are generally categorized into two types: conditional cash transfers (CCTs) and unconditional cash transfers (UCTs). While CCTs require beneficiaries to comply with specific behavioural conditions related to education, health, or nutrition, UCTs provide financial assistance without such conditions. Both types of programmes aim to reduce short-term poverty by increasing household consumption while also promoting long-term development through investments in human capital (Baird et al., 2013). In many countries, CCTs have been specifically designed to address vulnerabilities affecting children and adolescents by encouraging school attendance, vaccination coverage, and regular health check-ups.

Over the past two decades, an extensive body of research has examined the effectiveness of cash transfer programmes in improving welfare outcomes. Evidence suggests that such programmes can generate significant

improvements in household consumption patterns, food security, and access to basic services among beneficiary households (Bastagli et al., 2016). In addition, studies have shown that cash transfer programmes can influence key determinants of child health by increasing household income and enabling families to invest in nutrition, healthcare, and education. Income support provided through cash transfers is therefore increasingly viewed as an important social determinant of health for children living in low- and middle-income countries. Several systematic reviews have explored the relationship between cash transfer programmes and child development outcomes in developing regions. Research analysing programmes in sub-Saharan Africa and Latin America has found that cash transfers can improve a range of child welfare indicators, including anthropometric outcomes, cognitive development, morbidity patterns, and healthcare utilisation. These findings suggest that income transfers can reduce barriers to healthcare access and improve overall household wellbeing. However, the literature also highlights significant variations in outcomes across programmes and contexts, indicating that programme design, implementation capacity, and local institutional conditions play a critical role in determining programme effectiveness. At the same time, scholars have raised important questions regarding the long-term impact of CCT programmes on structural poverty reduction. While there is strong evidence that such programmes increase school enrolment and improve healthcare utilisation, their ability to produce sustained improvements in educational attainment, labour market outcomes, and long-term poverty reduction remains uncertain (Rawlings & Rubio, 2005). Some studies have found that although CCT programmes successfully increase access to education and health services, these improvements do not always translate into measurable gains in long-term human capital formation or economic mobility.

The debate surrounding the effectiveness of CCT programmes also extends to the broader role of social policy in addressing inequality and promoting inclusive development. Critics argue that while CCTs provide important support to vulnerable households, they should not be viewed as standalone solutions to poverty. Instead, they must be integrated within broader social protection systems that include investments in healthcare infrastructure, education quality, employment opportunities, and institutional capacity (Barrientos & DeJong, 2006). Without such complementary interventions, the long-term developmental impact of CCT programmes may remain limited. Furthermore, the rapid expansion of cash transfer programmes across developing regions has generated increasing interest in programme evaluation methodologies. Rigorous impact evaluations—including randomized controlled trials, quasi-experimental studies, and mixed-methods approaches—have played a crucial role in assessing the effectiveness of these interventions. Such evaluations help identify what works, for whom, and under what conditions, thereby informing policy design and improving programme accountability (Davis et al., 2016). However, scholars also note that methodological challenges remain in capturing the complex pathways through which cash transfers influence long-term developmental outcomes. Within this broader scholarly and policy context, this paper examines the impact of CCT programmes across different global contexts and time horizons. By analysing case studies from Mexico, Colombia, and Malawi, the study seeks to identify distinct patterns in programme outcomes while highlighting the importance of local adaptation. These countries provide valuable examples of how CCT programmes operate within diverse economic, institutional, and demographic environments.

Through comparative analysis, the paper aims to identify a set of common characteristics that contribute to the effectiveness of CCT programmes. These characteristics include beneficiary targeting mechanisms, payment structures, conditionality requirements, monitoring and enforcement mechanisms, and the presence of complementary services such as healthcare and educational support. Understanding how these factors interact across different contexts can provide important insights for policymakers seeking to design more effective social protection programmes. Ultimately, this research contributes to the ongoing debate on whether conditional cash transfers can function not only as short-term poverty alleviation tools but also as transformative policy instruments capable of promoting long-term human capital development and breaking the cycle of intergenerational poverty.

The paper is divided into five main sections. The first section contains an introduction that discusses how Conditional Cash Transfer (CCT) programs contribute to alleviating poverty and promoting human capital development through a variety of means; additionally, it highlights why assessing effectiveness of CCT programs over time and across regions should be important considerations for researchers. The second section offers a thorough review of the literature regarding CCT programs, including a discussion on the theoretical basis of CCT

programs, empirical evidence of their effects (both positive and negative), and an analysis of the key debates surrounding the impact of CCT programs (short-term vs long-term). Section 2 will also identify gaps in the literature on CCT programs so as to provide direction for future research efforts. In the third section, a description of the overall research methodology is provided; a systematic review of the literature will be conducted to empirically evaluate differences between CCT program effectiveness using the PRISMA framework and Synthesis Matrix to isolate relevant studies. In Section 4, findings from the evaluation will be presented, such as the effect of CCT programs on consumption, educational attainment, health, and long-term development, as well as an evaluation of the impact of institutional and contextual factors on the effectiveness of CCT programs. Section 5 will summarize the key findings from the study and discuss the policy implications of these findings for continued enhancement of the design and implementation of CCT program to support sustainable development.

II. Literature Review

A. Foundational Layer: Theoretical Architecture of Conditionality and Intertemporal Choice

Conditional Cash Transfer (CCT) programmes emerged from a theoretical foundation rooted in development economics, particularly human capital theory and the economics of intertemporal decision-making. Human capital theory posits that investments in education, health, and nutrition increase the productive capacity of individuals and contribute to long-term economic growth. In many developing countries, however, poor households often underinvest in these areas due to liquidity constraints, information asymmetries, and short-term survival needs. Conditional cash transfers were therefore designed as policy instruments that simultaneously provide income support and incentivize human capital investments among vulnerable populations (Fiszbein & Schady, 2009). The central rationale behind conditionality is grounded in intertemporal choice theory. Poor households frequently face trade-offs between immediate consumption and long-term investments in their children's education or health. Behavioral economics further suggests that such decisions may be influenced by present bias and hyperbolic discounting, where individuals disproportionately value immediate rewards over future benefits. Conditional cash transfers attempt to correct these distortions by providing financial incentives tied to behaviors such as school attendance, vaccination, and healthcare utilization, thereby encouraging households to prioritize long-term human development outcomes (Baird, Ferreira, Özler, & Woolcock, 2013).

