



## **A Systematic Literature Review on Conditional Cash Transfers in Organisation of Islamic Cooperation Countries for Tackling Poverty**

Mohd Suffian Mohamed Esa

Universiti Kebangsaan Malaysia, Malaysia

Salmy Edawati Yaacob

Universiti Kebangsaan Malaysia, Malaysia

Hairunnizam Wahid

Universiti Kebangsaan Malaysia, Malaysia

Email: suffianesa@gmail.com

**Abstract:** Conditional Cash Transfer (CCT) programs have been highly effective in reducing poverty globally, particularly in countries such as Brazil and Mexico. However, numerous OIC countries continue to experience high poverty levels, emphasizing the need for programs that are specifically adapted to their unique socio-economic contexts. The goal of this study is to systematically review and synthesize the evidence on the effectiveness of Conditional Cash Transfer (CCT) programs in poverty eradication in OIC member countries. This study utilized a systematic review following the ROSES protocol for transparency and rigor. Inductive thematic analysis was applied to identify key patterns, synthesizing 23 articles published between 2018 and 2023 for comprehensive insights into the research topic. Five significant themes were identified based on the thematic analysis: (1) Health Conditionality and Impact on CCT Programs; (2) Education Conditionality and Impact on CCT Programs; (3) CCT Programs Impact on Poverty; (4) Issues and Challenges in CCT Programs; (5) Intervention in CCT Programs. Thirteen sub-themes were built from these five fundamental concepts. This study reviews recent advancements in CCT programs and their impact on poverty alleviation in OIC countries, offering insights for implementation and providing valuable information for scholars. It emphasizes the potential integration of Islamic fiscal resources, such as zakat, and the incorporation of religious principles as conditionalities within CCT models from an Islamic legal perspective. These aspects offer promising avenues for future research, providing valuable insights that could enhance poverty reduction strategies and serve as important guidance for scholars and policymakers.

**Keywords:** Conditional cash transfer (CCT), conditionality, poverty, OIC countries, religiosity, systematic literature review, zakat

**Abstrak:** Program Bantuan Tunai Bersyarat (CCT) sangat efektif dalam mengurangi kemiskinan secara global, khususnya di negara-negara seperti Brasil dan Meksiko. Namun, banyak negara OIC yang masih mengalami tingkat kemiskinan yang tinggi, sehingga menekankan perlunya program yang secara khusus disesuaikan dengan konteks sosio-ekonomi mereka yang unik. Penelitian ini bertujuan untuk meninjau secara sistematis dan mensintesis bukti efektivitas program Bantuan Tunai Bersyarat (BTB) dalam pengentasan kemiskinan di negara-negara anggota OIC. Studi ini menggunakan tinjauan sistematis mengikuti protokol ROSES untuk transparansi dan ketelitian. Analisis tematik induktif diterapkan untuk mengidentifikasi pola-pola utama, mensintesis 23 artikel yang diterbitkan antara tahun 2018 dan 2023 untuk mendapatkan wawasan komprehensif tentang topik penelitian. Lima tema penting diidentifikasi berdasarkan analisis tematik: (1) Persyaratan Kesehatan dan Dampak Program CCT; (2) Persyaratan Pendidikan dan Dampaknya terhadap Program BTB; (3) Dampak Program CCT terhadap Standar Hidup; (4) Permasalahan dan Tantangan dalam Program CCT; (5) Intervensi dalam Program CCT. Tiga belas sub-tema dibangun dari lima konsep dasar ini. Studi ini meninjau kemajuan terkini dalam program CCT dan dampaknya terhadap pengentasan kemiskinan di negara-negara OIC, menawarkan wawasan untuk implementasi dan memberikan informasi berharga bagi para ulama. Penelitian ini menekankan potensi integrasi sumber daya keuangan islam, seperti zakat, dan penggabungan prinsip-prinsip agama sebagai persyaratan dalam model CCT dari perspektif hukum Islam. Aspek-aspek ini menawarkan peluang penelitian di masa mendatang, memberikan wawasan berharga yang dapat meningkatkan strategi penanggulangan kemiskinan dan berfungsi sebagai panduan penting bagi para akademisi dan pembuat kebijakan.

**Kata Kunci:** Bantuan tunai bersyarat, persyaratan, kemiskinan, negara OIC, religiusitas, tinjauan sistematis, zakat

## Introduction

Global poverty has been steadily declining since the 1990s, though the rate of decline has noticeably slowed since 2014.<sup>1</sup> Except in the Middle East and North Africa, where war and instability have prevented progress, extreme poverty has been decreasing everywhere else.<sup>2</sup> About 60% of the world's severely poor lived in Sub-Saharan Africa in 2019, while 81% of the world's poor lived in either Sub-Saharan Africa or South Asia. The more widespread poverty is, the more

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<sup>1</sup> Bank, "Poverty and Shared Prosperity 2022: Correcting Course" (The World Bank, 2022).

<sup>2</sup> Haoyu Wu et al., "April 2022 Global Poverty Update From the World Bank," *World Bank Blogs* (blog), April 18, 2024, <https://blogs.worldbank.org/opendata/april-2022-global-poverty-update-world-bank>.

severe the hardships experienced by the poor. Globally, over 485 million people in 110 countries are living in severe poverty, with a weighted deprivation level between 50% and 100%. Additionally, 99 million people experience deprivation across all dimensions of the Global Multidimensional Poverty Index (health, education, and living standards), with deprivation levels ranging from 70% to 100%. Among the 12 million individuals with the highest deprivation scores (90-100%), 10 million live in extreme poverty in Sub-Saharan Africa.<sup>3</sup>

Although OIC member countries represent about a quarter of the global population, their combined GDP is less than 8% of the world's total. The GDP per capita among OIC countries varies widely, from \$1,302 to \$93,521. Of the 16 Low-Income Country Group members, their total GDP makes up only 3.25% of the OIC's overall GDP. Furthermore, around 300 million people in the OIC Region lived on less than \$2.15 per day from 2009 to 2021. The Human Development Index (HDI) among OIC member countries also shows significant disparity, ranging from 0.394 to 0.911. While 10 countries have high human development scores, 17 have moderate, 10 have medium, and 19 have low human development.<sup>4</sup> Although Islamic countries possess fiscal resources such as Islamic Social Finance, effective distribution of these funds is crucial to ensure that the goal of poverty eradication is achieved. Previous studies have highlighted the role of technology in advancing Islamic Social Finance, such as zakat<sup>5</sup> and Islamic finance.<sup>6</sup> However, poverty rates in OIC countries remain high. For example, a study in Indonesia found that the Islamic economic system has yet to make a significant impact on societal welfare,<sup>7</sup> with the challenge in implementing fiscal development for Islamic Social Finance funding sources being the need to ensure compliance with Shariah law.<sup>8</sup>

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<sup>3</sup> Sabina Alkire, Usha Kanagaratnam, and Nicolai Suppa, "The Global Multidimensional Poverty Index (MPI) 2023 Country Results and Methodological Note," 2023.

<sup>4</sup> Comcec, "Comcec Poverty Outlook 2022," *Comcec Poverty Outlook 2022* (Comcec Coordination Office, 2022), <https://www.comcec.org>.

<sup>5</sup> Mellya Embun Baining et al., "Finding the Maqashid Al-Syariah Performance Model on Syariah Management Accounting Information System Values," *Al-Risalah Forum Kajian Hukum Dan Sosial Kemasyarakatan* 24, no. 2 (2024), p. 87–104; Sri Maulida et al., "Post-Pandemic Digital Transformation in Zakat Management: Insights from Maqasyid Syari'ah in South Kalimantan," *eL-Mashlahah* 14, no. 2 (2024), p. 281–302.