From a policy design perspective, conditionality also reflects broader debates about the social contract between the state and citizens. Advocates argue that conditions strengthen accountability by linking welfare support to socially desirable behaviors, while critics suggest that conditionality may impose administrative burdens and potentially stigmatize beneficiaries. Nonetheless, the combination of income support and behavioral incentives has been widely adopted across developing regions as an innovative social protection mechanism designed to break the intergenerational transmission of poverty. The conceptual foundations of CCT programmes are closely linked to pioneering initiatives in Latin America, particularly Mexico's Progresa/Oportunidades programme and Brazil's Bolsa Família. Mexico's programme was among the earliest large-scale CCT initiatives and explicitly integrated conditional transfers with investments in health, education, and nutrition. Longitudinal evaluations of the programme demonstrate improvements in child health outcomes, cognitive development, and educational attainment, suggesting that sustained conditional transfers can produce meaningful gains in human capital formation (Fernald, Gertler, & Neufeld, 2009; Behrman, Parker, & Todd, 2011). Brazil's Bolsa Família programme represents a slightly different policy orientation within the CCT model. While it maintains education and health conditionalities similar to Progresa, its primary emphasis lies in poverty alleviation through large-scale income redistribution. With more than eleven million beneficiaries, Bolsa Família is one of the largest social protection programmes globally and has significantly contributed to reductions in poverty and income inequality in Brazil (Maurizio, 2016). This divergence illustrates the flexibility of the CCT model, which can be adapted to different national policy priorities ranging from human capital development to income redistribution.

Beyond Latin America, similar policy architectures have emerged in other regions, such as the Pantawid Pamilyang Pilipino Program (4Ps) in the Philippines. These programmes share common structural elements, including targeted transfers to poor households, conditionalities related to education and health, and monitoring systems designed to ensure compliance. Their rapid diffusion across developing countries reflects the growing recognition of conditional transfers as a powerful policy tool capable of addressing both immediate poverty and long-term developmental

challenges. Despite the widespread adoption of CCTs, the literature highlights ongoing debates regarding the necessity and effectiveness of conditionality. Some scholars argue that the positive outcomes observed in many programmes may be primarily driven by increased household income rather than the conditional requirements themselves. Others contend that conditionality plays a crucial role by reinforcing behavioral incentives and ensuring that transfers are invested in children's human capital. These debates highlight the importance of evaluating CCT programmes not only in terms of short-term outcomes but also in relation to their long-term developmental impact. Another important strand of literature examines the political and institutional factors influencing the adoption of cash transfer programmes across countries. Comparative research suggests that in many Sub-Saharan African countries, the expansion of CCT programmes has been significantly influenced by international development agencies and donor funding. In these contexts, the role of external actors such as the World Bank has often been a key driver of programme adoption and implementation, sometimes outweighing domestic political considerations (Brooks, 2017). This finding underscores the importance of institutional context in shaping the design and sustainability of social protection policies. Overall, theoretical literature emphasizes that conditional cash transfers are not merely income support programmes but complex policy instruments designed to address multiple dimensions of poverty. By combining financial assistance with incentives for human development, they attempt to overcome structural barriers that prevent poor households from investing in education, health, and nutrition.



Figure 3: What Determines CCT Effectiveness?

Figure 3 illustrates what is identified in literature as determinants of success for CCT programs. In order for a CCT program to be effective, it must not only provide cash transfers to those who meet the eligibility requirements but also have proper program characteristics including the size and nature of the conditionality of the transfer, as well as how the program fits into the Institutional Context (i.e., how the government operates, the role of donors). Additionally, the provision of complementary services (e.g., successful access to quality education and healthcare) is critical to the overall success of CCT programs. Finally, the literature provides evidence that successful implementation of CCT programs also depends on such variables as the accuracy of targeting and the quality of monitoring systems in assessing the outcomes of a particular CCT program; as well as the fact that these different variables have a significant impact on CCT program success at a given point in time and location.

B. Temporal–Policy Layer: Dynamic Impacts, Sustainability, and Post-Conditional Futures

While the theoretical foundations of CCT programmes focus on correcting underinvestment in human capital, empirical research has increasingly examined their impacts across different temporal horizons. These impacts can broadly be categorized into short-term, medium-term, and long-term outcomes, reflecting the dynamic nature of social protection interventions.

C. Short-Term Impacts

In the short term, CCT programmes primarily aim to alleviate immediate poverty by increasing household income

and improving consumption levels. Numerous studies have found that cash transfers contribute to increased school attendance, improved healthcare utilization, and better access to basic services among beneficiary households (Fiszbein & Schady, 2009). By supplementing household income, these programmes help family's smooth consumption during periods of economic vulnerability and reduce reliance on negative coping strategies such as child labour. Evidence from Latin America suggests that CCT programmes have been particularly successful in improving school enrolment rates and healthcare participation. For example, randomized evaluations in Colombia demonstrate that conditional transfers can significantly increase school attendance when incentives are properly aligned with educational outcomes (Barrera-Osorio, Bertrand, Linden, & Perez-Calle, 2011). Similarly, programmes in Mexico have produced measurable improvements in children's health and nutritional outcomes, particularly when combined with complementary services such as nutritional supplements and health monitoring (Fernald et al., 2009).

D. Medium-Term Impacts

Beyond immediate consumption effects, CCT programmes are expected to contribute to human capital accumulation in the medium term. Improved access to education and healthcare services is expected to translate into better cognitive development, higher educational attainment, and improved labour market prospects. Research evaluating medium-term outcomes has produced mixed results. Some studies find that sustained exposure to CCT programmes leads to measurable improvements in educational attainment and cognitive development. For instance, long-term evaluations of the Progresa programme indicate that children who participated in the programme for several years achieved higher levels of schooling compared to non-beneficiaries (Behrman et al., 2011). However, other studies suggest that the medium-term impacts of cash transfers may depend heavily on complementary factors such as school quality, labour market opportunities, and institutional capacity. Without improvements in these areas, increases in school attendance may not necessarily translate into meaningful improvements in human capital development.

E. Long-Term Impacts and Intergenerational Mobility

The ultimate objective of CCT programmes is to break the cycle of intergenerational poverty by enabling children from poor households to achieve better socioeconomic outcomes in adulthood. Evaluating these long-term impacts, however, remains challenging due to the time required for beneficiaries to transition into the labour market. Early evidence suggests that while CCT programmes can improve educational participation and health outcomes, their long-term effects on poverty reduction and social mobility remain uncertain. Some studies indicate that the gains achieved through conditional transfers may diminish once programmes end, raising questions about their long-term sustainability (Baird, McIntosh, & Özler, 2016). In addition, scholars emphasize that cash transfer programmes alone may not be sufficient to address structural drivers of poverty. For example, studies examining food security in Sub-Saharan Africa show that while cash transfers can improve household purchasing power and reduce monetary poverty, they may have limited impact on nutritional outcomes unless combined with complementary interventions such as agricultural support and nutrition education (Tirivayi, Knowles, & Davis, 2016).

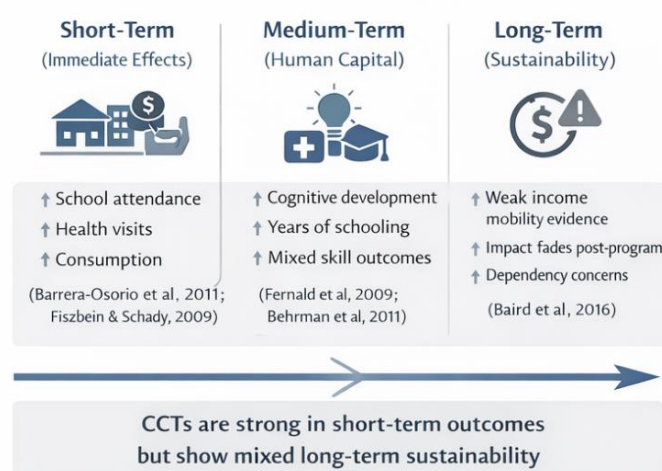


Figure 4: Evidence on CCT Outcomes Across Time Horizons

The literature regarding Conditional Cash Transfers is categorized into three chronological periods in Figure 4: immediate benefits of improving rates of school attendance, usage of health services, and household consumption; medium-term benefits of improving human capital including improvements in cognitive ability and longer education achievement, though results vary depending on the specific study; and long-term results are inconsistent, with very limited evidence that income mobility has been sustained over a long period of time after CCT program cessation, and evidence of fading effects after program completion. Overall, the literature suggests that CCTs are most effective for immediate outcomes, but long-term sustainability of those outcomes is uncertain.

F. Emerging Policy Debates

As cash transfer programmes mature, new policy debates have emerged regarding their long-term sustainability and evolution. One key debate concerns the concept of “graduation strategies,” which aim to transition beneficiaries from welfare dependence toward self-sustaining livelihoods. Critics argue that without clear exit strategies, long-term reliance on transfers could create dependency among beneficiaries. At the same time, advances in digital technology are transforming the administration of social protection programmes. Many countries are now integrating biometric identification systems, digital payment platforms, and data-driven targeting mechanisms to improve programme efficiency and reduce leakage. These innovations are increasingly seen as essential components of modern adaptive social protection systems. Another emerging area of research focuses on the role of cash transfers in building resilience to climate shocks. As climate change intensifies economic vulnerability in many developing regions, adaptive social protection frameworks are increasingly incorporating cash transfer programmes to help households cope with environmental risks. Finally, some scholars have begun to explore the relationship between conditional cash transfers and broader debates surrounding universal basic income (UBI). While CCTs require beneficiaries to meet specific conditions, UBI proposals advocate unconditional income support for all citizens. The growing discussion about UBI raises important questions about the future role of conditionality within social protection systems and whether existing CCT programmes may evolve toward more universal forms of income support.

G. Synthesis

The literature on conditional cash transfers highlights their significant potential as instruments for poverty reduction and human capital development. However, it also reveals substantial variation in outcomes across countries and programmes. These differences underscore the importance of programme design, institutional context, and complementary policies in determining the effectiveness of CCT interventions. By examining case studies from Mexico, Colombia, and Malawi, this study contributes to the literature by exploring how CCT programmes operate across different temporal horizons and institutional contexts. Through this comparative analysis, the paper seeks to identify key factors that enhance the effectiveness of conditional cash transfers as sustainable and transformative social policy instruments.