<sup>6</sup> Fathul Aminudin Aziz, "Menakar Kesyarahan Fintech Syariah di Indonesia," *Al-Manahij Jurnal Kajian Hukum Islam* 14, no. 1 (2020), p. 1–18; Ahmad Hidayat Buang, "Islamic Finance and Takāful in Contemporary Social and Economic Development," *Jurnal Ilmu Syariah* 13, no. 1 (2013).

<sup>7</sup> Amrin Amrin, "Strategi Ekonomi Syariah Dalam Mewujudkan Kemakmuran Umat Di Indonesia Pada Era Modern," *Al-Ahkam Jurnal Ilmu Syari'ah Dan Hukum* 7, no. 1 (2022), p. 35–55.

<sup>8</sup> Akmal Bashori, Mutho'am Mutho'am, and Wan Noor Hazlina Wan Jusoh, "Epistemology of Fatwas on Digital Transaction in Indonesia," *Jurnal Hukum Islam*, Vol 21, No. 2 (2023), p. 231–78; Sofian Al Hakim, "Analytical Framework in Study of Fatwas on Sharia

Cash transfers accounted for 26% of social protection and 43% of social assistance measures at the program level, with 1,023 measures implemented in 203 countries. Their coverage has been nothing short of extraordinary: cash transfers reached 1.36 billion people, or one out of every six people on the earth, between 2020 and 2021.<sup>9</sup> Cash transfer programs are broken down into four broad categories: unconditional cash transfers (UCTs), conditional cash transfers (CCTs), social pensions and enterprise grants.<sup>10</sup>

Numerous studies have highlighted the success of Conditional Cash Transfer (CCT) programs in alleviating poverty across different regions of the world. Research in Latin America, particularly in countries like Mexico and Brazil, has demonstrated that CCT programs significantly reduce poverty levels and improve educational and health outcomes among the poor.<sup>11</sup> However, it should be noted that no comprehensive study of CCT programs for poverty alleviation in OIC countries has yet been done. This gap is particularly important to address, given that a large number of countries facing persistent poverty challenges are members of the Organisation of Islamic Cooperation (OIC). The prevalence of poverty in these countries underscores the urgent need to investigate the potential impact and effectiveness of CCT programs in the specific socio-economic and cultural contexts of OIC nations. Such research could offer valuable insights into how CCT initiatives could be tailored to address poverty more effectively within these regions. Therefore, the aim of this study is to conduct a systematic review and synthesis of evidence regarding the effectiveness of Conditional Cash Transfer (CCT) programs in combating poverty within OIC member countries.

Principles from ROSES (Reporting Standards for Systematic Evidence Syntheses) direct the SLR. ROSES was created with the goals of increasing openness in the SLR creation process, guaranteeing and managing review quality, as well as maintaining a good approach to SLR creation.<sup>12</sup> The PICo method (Problem or Population, Interest and Context) was used to develop research

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Economics,” *Ahkam: Jurnal Ilmu Syariah* 19, no. 2 (December 30, 2019); Hasanudin Hasanudin, Jaih Mubarak, and Muhammad Al-Fayyad Maulana, “Progressiveness of Islamic Economic Law in Indonesia: The Murā’At Al-‘Ilal Wa Al-Maṣāliḥ Approach,” *SAMARAH Jurnal Hukum Keluarga dan Hukum Islam*, Vol 7, No. 2, (2023), p. 1267.

<sup>9</sup> Ugo Gentilini, *Cash Transfers in Pandemic Times: Evidence, Practices, and Implications from the Largest Scale up in History*. (World Bank, 2022).

<sup>10</sup> Francesca Bastagli et al., “Cash Transfers: What Does the Evidence Say?” Overseas Development Institute, 2016, <https://www.odi.org>.

<sup>11</sup> Ariel Fiszbein and Norbert R. Schady, *Conditional Cash Transfers* (The World Bank eBooks, 2009).

<sup>12</sup> Michael Gusenbauer and Neal R. Haddaway, “Which Academic Search Systems Are Suitable for Systematic Reviews or Meta-analyses? Evaluating Retrieval Qualities of Google Scholar, PubMed, and 26 Other Resources,” *Research Synthesis Methods* 11, no. 2 (2020), p. 181–217.

questions that were then guided by the ROSES framework throughout the SLR process. The following three systematic steps of the strategy to document searching were devised and implemented: identifying, screening and eligibility. The quality evaluation process was then executed in accordance with the modified criteria given.<sup>13</sup> Here, the quality of each item was considered before being included in the evaluation. Several processes, including data extraction and analysis, were applied to the selected studies. The study question guided the data collection process, while a theme synthesis method was employed to synthesise the information.

Three articles were used to construct the study question; for instance, ideas from previous studies by Fizbein and Schady<sup>14</sup> and Bastagli et al.<sup>15</sup> Each article detailed how CCT initiatives were utilised to combat poverty. In addition, it is worth mentioning that the abbreviation PICO stands for "P" (problem or population), "I" (interest) and "Co" (context). The authors included three main elements in the review based on these ideas: the population of the OIC Countries, interest in poverty and the context of CCT programs. As a result, this study was able to develop its core research question: "How effective are Conditional Cash Transfer (CCT) programs in eradicating poverty in OIC member countries?"

Three systematic procedures for identifying, screening, and determining eligibility have been described in previous research.<sup>16</sup> This study was able to comprehensively discover and synthesise the research using these strategies, allowing an efficiently structured and transparent SLR to be conducted.

Three core keywords, conditional cash transfer, poverty and OIC countries, were derived from the study questions. A web-based thesaurus (such as thesaurus.com) was utilised, referring to keywords used in prior research and those recommended by Scopus, as well as collaborating with subject-matter experts to develop these keywords. Keywords such as "cash transfer," "conditional cash transfer," "CCT," "income transfer," "Bolsa Familia," "poor," "poverty," "vulnerable," "socioeconomic status," "socioeconomic level" and "low income" were examined. Searching tools such as field code functions, phrase searching, wildcards, truncation and Boolean operators were used to investigate these term combinations in Scopus and Web of Science (Table 1). In addition, Google Scholar was searched manually for relevant results. Searching the chosen databases led to the discovery of 5,563 potential articles.

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<sup>13</sup> Mark Petticrew and Helen Roberts, *Systematic Reviews in the Social Sciences*, 2008.

<sup>14</sup> Ariel Fiszbein and Norbert R. Schady, *Conditional Cash Transfers, The World Bank eBooks*, 2009.

<sup>15</sup> Francesca Bastagli et al., "Cash Transfers: What Does the Evidence Say?" (Overseas Development Institute, 2016), <https://www.odi.org>.

<sup>16</sup> Hayrol Azril Mohamed Shaffril, Steven Eric Krauss, and Samsul Farid Samsuddin, "A Systematic Review on Asian's Farmers' Adaptation Practices Towards Climate Change," *The Science of the Total Environment* 644 (2018), p. 683–95.

Table 1 Search string used in the selected database

Database	String
Scopus	TITLE-ABS-KEY (("cash transfer*" OR "conditional cash transfer*" OR cct OR "income transfer*" OR "Bolsa Familia") AND (poor OR poverty OR vulnerabl* OR "socioeconomic status" OR "socioeconomic level" OR "low income" ) )
Web of Science	TS=(( "cash transfer*" OR "conditional cash transfer*" OR cct OR "income transfer*" OR "Bolsa Familia" ) AND ( poor OR poverty OR vulnerabl* OR "socioeconomic status" OR "socioeconomic level" OR "low income" ) )
Google Scholar	“conditional cash transfer” and “poverty”

Publications were included in this study based on a thorough screening process, which involved both database searches and manual vetting by the authors. The screening strategy for this study was limited to publications published between 2018 and 2023 due to the relevance of research field maturity.<sup>17</sup> This schedule was opted for as there was enough information already published to make a thorough evaluation possible at this point. Since they include original data, the authors choose to look at empirical research publications. Notably, only documents written in English were considered. Since the study's focus is on the economy, only studies from the fields of economics, business and the social sciences were selected to increase the number of relevant papers obtained. Finally, research done in OIC countries was prioritised throughout the screening process. A total of 5,436 articles were disregarded as they did not satisfy the review's inclusion criteria at this stage. Therefore, 127 items were left for further review.

Table 2 Inclusion and exclusion criteria

Inclusion Criteria	Exclusion Criteria
2018 – 2023	2017 and earlier
Articles (with empirical data)	Review article, chapter in a book, book and conference proceeding
English	Non-English
Economic, business, social science	Subject areas other than economics, business and social science
Research conducted in OIC Countries	Research conducted outside OIC Countries

<sup>17</sup> Sascha Kraus, Matthias Breier, and Sonia Dasí-Rodríguez, “The Art of Crafting a Systematic Literature Review in Entrepreneurship Research,” *International Entrepreneurship and Management Journal* 16, no. 3 (2020), p. 1023–42.

The titles, abstracts, and/or full texts of the remaining articles were manually examined to see whether they fulfilled the inclusion criteria. 62 articles were rejected at this stage since they did not place enough attention on CCT; these include review papers that had not been done outside of OIC countries. There was a total of 65 papers will be included in the quality evaluation phase. However, 13 duplicate records were removed, and 7 articles were excluded due to access restrictions.

It is recommended that specialists classify the remaining publications into categories of high, moderate, and low quality.<sup>18</sup> Only articles rated as moderate or high quality should be considered for further evaluation. The experts assessed the quality of each article by carefully reviewing its methodology. For a paper to be included in the review, all evaluators needed to agree that it demonstrated at least moderate quality. Distinctions between articles were examined to determine their eligibility. Through this evaluation process, 18 articles were rated as high quality, 5 as moderate, and 22 as low quality. Consequently, the 23 articles that received high or moderate ratings were selected for further evaluation (Figure 3).

The papers were thematically evaluated to show the most effective methods of integrating the differences via qualitative synthesis since the review was based on a number of different study approaches.<sup>19</sup> Although many approaches to qualitative synthesis exist, this review follows a specific method suited to its objectives.<sup>20</sup> The theme synthesis was underlined for integrating data from different types of studies owing to its flexibility.

The purpose of the analytic technique known as thematic analysis is to identify and report on preexisting research trends by drawing connections between seemingly unrelated pieces of information.<sup>21</sup> Thematic synthesis procedures were applied in this research.<sup>22</sup> Researchers first look over the whole dataset often and actively to familiarise themselves with it. This method helped researchers get a sense of context for their raw data and set the stage for future analyses. The second action was to produce seed codes. A fine-grained and detailed approach was employed for data organisation. At this point, the

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<sup>18</sup> Mark Petticrew and Helen Roberts, *Systematic Reviews in the Social Sciences*, 2008.

<sup>19</sup> Robin Whitemore and Kathleen Knafl, "The Integrative Review: Updated Methodology," *Journal of Advanced Nursing* 52, no. 5 (2005), p. 546–53.

<sup>20</sup> Kate Flemming et al., "Qualitative Evidence Synthesis for Complex Interventions and Guideline Development: Clarification of the Purpose, Designs and Relevant Methods," *BMJ Global Health* 4, no. Suppl 1 (2019), p. e000882.

<sup>21</sup> Virginia Braun and Victoria Clarke, "Reflecting on Reflexive Thematic Analysis," *Qualitative Research in Sport Exercise and Health* 11, no. 4 (2019), p. 589–97.

<sup>22</sup> Michelle E. Kiger and Lara Varpio, "Thematic Analysis of Qualitative Data: AMEE Guide No. 131," *Medical Teacher* 42, no. 8 (2020), p. 846–54.

researchers read all the selected papers and culled the information that would help answer the study question.

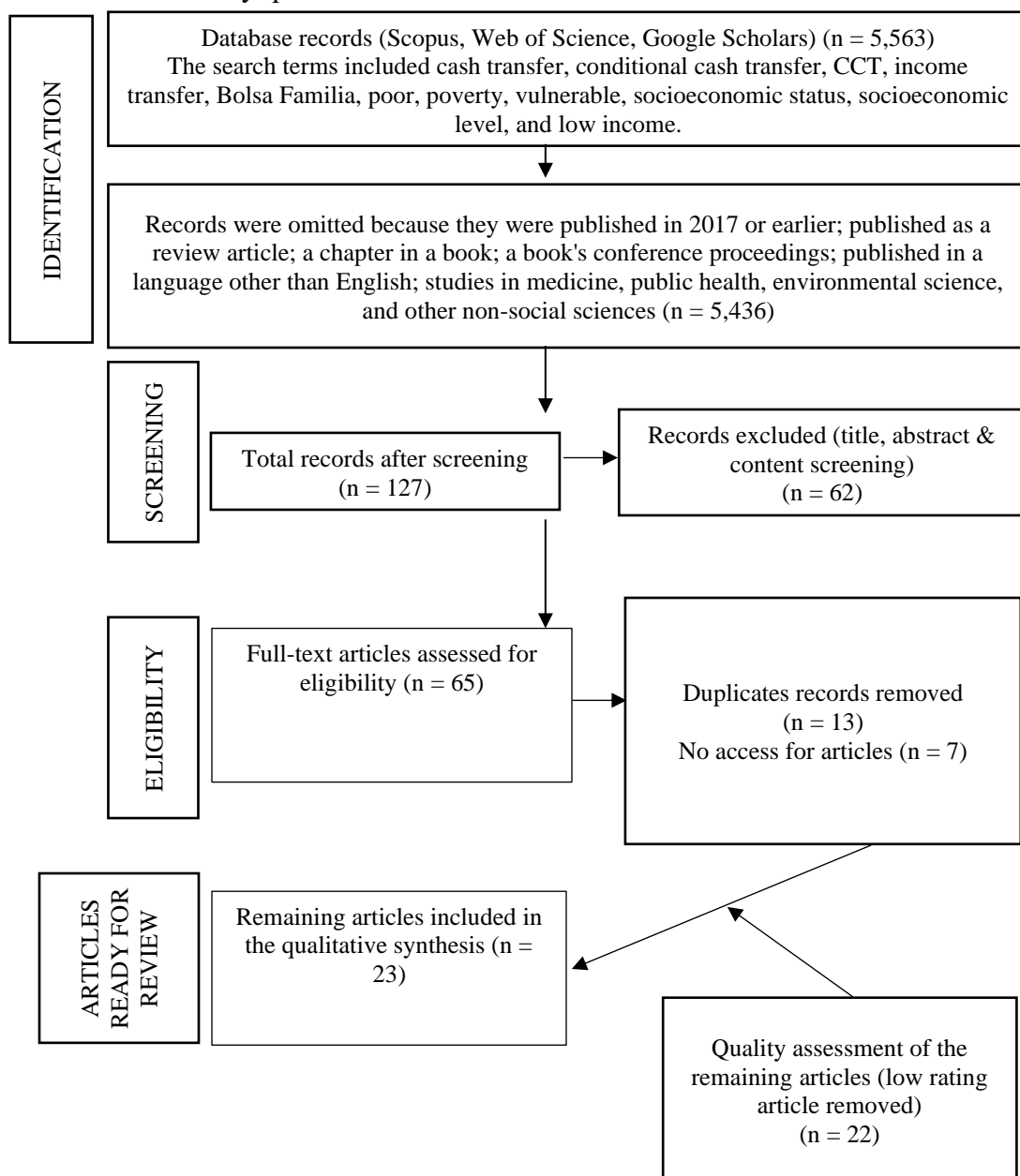


Figure 3 The search process flowchart

The last stage was coming up with a subject to write about. To find commonalities between the manually coded data and the recovered data, inductive coding frameworks were employed. The inductive coding



methodology was used to synthesise the data, with themes emerging from the deciphered information. There was continuity between the old and the new ideas. Seven major topics emerged during this procedure. Finally, consumption, household income and employment were combined into the standard of living. The technique for each of the themes was repeated to discover any probable sub-themes, yielding 13 sub-themes. The next step was to go over the themes that had been created. The applicability of the main themes and sub-themes was then evaluated. Finally, the main themes became 5, while the sub-themes became 13. Two experts in qualitative synthesis and community development were then presented with the themes and subthemes for verification. Both specialists were also asked to comment on the themes' applicability to the research at hand. The final product retained all 5 themes and 13 underlying themes.