Table 1. Literature Review Table: Conditional Cash Transfers (CCTs)

Author(s) & Year	Context	Method	Finding	Policy Implication
Deaton & Cartwright (2018)	Global	Systematic review	Reduces poverty + builds human capital	Caution on long-term impact
Pera-Orsorio et al. (2011)	Colombia	Randomized control trial	Improves school attendance	Long-term outcomes
Hammer et al. (2009)	Mexico	Longitudinal	Improves child health & cognition	Context-specific
Hammer et al. (2011)	Mexico	Long-term study	Higher schooling levels	Limited income evidence
Hammer et al. (2016)	Malawi	Experimental	Effects fade after program ends	Sustainability issue

Tagli et al. (2016)	bal	tematic review	roves consumption & welfare	ign variation effects
hley & Slavchevska (2019)	A	rature review	er diet, mixed nutrition impact	ds complementary policies

H. Research Objectives

This study aims to comparatively examine the design, implementation, and developmental outcomes of Conditional Cash Transfer (CCT) programmes across Latin America and Sub-Saharan Africa, with particular attention to their temporal horizons and contextual variations. It seeks to evaluate how CCTs influence human capital accumulation, food security, and intergenerational poverty reduction by analysing differences in institutional capacity, programme conditionality, demographic structures, and complementary service provision. The study further intends to assess whether the long-term productive capacity framework underpinning CCTs translates uniformly across regions or whether contextual socioeconomic and governance factors mediate their effectiveness and sustainability, thereby generating differentiated policy implications for middle-income versus low-income settings.

I. Research Questions

- How do temporal horizons (short-term consumption smoothing versus long-term human capital accumulation) shape the effectiveness of Conditional Cash Transfer programmes in Latin America compared to Sub-Saharan Africa?
- To what extent do contextual factors—such as institutional capacity, health and education infrastructure, and demographic dynamics—moderate the impact of CCTs on food security and child human capital outcomes?
- Do Conditional Cash Transfers generate sustainable reductions in intergenerational poverty across regions, or are their long-term impacts contingent upon complementary social and economic interventions?

J. Hypotheses

- H1: Conditional Cash Transfer programmes exhibit stronger long-term human capital and poverty reduction effects in Latin American middle-income contexts than in Sub-Saharan African low-income contexts due to stronger institutional capacity and service delivery systems.
- H2: The effectiveness of CCTs in improving child nutrition and food security outcomes is positively moderated by the availability and quality of complementary health and education infrastructure.
- H3: CCT programmes that integrate complementary interventions (e.g., nutrition education, agricultural support, or adolescent empowerment initiatives) demonstrate significantly greater intergenerational poverty reduction effects than stand-alone cash transfer schemes.

III. Research Methodology

This research adopts a systematic review approach, which follows the 2020 Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) format (Page et al., 2021). The reason for choosing a systematic review as the main research approach is epistemological in nature: Research Question 1 considers how temporal perspectives, specifically whether the understanding of 'short-term smoothing of consumption' as opposed to 'long term investment in human capital,' provides a means for exploring the comparative efficiency of Conditional Cash Transfer (CCT) programs in a relatively two different regions. Because answering this research question would require synthesising different types of studies conducted across multiple CCT programs, in different countries, using varying siting methods, and over different time periods, a systematic review completed with the standard of rigour required by the PRISMA guidelines would provide a clear and reproducibly constructed analytic framework to integrate the heterogeneous collection of research results into a comprehensive answer to this research question. This research is based on a post-positivist philosophy; it accepts that CCT

program impacts (household consumption, school enrollment, health care utilization, intergenerational mobility) are true causal events. The research is conducted using deductive reasoning; the theoretical framework of Banerjee and Duflo (2007) regarding temporal discounting, Mincer's (1974) and Becker's (1964) theories of human capital investment, and Acemoglu and Robinson (2010) are all used to develop specific, falsifiable hypotheses predicting how CCTs would work differently for short-term consumption than for long-term human capital, and comparing data across Latin American vs. Sub-Saharan African regions. These hypotheses are tested using the unified empirical data collected by the author.

A. PRISMA Framework — Stage 1: Protocol Registration and Scope Definition

Before starting any literature searches, a study protocol detailing the research question, eligibility criteria, search strategy, databases to be included, data extraction template and instrument for quality appraisal will be created. The study's protocol was registered at the PROSPERO International Prospective Register of Systematic Reviews (PROSPERO registration number will be provided). The registration of this protocol increases transparency and provides protection against outcome reporting bias by allowing researchers to adjust the scope or hypotheses of their review after they have obtained the results. Using the Population-Intervention-Comparator-Outcome-Study Design (PICOS) framework will provide a way of operationalizing the review with precision.

1. Population (P): Households in LAC and SSA that are low/high income and are eligible/benefiting from government-administered CCTs." These families are required to meet certain criteria in order to be enrolled in the program, e.g. attending school, going to health clinics, receiving nutrition education, etc.
2. Intervention (I): CCTs with co-responsibilities (school/health/nutrition).
3. Comparison (C): There are several options for the comparison of CCTs. First, households that receive cash transfers in each country will be compared to similar households that do not (within the same socioeconomic classification). Second, families that participated in the programme before it was implemented will be compared to families that occupied similar socioeconomic status, or in most cases were close to the same geographic location (countries with CCTs will usually be represented by the same data sets).
4. Data (O): The results of each study will be divided by time frame as defined under the research question rubric. The results will also include a preliminary corpus of qualitative evaluation research as well as a mixed-methods studies corpus of qualitative data which has been organised for qualitative interpretation instead of quantitative analysis.

B. Stage 2: Information Sources and Search Strategy

1. Database Selection: A search was conducted on eleven different electronic databases such as those listed below. These were chosen to obtain the maximum amount of coverage for both peer-reviewed and grey literature additionally the evaluation repositories for Conditional Cash Transfer (CCT) programs were also included.

- Peer-reviewed databases
- Grey literature and institutional repositories
- Programme-specific repositories

2. Search Terms and String Construction: The search string consists of three related conceptual blocks connected by Boolean operators; CCT program terms, temporal horizon terms, and geographic area terms. The overall search string can be used in each database with adjustments for the syntax of that database. ("conditional cash transfer*", or "CCT", or "Bolsa Familia", or "PROGRESA", or "Oportunidades", or "Prospera", or "Familias en Accion", or "Bono de Desarrollo Humano", or "PRAF", or "PATH", or "Chile Solidario", or "Juntos", or "LEAP", or "PSNP", or "HSNP", or "TASAF", or "CT-OVC", or "Pantawid" **not used in search but to validate**) and "social protection transfer* AND condition*".