### **Cash Transfers in Organisation of Islamic Cooperation Countries for Tackling Poverty**

Ten of the twenty-three articles focused their research on Indonesia, three on Nigeria, three on Pakistan, two on Bangladesh and two on Egypt. Likewise, each study was concentrated on Türkiye, Morocco and Lebanon. There was a total of 19 research that focused on quantitative analysis. Whereas the remaining four research concentrated on qualitative analysis. In terms of year of publication, three papers were published in 2018, five in 2019, six in 2020, three in 2021 and five in 2022, while remaining in 2023.

Thematic analysis of 23 selected pieces identified five major themes: (1) health conditionality and impact on CCT programs; (2) education conditionality and impact on CCT programs; (3) CCT programs impact on poverty; (4) issues and challenges in CCT programs; and (5) intervention in CCT programs. These 5 themes generated 13 sub-themes (Table 3). From the findings, 5 themes and 13 sub-themes gave answers to the SLR's major research question, "How do CCT programs in OIC Countries tackle poverty issues?" The next section explains the context of the chosen studies.

Attending frequent check-ups was the first sub-theme under Health Conditionality and Impact on CCT Programs. In Nigeria, several beneficiaries reported that the monetary incentive was the main reason they used the maternal and health services at the health facility since they were enthralled by the prospect of receiving paid-for delivery at the PHC.<sup>23</sup> Meanwhile, the impact on CCT initiatives in this country is likewise substantial. The number of prenatal visits,

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<sup>23</sup> Fatima Baba-Ari, Ejemai Amaize Eboime, and Mazedah Hossain, "Conditional Cash Transfers for Maternal Health Interventions: Factors Influencing Uptake in NorthCentral Nigeria," *International Journal of Health Policy and Management* 7, no. 10 (2018), p. 934–42,

births in health facilities and postnatal care have all increased.<sup>24</sup> Similar findings were found in Indonesia<sup>25</sup> and Pakistan.<sup>26</sup> The reason for the requirement is that CCT programs require regular health check-ups for either the pregnant mother or the child to gain benefits.<sup>27</sup>

The second sub-theme dealt with the impact of CCT on stunting issues. According to studies conducted in Indonesia, improving health-seeking behaviours reduces stunting among impoverished children.<sup>28</sup> This sub-theme is related to a conforming attitude toward health conditionality, including complete immunisation, as well as regular ANC visits during pregnancy and birth in any health institution.<sup>29</sup> Compliance with the conditions responsible will result in increased involvement with medical specialists. Studies on the CCT program in Indonesia have shown varying effects on stunting. For example, one study

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<sup>24</sup> Edward N. Okeke and Isa S. Abubakar, "Healthcare at the Beginning of Life and Child Survival: Evidence from a Cash Transfer Experiment in Nigeria," *Journal of Development Economics* 143 (November 22, 2020): 102426.

<sup>25</sup> Ayesha Afzal, Nawazish Mirza, and Fatima Arshad, "Conditional Vs Unconditional Cash Transfers: A Study of Poverty Demographics in Pakistan," *Economic Research-Ekonomiska Istraživanja* 32, no. 1 (January 1, 2019): 3366–83, <https://doi.org/10.1080/1331677x.20>; Nur Cahyadi et al., "Cumulative Impacts of Conditional Cash Transfer Programs: Experimental Evidence from Indonesia," *American Economic Journal Economic Policy* 12, no. 4 (October 30, 2020): 88–110

<sup>26</sup> Kate Flemming et al., "Qualitative Evidence Synthesis for Complex Interventions and Guideline Development: Clarification of the Purpose, Designs and Relevant Methods," *BMJ Global Health* 4, no. Suppl 1 (January 1, 2020): e000882, <https://doi.org/10.1136/bmj>; Majeed and Iqbal, "An insight into the key performance indicator of conditional cash transfer program for maternal and child health in Khyber Pakhtunkhwa Pakistan," *City University Research Journal (CURJ)* 12, no. 2 (June 2022).

<sup>27</sup> Ayesha Afzal, Nawazish Mirza, and Fatima Arshad, "Conditional Vs Unconditional Cash Transfers: A Study of Poverty Demographics in Pakistan," *Economic Research-Ekonomiska Istraživanja* 32, no. 1 (January 1, 2019): 3366–83, <https://doi.org/10.1080/1331677x.20>; Nur Cahyadi et al., "Cumulative Impacts of Conditional Cash Transfer Programs: Experimental Evidence From Indonesia," *American Economic Journal Economic Policy* 12, no. 4 (October 30, 2020): 88–110; Edward N. Okeke and Isa S. Abubakar, "Healthcare at the Beginning of Life and Child Survival: Evidence From a Cash Transfer Experiment in Nigeria," *Journal of Development Economics* 143 (November 22, 2020): 102426; Muhammad Fikru Rizal and Eddy Van Doorslaer, "Explaining the Fall of Socioeconomic Inequality in Childhood Stunting in Indonesia," *SSM - Population Health* 9 (August 16, 2019): 100469.

<sup>28</sup> Nur Cahyadi et al., "Cumulative Impacts of Conditional Cash Transfer Programs: Experimental Evidence From Indonesia," *American Economic Journal Economic Policy* 12, no. 4 (October 30, 2020): 88–110; Anda Nugroho et al., "Poverty Eradication Programs in Indonesia: Progress, Challenges and Reforms," *Journal of Policy Modeling* 43, no. 6 (June 30, 2021): 1204–24; Muhammad Fikru Rizal and Eddy Van Doorslaer, "Explaining the Fall of Socioeconomic Inequality in Childhood Stunting in Indonesia," *SSM - Population Health* 9 (August 16, 2019): 100469.

<sup>29</sup> Muhammad Fikru Rizal and Eddy Van Doorslaer, "Explaining the Fall of Socioeconomic Inequality in Childhood Stunting in Indonesia," *SSM - Population Health* 9 (2019), p. 100469.

reported a 23% reduction in stunting and a 56% reduction in severe stunting among children aged 0 to 60 months, with slightly larger improvements for boys than girls.<sup>30</sup> Another study found that the stunting rate decreased from 35.4% to 34.2%, while the severe stunting rate also dropped from 13.7%.<sup>31</sup> However, other research indicated no direct connection between a CCT-based program and stunting between 2007 and 2009.<sup>32</sup> This disparity in conclusion can be attributable to the varying periods of these investigations.

The third sub-theme focuses on the impact of health conditions on improving the health of beneficiary households. In summary, no transformational effects were observed on household economic results. There has been a lot written about the impact of health conditionality on health outcomes. In addition, CCT has a positive effect on the health of the recipient pregnant mothers in Bangladesh, accordance to the findings. CCT improves maternal health outcomes, including normal blood pressure, enough haemoglobin and decreased morning sickness.<sup>33</sup> In general, health conditionalities in CCT programs contribute to improving the health of beneficiaries' households.<sup>34</sup>

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<sup>30</sup> Nur Cahyadi et al., "Cumulative Impacts of Conditional Cash Transfer Programs: Experimental Evidence from Indonesia," *American Economic Journal Economic Policy* 12, no. 4 (2020), p. 88–110.