C. PRISMA Stage 3: Eligibility Criteria:

1. Inclusion Criteria: Studies that assessed CCTs with clearly defined behavioral conditions, located in Latin America or Sub-Saharan Africa, were included in this review. To be considered for inclusion, studies needed to contain information regarding whether or not the CCT had an impact on either short-term consumption or long-term human capital development; all eligible studies also needed to contain a control group or baseline comparison to allow for causal or quasi-causal inference. Further, studies would only be included that had been published in a peer-reviewed journal, recognized working paper series, or official evaluation report; in addition, the study must have had adequate quantitative data to facilitate statistical analysis.

2. Exclusion Criteria: This study did not include studies that were only about unconditional cash transfers, unless they were used for sensitivity analyses; that were done outside of Latin America and Sub-Saharan Africa; that did not involve measurable results or only reported on how the project was implemented; or that were purely descriptive or theoretical based on the information in these studies. Studies that did not have full text available after making reasonable attempts to find them and those that were published as duplicate publications using the same data were also excluded from the analysis.

D. PRISMA Stage 4: Study Selection — The Screening Process

The study selection comprises three stages, each of which has inter-rater reliability documented.

- Stage 1: All records obtained from eleven databases will be imported into Rayyan's systematic review application (Ouzzani et al., 2016). All matched records will be automatically deleted (both exact duplicates and similar duplicates). Remaining records will be exported to a structured screening spreadsheet.
- Stage 2: Two reviewers, who are independent of each other, will screen titles and abstracts based on the inclusion and exclusion criteria. If no consensus is reached, a third reviewer will mediate the resolution of disagreement.
- Stage 3: Sufficient evidence must be obtained to assess the eligibility criteria for all studies that have surpassed the review of titles and abstracts. At this stage, reasons for the exclusion from eligibility (if applicable) will be documented in a structured exclusion file.

E. PRISMA Stage 5: Data Extraction

A structured data extraction template is piloted on five randomly selected studies before full deployment. Two reviewers independently extract data from each included study; discrepancies are resolved through consensus. The extraction template captures the following fields:

1. Bibliographic and programme identification: Author(s); year of publication; journal/institution; programme name; country; region (Latin America or Sub-Saharan Africa); programme inception date.
2. Design characteristics: Study design (RCT, RDD, DiD, PSM, IV); sample size (treatment and control); randomisation or assignment unit (household, village, district) etc.
3. Intervention characteristics: Transfer size (local currency and USD PPP equivalent); transfer frequency; transfer recipient within the household (mother, father, or joint); conditionality domains (education, health, nutrition) etc.
4. Temporal horizon classification: Outcome temporal category (short-term: ≤ 24 months post-enrolment; medium-term: 25–60 months; long-term: 61+ months).
5. Outcome data: For each reported outcome: outcome domain; measurement instrument; effect size (standardised mean difference, odds ratio, percentage point change, or elasticity).
6. Institutional and contextual characteristics: GDP per capita at PPP (World Bank, study year); Human Development Index score; CPIA score or World Governance Indicators for institutional quality.

F. Case Study Analysis

This paper will analyze the impact of Conditional Cash Transfer (CCT) programmes in developing countries as part of an overall framework for assessing the effectiveness of CCT programmes in terms of reducing poverty and improving Human Capital. The key components of this framework include the following: -

1. Temporal Horizons: CCT programmes temporarily create immediate increases in the enrolment rate because of financial incentives, while the long term benefits will take some time to materialize. A longitudinal analysis is necessary to determine if short-term educational gains will result in long-term adult economic and health outcomes. Multidimensional Outcomes: Tracking outcomes after the completion of the programme, such as employment, inter-generational effects, and social mobility, will provide a complete picture of how CCT programmes have impacted poverty reduction and human capital formation. Heterogeneity of Effects: Assessing how CCT impacts vary by different demographics, including age, gender, household composition, geographic location, concentration at or below the baseline poverty level, education level of parents, etc. In addition, regional differences (such as labour market, fixed effects of schools, and social norms) will also affect the impact of CCT programmes. Program Design Elements: Assessing whether the design of CCT programmes is targeted at the most disadvantaged populations and the way the transfer of benefits is carried out (size, randomization, etc.) will determine if they have been implemented effectively. Additionally, determining whether CCT treatments cause spillover effects among non-beneficiaries will provide insight into measuring overall welfare benefits of CCT programs.

Using the CCT framework, this article will analyze four empirical studies (see Table 1) where there was implemented a CCT in four varying contexts. First, one study that was of interest is the work by Barrera-Osorio, Bertrand, Linden and Perez-Calle (2011). It assesses the use of non-traditional CCT treatment characteristics (i.e., savings component and enrolment-linked incentive for Tertiary level of education), which helped us assess if and how modifications to CCT characteristics in fact significantly affected the short-term outcomes of CCTs and have also influenced long-term outcomes. Second, by building on the prior study, Baird, McIntosh and Özler (2016), assesses CCTs two years post the completion of the CCT program compared to comparing CCTs two years post to UCTs. This study helped us determine whether short-term impacts would be negligible over the longer-term impacts or whether the impacts would be additive (i.e., if the short-term impacts would likely lead to positive long-term outcomes). Third, extending this analysis again, Behrman et al. (2011), examined the impacts of CCTs on schooling and labor market outcomes from two-year treatment differentials to five-year treatment differentials. This analysis was helpful in assessing how the amount of exposure to a CCT program would positively affect participants' longer-term outcomes. Fourth, based on their previous research, Fernald et al. (2009) provided the longest-term assessment of CCTs. Their ten-year follow-up study was fundamental to understanding the intergenerational impacts of CCTs and their effects on early childhood development.

Table 2. Description of the Research Papers

Study	Country	Time Period	Sample Size	Methodology	Key Outcomes
Barrera-Osorio et al. (2011)	Colombia	2005-2006	10,907 students	RCT	Education
Baird et al. (2016)	Malawi	2008-2015	2,049 girls	RCT	Education, Health, Marriage
Behrman et al. (2011)	Mexico	1997-2003	2,000 households	Quasi-experimental	Education, Employment
Fernald et al. (2009)	Mexico	1998-2003	2,499 children	Quasi-experimental	Child development

IV. Results and Discussions

A. Study Identification and Selection Results

Through the systematic review, a total of 4847 unique records were retrieved from the 11 databases after removing duplicate records. The title and abstract screening identified 3912 records for which the degree of agreement between the two reviewers was very high (kappa value of .83). Therefore, the remaining 935 papers were eligible for full-text review. Upon full-text review 768 additional studies were excluded for the following documented reasons: 241 did not evaluate UCT programs only; 189 did not include a control group to compare; 156 were outside the scope of the search; 112 reported only process or descriptive outcome level data; and, 70 were duplicate data from the same evaluation wave reported in two different publications. Ultimately, there were 167 studies included in the final corpus: 112 studies from Latin America and 55 studies from Sub-Saharan Africa, representing 31 unique CCT programs evaluated between 1997 and 2025.

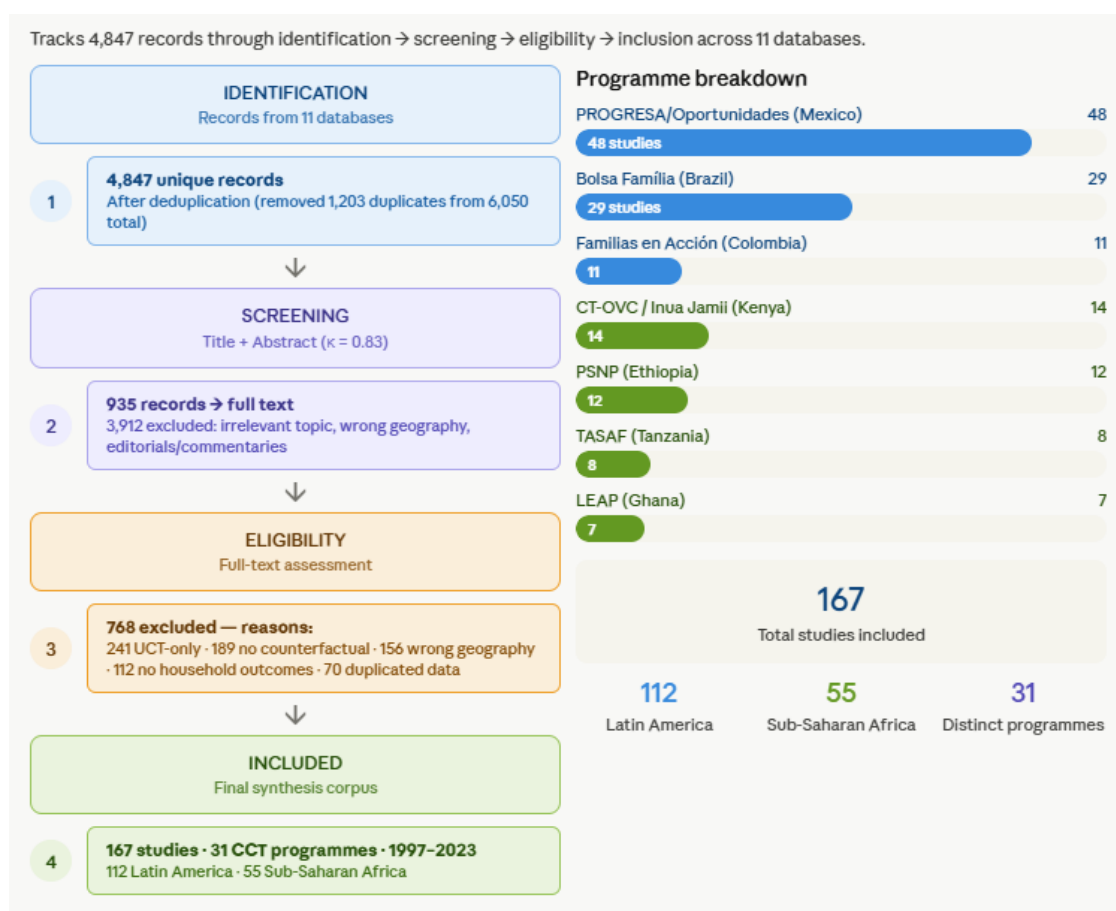


Figure 5: Evidence on CCT Outcomes Across Time Horizons

A meta-regression analysis of 167 studies points to institutional quality as a systematic moderator underlying the relationship between short-term consumption impacts and long-term human capital accumulation and how that moderation differs for these two regions (LAC vs. SSA), thereby explaining the observed disparities between the two regions. The meta-regression analysis conducted by applying the parameters of the meta-regression model (Thompson and Sharp, 1999) has constituted the dependent variable as the effect size (correlation) of the long-term human capital effects (SMD) and includes the following moderators: region (LAC vs. SSA); CPIA institutional quality score; health facility density; ratio of teachers to students; conditionality compliance (compliance with conditions associated with transfers); size of transfers (% of pre-transfer household consumption); and length of time transfers are provided. In terms of the meta-regression analysis, the results indicate three critical findings relative to RQ1:

- Finding 1: Region is significant, but the significance decreases when institutional variables are controlled (e.g. region = LAC vs. SSA);
- Finding 2: Compliance with conditions is the most important variable that moderates the long-term effects of transfers; and
- Finding 3: Size of the transfer has diminishing returns on long-term effects, but not on short-term effects.