<sup>31</sup> Muhammad Fikru Rizal and Eddy Van Doorslaer, "Explaining the Fall of Socioeconomic Inequality in Childhood Stunting in Indonesia," *SSM - Population Health* 9 (2019), p. 100469.

<sup>32</sup> Agus Heruanto Hadna et al., "Stand-Alone Conditional Cash Transfer in Regards to Reducing Stunting in Indonesia: Evidence from a Randomized Controlled Trial," *Journal of Population and Social Studies* 31 (2022), p. 435–54.

<sup>33</sup> Fariha Farjana et al., "Impact of Conditional Cash Transfer on Health Outcome of Expectant Mothers in Bangladesh," *International Journal of Social Economics* 50, no. 11 (2023), p. 1618–35.

<sup>34</sup> Nur Cahyadi et al., "Cumulative Impacts of Conditional Cash Transfer Programs: Experimental Evidence From Indonesia," *American Economic Journal Economic Policy* 12, no. 4 (2020), p. 88–110; Fariha Farjana et al., "Impact of Conditional Cash Transfer on Health Outcome of Expectant Mothers in Bangladesh," *International Journal of Social Economics* 50, no. 11 (2023), p. 1618–35; Wael Moussa et al., "The Impact of Cash Transfers on Syrian Refugee Children in Lebanon," *World Development* 150 (2021), p. 105711.

Table 3: Findings

Study	Country	Method	Health conditionality & impact on CCT programs			Education conditionality & impact on CCT programs			CCT Program impact on standard of living		Issues & challenges in CCT programs			Intervention in CCT Programs	
			R C U	ST U	B H	S A T	E N R	E S P	C S M	E M P	I N S	T S	C L	ST W	C B
McCarthy & Sumarto <sup>35</sup>	Indonesia	QN										/			
Anindita & Sahadewo <sup>36</sup>		QN				/	/	/							
Hidayatina & Garces-Ozanne <sup>37</sup>		QN				/	/						/		
Tasik <sup>38</sup>		QN							/						
Rizal & van Doorslaer <sup>39</sup>		QN	/	/											
Cahyadi et al. <sup>40</sup>		QN	/	/	/	/	/								
Hartarto et al. <sup>41</sup>		QL				/		/			/				
Hadna <sup>42</sup>		QN						/	/	/	/	/		/	
Nugroho et al. <sup>43</sup>		QN	/	/		/	/						/		

<sup>35</sup> John McCarthy and Mulyadi Sumarto, "Distributional Politics and Social Protection in Indonesia: Dilemma of Layering, Nesting and Social Fit in Jokowi's Poverty Policy," *Southeast Asian Economies* 35, no. 2 (2018), p. 223–36.

<sup>36</sup> Arif Anindita and Gumilang Aryo Sahadewo, "Lighten the Burden: Assessing the Impact of a for-Poor-Students Cash Transfer Program on Spending Behaviour," *The Journal of Development Studies* 56, no. 7 (2019), p. 1367–83.

<sup>37</sup> Achsanah Hidayatina and Arlene Garces-Ozanne, "Can Cash Transfers Mitigate Child Labour? Evidence From Indonesia's Cash Transfer Programme for Poor Students in Java," *World Development Perspectives* 15 (2019), p. 100129.

<sup>38</sup> Hizkia H.D. Tasik, "A Tale of Income and Energy in Rural Areas: What Contributes to People's Happiness? Evidence from Eastern Indonesia," *International Journal of Energy Economics and Policy* 9, no. 4 (2019), p. 248–55.

<sup>39</sup> Muhammad Fikru Rizal and Eddy Van Doorslaer, "Explaining the Fall of Socioeconomic Inequality in Childhood Stunting in Indonesia," *SSM - Population Health* 9 (2019), p. 100469.

<sup>40</sup> Nur Cahyadi et al., "Cumulative Impacts of Conditional Cash Transfer Programs: Experimental Evidence from Indonesia," *American Economic Journal Economic Policy* 12, no. 4 (2020), p. 88–110.

<sup>41</sup> Hartarto, Wardani, and Azizurrohmah, "A Qualitative Study of Conditional Cash Transfer and Education Aspirations: Evidence from Yogyakarta," *Journal of Social Service Research* 47, no. 6 (2021), p. 776–85.

<sup>42</sup> Agus Heruanto Hadna, "The Impact of Conditional Cash Transfers on Low-Income Individuals in Indonesia," *ASEAS*, June 30, 2022.

<sup>43</sup> Anda Nugroho et al., "Poverty Eradication Programs in Indonesia: Progress, Challenges and Reforms," *Journal of Policy Modeling* 43, no. 6 (2021), p. 1204–24.

Hadna et al. <sup>44</sup>		QN		/											
Baba-Ari et al.	Nigeria	QL	/					/		/			/		
Okeke & Abubakar <sup>45</sup>		QN	/											/	
Waziri et al. <sup>46</sup>		QN					/	/							
Afzal et al. <sup>47</sup>		QN	/			/			/						
GUL et al. <sup>48</sup>	Pakistan	QN	/							/					
Majeed & Iqbal <sup>49</sup>		QN	/					/		/					
Rokonuzzaman <sup>50</sup>		QL				/									
Farjana et al. <sup>51</sup>	Bangladesh	QN			/										
Helmy et al. <sup>52</sup>	Egypt	QN						/				/			
Armanious <sup>53</sup>		QN						/							
Özel & Parrado <sup>54</sup>	Turkey	QL											/		

<sup>44</sup> Agus Heruanto Hadna et al., “Stand-Alone Conditional Cash Transfer in Regards to Reducing Stunting in Indonesia: Evidence from a Randomized Controlled Trial,” *Journal of Population and Social Studies* 31 (2022), p. 435–54.

<sup>45</sup> Edward N. Okeke and Isa S. Abubakar, “Healthcare at the Beginning of Life and Child Survival: Evidence from a Cash Transfer Experiment in Nigeria,” *Journal of Development Economics* 143 (2020), p. 102426.

<sup>46</sup> Musa Waziri, Ahmed Zubir Bin Ibrahim, and Zainal Bin Md. Zan Bin Md Zan, “Investigating the Empirical Relationship Between Government Intervention Programs and Poverty Alleviation: A Case of Nigeria,” *Journal of Economic and Administrative Sciences*. 36, no. 4 (2020), p. 323–38.

<sup>47</sup> Ayesha Afzal, Nawazish Mirza, and Fatima Arshad, “Conditional Vs Unconditional Cash Transfers: A Study of Poverty Demographics in Pakistan,” *Economic Research-Ekonomska Istraživanja* 32, no. 1 (2019), p. 3366–83.

<sup>48</sup> Kate Flemming et al., “Qualitative Evidence Synthesis for Complex Interventions and Guideline Development: Clarification of the Purpose, Designs and Relevant Methods,” *BMJ Global Health* 4, no. Suppl 1 (2020), p. e000882.

<sup>49</sup> Majeed and Iqbal, “An insight into the key performance indicator of conditional cash transfer program for maternal and child health in Khyber Pakhtunkhwa Pakistan,” *City University Research Journal (CURJ)* 12, no. 2 (2022).

<sup>50</sup> Rokonzaman, “Conditional Cash Transfer: Female Secondary School Assistance Programme (Fssap)-case in Bangladesh,” 2022.

<sup>51</sup> Fariha Farjana et al., “Impact of Conditional Cash Transfer on Health Outcome of Expectant Mothers in Bangladesh,” *International Journal of Social Economics* 50, no. 11 (2023), p. 1618–35.

<sup>52</sup> Imane Helmy et al., “A Comparison of the Economic Impacts of Conditional and Unconditional Cash Transfers in Egypt,” 2018.

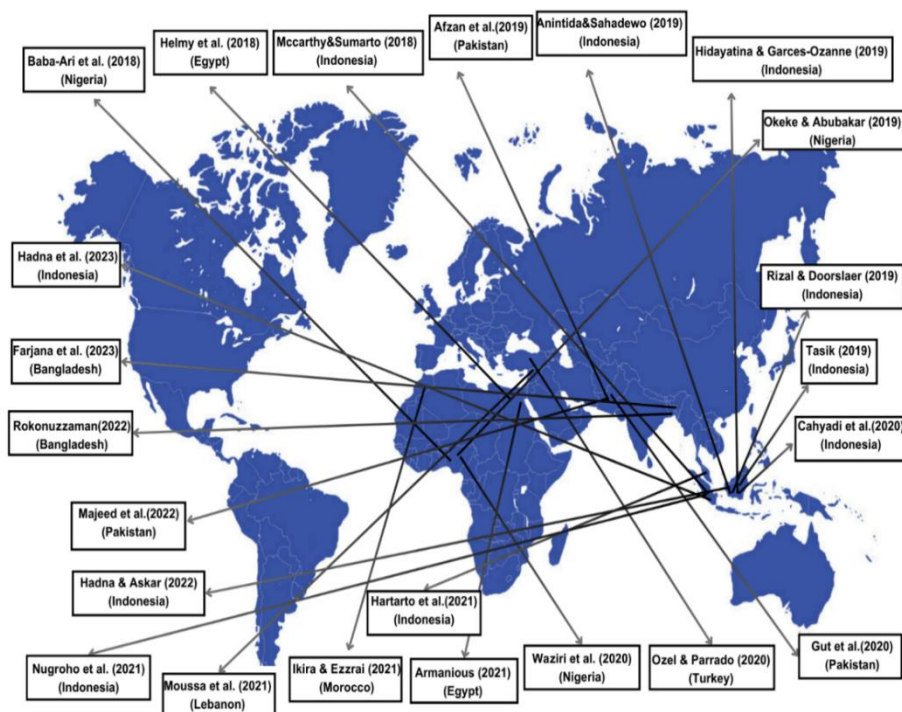
<sup>53</sup> Armanious. “Accelerating global actions for a world without poverty: Egypt Experiences.”

<sup>54</sup> Işık D. Özel and Salvador Parrado, “Varieties of Regulatory Welfare Regimes in Middle-Income Countries: A Comparative Analysis of Brazil, Mexico, and Turkey,” *The Annals of the American Academy of Political and Social Science* 691, no. 1 (2020), p. 223–42.

Ikira & Ezzrari <sup>55</sup>	Morocco	QN				/		/			/	/	/	/	
Moussa et al. <sup>56</sup>	Lebanon	QN	/		/	/	/						/		
Health conditionality & impact on CCT programs	Education conditionality & impact on CCT programs	CCT programs impact on poverty	Issues & challenges in CCT programs			Intervention in CCT programs									
RCU = Regular check up STU = Stunting BH = Better health	SAT = School attendance ENR = Enrolment ESP = Education spending	CSM = Household consumption EMP = Employment	INS = Insufficient income TS = Targeting system CL = Child labor			STW = Sustainable way CB = Cost effectiveness									
QN = Quantitative; QL = Qualitative.															

<sup>55</sup> Marouane Ikira and Ezzrari, “Evaluating the Impact of Conditional Cash Transfer Programs: Evidence from Morocco,” *American Journal of Educational Research* 9, no. 5 (2021), p. 320–29.

<sup>56</sup> Wael Moussa et al., “The Impact of Cash Transfers on Syrian Refugee Children in Lebanon,” *World Development* 150 (2021), p. 105711.



Health conditionality in Conditional Cash Transfer (CCT) programs has shown positive impacts on maternal and child health outcomes. Regular health check-ups, incentivized by CCTs, have increased prenatal visits, facility births, and postnatal care in countries like Nigeria, Indonesia, and Pakistan. This improvement reflects the role of financial incentives in promoting health-seeking behaviour. In Lebanon, evidence suggests that multi-purpose cash reduces the risk of acute illness in young children.<sup>57</sup> Short-term recipient households were 10 percentage points less likely to report acute illness in children under 5, while long-term recipients had an 8-percentage point reduction compared to discontinued households. Similarly in Bangladesh, research indicates that mothers became more attentive to their infants' health and well-being.<sup>58</sup> Additionally, compliance with health conditionalities, such as immunizations and antenatal care, has been linked to a reduction in stunting, although some studies report inconsistent findings due to variations in time frames. Overall, health conditionalities within CCT programs

<sup>57</sup> Wael Moussa et al., "The Impact of Cash Transfers on Syrian Refugee Children in Lebanon," *World Development* 150 (2021), p. 105711.

<sup>58</sup> Rokonzuzaman, "Conditional Cash Transfer: Female Secondary School Assistance Programme (Fssap)-case in Bangladesh," 2022.

contribute to better health outcomes but face challenges in ensuring long-term, broad economic impacts.

### **Education conditionality & impact on CCT programs**

School attendance was the first sub-theme under Education Conditionality and Impact on CCT Programs. The requirements of the CCT programs necessitate that the children attend school in order to achieve the desired outcomes.<sup>59</sup> A study in Indonesia shows a significant rise in school enrolment among children aged 7 to 15, with the CCT program increasing enrolment rates by 4 percentage points over six years.<sup>60</sup> Given that 92.4% of children in the control group were already enrolled, this 4-percentage point improvement corresponds to a 53% reduction in the number of children not enrolled in school. In addition, according to previous research, households use the cash transfer fund to finance the costs of attending school.<sup>61</sup> Increasing home income through a cash transfer program minimises the likelihood of school-age children engaging in child labour activities. Children will be able to devote more time to school-related activities as a result of this.<sup>62</sup> Nevertheless, children continue working in countries such as Morocco and Indonesia since the benefits they receive are insufficient to allow them to

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<sup>59</sup> Ayesha Afzal, Nawazish Mirza, and Fatima Arshad, "Conditional Vs Unconditional Cash Transfers: A Study of Poverty Demographics in Pakistan," *Economic Research-Ekonomska Istraživanja* 32, no. 1 (2019), p. 3366–83; Nur et al., "Cumulative Impacts of Conditional Cash Transfer Programs: Experimental Evidence From Indonesia," *American Economic Journal Economic Policy* 12, no. 4 (2020), p. 88–110; Hartarto, Wardani, and Azizurrohman, "A Qualitative Study of Conditional Cash Transfer and Education Aspirations: Evidence from Yogyakarta," *Journal of Social Service Research* 47, no. 6 (2021), p. 776–85.

<sup>60</sup> Nur Cahyadi et al., "Cumulative Impacts of Conditional Cash Transfer Programs: Experimental Evidence from Indonesia," *American Economic Journal Economic Policy* 12, no. 4 (, p.2020), p. 88–110.

<sup>61</sup> Arif Anindita and Gumilang Aryo Sahadewo, "Lighten the Burden: Assessing the Impact of a for-Poor-Students Cash Transfer Program on Spending Behaviour," *The Journal of Development Studies* 56, no. 7 (2019), p. 1367–83.