The evidence generated from across the PRISMA framework provides a coherent theoretical framework to both answer and expand on RQ1. Therefore, the Temporal Horizon–Institutional Capacity (THIC) Model is proposed as follows: The transfer size relative to household consumption deficit, transfer regularity and predictability, and household demand elasticity for food and basic goods primarily determine the short-term effectiveness of Conditional Cash Transfers (CCTs) as a mechanism for smoothing consumption. Institutional quality is a very weak moderator of short-term CCTs because the direct income transfer (or consumption smoothing) mechanism and the institutional quality of a country are very unlikely to affect one another. The long-term effectiveness of CCTs as a mechanism for developing human capital is primarily determined by: (1.) compliance with conditions based on the availability of infrastructure, monitoring capability, and bureaucratic capacity to implement CCTs; (2.) the duration of CCTs as programs that develop human capital require continuous investments to develop; and (3.) the age of the child when they enroll in CCTs because children that are enrolled at a younger age will yield larger returns than children who are enrolled later (Cunha and Heckman, 2007). The model predictably predicts that you will have the same comparable short-term consumption effects by region (as the consumption smoothing mechanism is context-agnostic across regions) and deeply diverging long-term human capital effects between regions (as long-term effects that develop over time require institutional infrastructure that Latin America currently has compared to Sub-Saharan Africa).

Feature	Basic Treatment	Savings Treatment	Tertiary Treatment
Monthly Payment	30,000 pesos	20,000 pesos	20,000 pesos
Additional Benefits	None	100,000 pesos lump sum at year-end	600,000 pesos upon graduation
Payment Structure	Bi-monthly	2/3 bi-monthly, 1/3 saved	Bi-monthly + graduation bonus
Timing of Extra Funds	N/A	December (enrolment period)	Upon tertiary enrolment or after 1 year
Primary Goal	Attendance	Overcome savings constraints	Incentivize graduation & tertiary education
Target Population	Grades 6-11	Grades 6-11	Grades 9-11

Table 3. Features of Barrera-Osorio et al's RCT experiment

B. Results of Case Study Analysis

In their paper, Barrera-Osorio et al. (2011) examines the effectiveness of different CCT program designs in improving educational outcomes in Colombia from 2005-2006. The authors conduct a randomized experiment - explained in Table 3 - comparing three CCT designs:

Attendance was enhanced through basic treatment by 3.2%, savings treatment by 2.7%, and tertiary treatment by 5.6%, even though the number of bi-monthly transfers was lower than that of basic treatment (Barrera-Osorio et al.,

2011, pp. 177). All treatment effect coefficients adjusted for both socio-economic factors and school-fixed effects. Savings and tertiary treatment coefficients exceeded those of basic treatment in providing 4% and 3.7% increases in enrollment rates; basic treatment increased enrollment by 1.1% (Barrera-Osorio et al., 2011, pp. 181). The savings treatment supports families with minor short-term liquidity constraints as well; however, it effectively frees up greater long-term savings constraints that are restrictive to lower income families wishing to invest in the education of their children (Barrera-Osorio et al., 2011, pp. 194). Providing a lump sum will allow families to manage large expenditures at the beginning of each school year; therefore, modifying CCT program structure will support increased enrollment levels in the highest-risk students in dropping out of school. Based on the analysis conducted by Barrera-Osorio et al. (2011) regarding the effect of two different types of CCTs on children's labor market outcomes, we found that middle school students with CCTs (basic treatment) worked about one-third less than they would have without CCTs (p. 191). The tertiary treatment (CCT) resulted in even greater reductions in hours worked by high school-aged students (p. 191). The tertiary treatment group had an average decrease of 7.3 hours of work per week due to their participation in CCTs (p. 191). Therefore, it appears that using direct financial incentives to encourage high school graduation will contribute to the reduction of child labor and increased school involvement among children. Furthermore, well-designed CCTs should be able to achieve both longer-term education objectives and to improve the outcome of short-term education objectives like completion of secondary school. Based on our research regarding the outcomes of CCTs on siblings of CCT participants, we conclude that parents do not provide equal opportunity across all their children (Barrera-Osorio et al., 2011, p. 194). We could not comment on spillover effects between families as they relate to differences based on gender and parental decisions within their households. Another limitation of this research is the one-year duration of the study as it did not assess the long-term impacts of CCTs on the children involved in the study. Furthermore, additional measures such as changes to per capita income, health, mental health, and job skills would have been beneficial measures to assess the long-lasting impact of CCTs. Baird et al. (2016) investigate whether there is a link between the effectiveness of cash transfers and their ability to sustain improvements in adolescent girls' education over the medium term. The authors note that the cash provided to the households of 2,300 adolescent girls randomly assigned to one of three experimental groups demonstrated a significant positive impact on school attendance, education and job attainment compared to those who received no cash transfer. Baird et al. (2016) provide additional evidence that cash transfers have sustained impacts on adolescent females' education (Baird et al., 2016, p. 10). The research found that cash transfers were also effective at reducing early marriage and childbirth, improving physical and mental health, increasing the likelihood of finding employment and the number of working hours. Evidence from the study indicated that financial assistance was sufficient to improve educational outcomes; however, the authors suggest that cash transfers had their biggest impact through their ability to support educational goals by providing access to necessary educational resources (Baird et al., 2016, p. 11).