<sup>62</sup> Achsanah Hidayatina and Arlene Garces-Ozanne, "Can Cash Transfers Mitigate Child Labour? Evidence From Indonesia's Cash Transfer Programme for Poor Students in Java," *World Development Perspectives* 15 (2019), p. 100129.



attend school.<sup>63</sup> Overall, the percentage of children who reported attending school has increased significantly.<sup>64</sup>

The second sub-theme dealt with school enrolment, which is one of the primary requirements for education.<sup>65</sup> Enrolment rates are growing.<sup>66</sup> A study indicates that multi-purpose cash (MPC) improves school enrolment in Lebanon, with an increase of about 7 percentage points for children in discontinued and long-term recipient households, significant at the 10% level.<sup>67</sup> The effect was stronger for short-term recipients, with an 8.8 percentage point increase and a higher significance level of 5%. While in Indonesia, for instance, the CCT programme increased enrolment rates by 4 percentage points over the course of a 6-year study, building on prior studies that revealed substantial gains in enrolment for all children aged 7 to 15.<sup>68</sup> In addition, the CCT program motivates low-income families to put money aside so that their children may attend and graduate from secondary.<sup>69</sup>

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<sup>63</sup> Marouane Ikira and Ezzrari, "Evaluating the Impact of Conditional Cash Transfer Programs: Evidence from Morocco," *American Journal of Educational Research* 9, no. 5 (May 31, 2021): 320–29; Anda Nugroho et al., "Poverty Eradication Programs in Indonesia: Progress, Challenges and Reforms," *Journal of Policy Modeling* 43, no. 6 (2021), p. 1204–24.

<sup>64</sup> Nur Cahyadi et al., "Cumulative Impacts of Conditional Cash Transfer Programs: Experimental Evidence from Indonesia," *American Economic Journal Economic Policy* 12, no. 4 (2020), p. 88–110; Achsanah Hidayatina and Arlene Garces-Ozanne, "Can Cash Transfers Mitigate Child Labour? Evidence From Indonesia's Cash Transfer Programme for Poor Students in Java," *World Development Perspectives* 15 (2019), p. 100129; Rokonzaman, "Conditional Cash Transfer: Female Secondary School Assistance Programme (Fssap)-case in Bangladesh," 2022.

<sup>65</sup> Arif Anindita and Gumilang Aryo Sahadewo, "Lighten the Burden: Assessing the Impact of a for-Poor-Students Cash Transfer Program on Spending Behaviour," *The Journal of Development Studies* 56, no. 7 (2019), p. 1367–83.

<sup>66</sup> Arif Anindita and Gumilang Aryo Sahadewo, "Lighten the Burden: Assessing the Impact of a for-Poor-Students Cash Transfer Program on Spending Behaviour," *The Journal of Development Studies* 56, no. 7 (2019), p. 1367–83; Nur Cahyadi et al., "Cumulative Impacts of Conditional Cash Transfer Programs: Experimental Evidence From Indonesia," *American Economic Journal Economic Policy* 12, no. 4 (October 30, 2020): 88–110; Wael Moussa et al., "The Impact of Cash Transfers on Syrian Refugee Children in Lebanon," *World Development* 150 (2021), p. 105711.

<sup>67</sup> Wael Moussa et al., "The Impact of Cash Transfers on Syrian Refugee Children in Lebanon," *World Development* 150 (2021), p. 105711.

<sup>68</sup> Nur Cahyadi et al., "Cumulative Impacts of Conditional Cash Transfer Programs: Experimental Evidence from Indonesia," *American Economic Journal Economic Policy* 12, no. 4 (2020), p. 88–110.

<sup>69</sup> Musa Waziri, Ahmed Zubir Bin Ibrahim, and Zainal Bin Md. Zan Bin Md Zan, "Investigating the Empirical Relationship Between Government Intervention Programs and Poverty Alleviation: A Case of Nigeria," *Journal of Economic and Administrative Sciences* 36, no. 4 (2020), p. 323–38.

However, rules are needed so that even the poorest kids who are not in school may benefit from the initiative. Many of the program's potential participants were disqualified as they have dropped out of school; many of these children are from low-income households and may benefit from financial aid.<sup>70</sup> A prior study also argued that the CCT program in Indonesia's Program Keluarga Harapan (PKH) did not significantly enhance children's enrolment rates. Children continued to work as the reward was too low and too short-term for them to attend school.<sup>71</sup>

The final sub-theme was education spending. In Indonesia, a study found that participation in CCT programs has a considerable impact on spending on school tuition, transportation, and stipends. Transportation and stipends received by students from their parents were the spending categories that have increased the greatest as a result of receiving that program.<sup>72</sup> The government offers assistance and guidance on how to use the transfer, and it was recommended that money be spent on children.<sup>73</sup> While governments in Indonesia and Morocco have made strides to make primary and secondary school free for all children, this does not account for the costs of other necessities, including school uniforms, transportation and learning aids.<sup>74</sup>

Education conditionality in CCT programs has shown mixed results. While school attendance and enrolment rates have generally increased, particularly in Indonesia, financial constraints still prevent some children from fully benefiting, as seen in countries like Morocco. Though CCT programs reduce child labour and encourage education spending, the support provided often fails to cover all educational costs, limiting its long-term impact. Additionally, many out-of-school children remain excluded from these programs. Thus, while CCTs promote education, they require improved

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<sup>70</sup> Achsanah Hidayatina and Arlene Garces-Ozanne, "Can Cash Transfers Mitigate Child Labour? Evidence From Indonesia's Cash Transfer Programme for Poor Students in Java," *World Development Perspectives* 15 (2019), p. 100129.

<sup>71</sup> Anda Nugroho et al., "Poverty Eradication Programs in Indonesia: Progress, Challenges and Reforms," *Journal of Policy Modeling* 43, no. 6 (June 30, 2021): 1204–24.

<sup>72</sup> Arif Anindita and Gumilang Aryo Sahadewo, "Lighten the Burden: Assessing the Impact of a for-Poor-Students Cash Transfer Program on Spending Behaviour," *The Journal of Development Studies* 56, no. 7 (2019), p. 1367–83.

<sup>73</sup> Hartarto, Wardani, and Azizurrohman, "A Qualitative Study of Conditional Cash Transfer and Education Aspirations: Evidence from Yogyakarta," *Journal of Social Service Research* 47, no. 6 (2021), p. 776–85.

<sup>74</sup> Agus Heruanto Hadna, "The Impact of Conditional Cash Transfers on Low-Income Individuals in Indonesia," *ASEAS*, June 30, 2022; Marouane Ikira and Ezzrari, "Evaluating the Impact of Conditional Cash Transfer Programs: Evidence From Morocco," *American Journal of Educational Research* 9, no. 5 (2021), p. 320–29.

targeting, increased benefits, and broader coverage to address the needs of the most vulnerable.

### **CCT Programs Impact on Standard of Living**

Under this theme, two sub-themes were developed: household consumption and employment. Family consumption was the first sub-theme. Beneficiaries reported mostly using the cash supplied to meet immediate household needs. One previous study looked at how income is spent and discovered that around 40% of respondents spent it on household consumption needs.<sup>75</sup> The effect on cash provided is related to an increase in household expenditure.<sup>76</sup> Other studies have revealed a substantial beneficial association between CCT and poverty.<sup>77</sup> About 10% of Egyptian Takaful recipients moved out of poverty after receiving the transfer, while 3.7% moved out of near poverty into the middle class. The proportion of non-poor people increased considerably, from 9.7% to 13.4%, after getting a Takaful transfer.<sup>78</sup> However, the CCT program had a variety of effects in Indonesia. Findings suggest that the treatment group had higher consumption expenditure compared to the control group, with the effect increasing across all percentiles of the distribution.<sup>79</sup> However, at the lowest quantile, the effect was small (1.596) and not significant at the 1% level, indicating that PKH had no impact on wealthier individuals.

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<sup>75</sup> Majeed and Iqbal, "An insight into the key performance indicator of conditional cash transfer program for maternal and child health in Khyber Pakhtunkhwa Pakistan," *City University Research Journal (CURJ)* 12, no. 2 (June 2022).