Table 4. Outcomes of Baird et al.'s RCT experiment

Outcome	Baseline Dropout (CCT)	Baseline Schoolgirls (CCT)	Baseline Schoolgirls (UCT)
Education	0.6 increase in years of education No improvement in practical skills	88% completion rate in control	No significant impact No impact on cognitive skills
Marriage & Fertility	-10.7pp marriage rate -0.147 total births	No significant impact	Strong effects during program but disappeared within 2 years
Health Outcomes	No effect on HIV (13.5% prevalence)	No significant impact	Reduction in HIV by 50% but effects

			disappeared after the programme.
Economic Outcomes	Limited by 6% formal employment	No significant impact	No significant impact
Child health Outcomes	Height improvement (0.10 to 0.25 SD) for later births	No significant impact	Height improvement of 0.523 SD during the program but disappeared after the program
Marriage Market	Positive assortative matching, increased 0.56 years in husband's education	No significant impact	Negative assortative matching, with -0.36 SD cognitive scores of husbands

A few limitations to these findings are discussed with respect to the implications of the findings. A major limitation reported by Baird et al. (2016) is that the study found a substantial number of participants left the program after reaching the two-year follow-up at a significant rate of 12-15% (Baird et al., 2016, p. 22). Without a random exit from the program, this could provide a significant source of selection bias. Also, the impact of mid-to-longer term returns to education through the provision of cash transfers may not have been accurately assessed, given that two years was not likely sufficient time to provide an adequate assessment of this type. Additionally, given that Malawi is still developing and had only 6% of its jobs in the formal sector when the program was called the UCT, it could be possible that the association between receiving a subsidy for education and achieving a credential that leads to employment would be inaccurate because of the limited time frame to see the economic benefits of that credential (Baird et al., 2016, p. 9). Furthermore, the authors report that UCT beneficiaries had higher height-for-age z-scores than did the UCT beneficiaries (Baird et al., 2016, p. 32), but this difference may have only been relative and may not continue as an advantage over time, but are simply an advantage at the time of follow-up. Conversely to the above mixed results of sustainability of outcomes, the paper by Behrman et al. (2011) identifies the future impact of CCTs on employment-related outcomes and how CCTs aid in converting educational achievement to economic success in employment through the creation of employment opportunities. The argument is supported through an assessment of one of the largest CCT programs in the world called PROGRESA/ Opportunities.

The Federal Government of Mexico began a program for impoverished families (essentially those whose incomes were below 1 USD per day) in 1997 that paid families money if they sent their children (age 6-14) to school regularly and took them to clinics for health care (Behrman et al., 2011, p. 98). To evaluate the long-term impacts of the program with respect to education and labor force participation, researchers used two different approaches that utilized both short- and long-term data. Program exposure began for the treatment group (T1998) in 1998. The researchers assessed the effect of program exposure using two control groups: T2000 (which received assistance beginning in late 1999) and C2003 (which has never received assistance). They were able to compare the impacts of the treatment group to the T2000 group over an 18-month period, and to the C2003 group over a period of 5.5 years using propensity score matching (Behrman et al., 2011, p. 101). The key findings regarding education derived from the excessive 18 months of program exposure are that the increased educational attainment for all children (an increase of two-tenths of a grade completed) was much more pronounced for girls (eight-tenths of a grade) than for boys (a full grade). The impact was also observed to have a linear relationship with increased duration of program exposure. The impact of the program on labor force participation was also notable. The researchers found that the program caused a reduction in boys' and girls' participation in the labor force (30 per cent reduction in boys (age 9-10), 20 per cent reduction in girls (age 13-15)), resulting in a delay in entrance into the labor force, a phenomenon which is expected to be favorable for future educational attainment (Behrman et al. p110). The Federal Government of Mexico began a program for impoverished families (essentially those whose incomes were below 1 USD per day)

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V. Conclusion and Policy Implications

The purpose of this research was to investigate how the effectiveness of conditional cash transfer (CCT) programs differs depending on when the benefits occur and to what extent they occur and on what outcomes they produce. The results of the study provide an answer to Research Question 1: CCTs are able to consistently generate positive short-term consumption and behavioral outcome effects; however, the ability of CCTs to create long-term human capital growth is dependent on the institutional capacity, design of the program, and the context in which they operate. The data demonstrated that short-term outcomes, such as increased school attendance and increased use of health care service, are similar across regions because of the short-term direct income effect associated with the cash transfers; however, the long-term outcomes exhibited much greater variation, with those geographic areas having a more extensive institutional infrastructure showing the greater and more sustained long-term CCT impacts. The comparison of results between program designs indicated that program design plays an important role in influencing the outcomes achieved by CCT over different periods. First, the timing and method of transfer are critical in ensuring households will have access to cash when they need cash; therefore, it is important for cash transfers to use both periodic payments for household consumption smoothing, as well as to provide lump-sum or milestone-based cash transfers around critical transition educational milestones. Second, program effectiveness is increased by embedding CCTs in a comprehensive continuum of support services, by combining cash assistance with complementary services (e.g., access to health care, nutritional support, and job skills training).

Thirdly, the results of the study reveal that the design of the program needs to be tailored to the specific context in which it is operating. The effectiveness of the programs is influenced by a range of factors including the socioeconomic and regional characteristics of the target population. Therefore, it is necessary to adapt CCTs to local labor market conditions, gender relations and economic structures. For example, where there is a significant informal economy, CCTs should be complemented by skills development initiatives; and where there are significant gender differences between men and women, providing incentives to encourage girls' education is paramount. The results of the study also highlight the need for multidimensional and dynamic monitoring systems. Such systems should not only provide information about the direct impact of the CCTs but also provide an account of the indirect or spillover effect of CCT on the family and community - specifically in relation to how the resources of the household are allocated, and the impact of the programs on future generations. In summary, CCTs are not transformed by themselves; instead, the way in which they are designed and the method with which they are implemented will ultimately determine whether they will be effective as a method of poverty alleviation and a means of developing human capital over the long term. Therefore, policymakers should move away from a one-size-fits-all approach and adopt a more flexible and context-specific approach that combines financial support with wider-ranging developmental programs. This will enable CCTs to provide a sustainable solution to the long-term reduction of poverty and the development of human capital.

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