<sup>76</sup> Fatima Baba-Ari, Ejemai Amaize Eboreime, and Mazeda Hossain, "Conditional Cash Transfers for Maternal Health Interventions: Factors Influencing Uptake in NorthCentral Nigeria," *International Journal of Health Policy and Management* 7, no. 10 (2018), p. 934–42; Agus Heruanto Hadna, "The Impact of Conditional Cash Transfers on Low-Income Individuals in Indonesia," ASEAS, June 30, 2022; Imane Helmy et al., "A Comparison of the Economic Impacts of Conditional and Unconditional Cash Transfers in Egypt," 2018.

<sup>77</sup> Armanious, "Accelerating global actions for a world without poverty: Egypt Experiences," United Nations Report, 2020.; Agus Heruanto Hadna, "The Impact of Conditional Cash Transfers on Low-Income Individuals in Indonesia," ASEAS, June 30, 2022; Imane Helmy et al., "A Comparison of the Economic Impacts of Conditional and Unconditional Cash Transfers in Egypt," 2018; Musa Waziri, Ahmed Zubir Bin Ibrahim, and Zainal Bin Md. Zan Bin Md Zan, "Investigating the Empirical Relationship Between Government Intervention Programs and Poverty Alleviation: A Case of Nigeria," *Journal of Economic and Administrative Sciences*. 36, no. 4 (2020), p. 323–38.

<sup>78</sup> Armanious, "Accelerating global actions for a world without poverty: Egypt Experiences," United Nations Report, 2020.

<sup>79</sup> Agus Heruanto Hadna, "The Impact of Conditional Cash Transfers on Low-Income Individuals in Indonesia," ASEAS, June 30, 2022.

Employment was the second sub-theme; the conditionality of some CCT programs, such as those offered in Pakistan. According to some research, cash transfers encourage recipients to actively seek jobs.<sup>80</sup> Previous studies in Egypt claimed that CCT would have a favourable impact on labour demand in the education and health sectors, where skilled urban males and semi-skilled urban females make up the bulk of workers.<sup>81</sup> Overall, the coaching mechanism provided in the CCT program may increase production and employment capacity.<sup>82</sup>

CCT programs positively impact household consumption and poverty reduction, as beneficiaries often use cash transfers to meet immediate needs, with some moving out of poverty, as seen in Egypt. However, the impact varies, as shown in Indonesia where benefits for the poorest were minimal. Employment outcomes are mixed; while CCTs in Pakistan encourage job-seeking, their broader effects on labour demand are limited. Coaching mechanisms within CCTs may enhance productivity and employment capacity, but the programs' overall influence on improving the standard of living requires better targeting and a focus on long-term, sustainable outcomes.

### Issues and Challenges in CCT Programs

The fourth subject was divided into three sub-themes. The first sub-theme was a lack of income. Most non-beneficiaries in Nigeria believe that cash is an insufficient incentive to use CCT.<sup>83</sup> In Pakistan, over half of program participants said that the amount they obtained was insufficient and inappropriate and hence failed to encourage them to deliver institutionally.<sup>84</sup> Many women in Pakistan also felt that the CCT stipend was insufficient to cover hospital visits, medications, laboratory testing and multivitamins and

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<sup>80</sup> Ayesha Afzal, Nawazish Mirza, and Fatima Arshad, "Conditional Vs Unconditional Cash Transfers: A Study of Poverty Demographics in Pakistan," *Economic Research-Ekonomska Istraživanja* 32, no. 1 (2019), p. 3366–83.

<sup>81</sup> Imane Helmy et al., "A Comparison of the Economic Impacts of Conditional and Unconditional Cash Transfers in Egypt," 2018.

<sup>82</sup> Agus Heruanto Hadna, "The Impact of Conditional Cash Transfers on Low-Income Individuals in Indonesia," *ASEAS*, June 30, 2022.

<sup>83</sup> Fatima Baba-Ari, Ejemai Amaize Eboreime, and Mazeda Hossain, "Conditional Cash Transfers for Maternal Health Interventions: Factors Influencing Uptake in NorthCentral Nigeria," *International Journal of Health Policy and Management* 7, no. 10 (2018), p. 934–42.

<sup>84</sup> Majeed and Iqbal, "An insight into the key performance indicator of conditional cash transfer program for maternal and child health in Khyber Pakhtunkhwa Pakistan," *City University Research Journal (CURJ)* 12, no. 2 (June 2022).

that it should be increased.<sup>85</sup> Morocco<sup>86</sup> and Indonesia<sup>87</sup> have similar challenges. CCT programs must be made to be more adaptable and tailored to the requirements of various types and forms of poverty. A family in need, such as one where the breadwinner is a woman or an old person and where no savings have been accumulated, deserves financial assistance. Yogyakarta has 16% of poor persons over the age of 64 (elderly). This organisation can no longer create large income and requires additional funds to meet its needs.<sup>88</sup>

The targeting system was the second theme. In Indonesia, where the PKH attempts to help the bottom 10%, targeting is crucial. However, despite repeated efforts to correct the problem, critics in the press have voiced dismay that the targeting method still contains so many inclusion and exclusion errors.<sup>89</sup> Previous research in Pakistan revealed the targeting process to be unjust.<sup>90</sup> Suppose the program's criteria and features are reliant on beneficiary wealth levels, adjustments may be necessary.<sup>91</sup> In that case, a better targeting technique in CCT distribution is essential to lessen the inequality among CCT participants. By classifying the poor by wealth, extra effort is required, especially in this situation. A more compact and precise targeting scheme has the potential to boost the effectiveness of CCT, and policymakers should prioritise enhancing targeting mechanisms utilised by CCTs.

The third theme was the use of children as labourers. The children of the receiving families may also benefit from financial transfers for the displaced, according to previous research. A reduction in child labour as a

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<sup>85</sup> Kate Flemming et al., "Qualitative Evidence Synthesis for Complex Interventions and Guideline Development: Clarification of the Purpose, Designs and Relevant Methods," *BMJ Global Health* 4, no. Suppl 1 (January 1, 2020): e000882, <https://doi.org/10.1136/bmj>

<sup>86</sup> Marouane Ikira and Ezzrari, "Evaluating the Impact of Conditional Cash Transfer Programs: Evidence from Morocco," *American Journal of Educational Research* 9, no. 5 (2021), p. 320–29.

<sup>87</sup> Agus Heruanto Hadna, "The Impact of Conditional Cash Transfers on Low-Income Individuals in Indonesia," ASEAS, June 30, 2022; Hartarto, Wardani, and Azizurrohman, "A Qualitative Study of Conditional Cash Transfer and Education Aspirations: Evidence from Yogyakarta," *Journal of Social Service Research* 47, no. 6 (2021), p. 776–85.

<sup>88</sup> Agus Heruanto Hadna, "The Impact of Conditional Cash Transfers on Low-Income Individuals in Indonesia," ASEAS, June 30, 2022.

<sup>89</sup> John McCarthy and Mulyadi Sumarto, "Distributional Politics and Social Protection in Indonesia: Dilemma of Layering, Nesting and Social Fit in Jokowi's Poverty Policy," *Southeast Asian Economies* 35, no. 2 (2018), p. 223–36.

<sup>90</sup> Majeed and Iqbal, "An insight into the key performance indicator of conditional cash transfer program for maternal and child health in Khyber Pakhtunkhwa Pakistan," *City University Research Journal (CURJ)* 12, no. 2 (June 2022).

<sup>91</sup> Agus Heruanto Hadna, "The Impact of Conditional Cash Transfers on Low-Income Individuals in Indonesia," ASEAS, June 30, 2022.

result of a cash transfer program has the potential to break the intergenerational pattern of poverty by redirecting many children away from child labour and towards educational activities that can benefit their future development of human capital and welfare.<sup>92</sup> However, another study discovered that the CCT program did not significantly decrease child labour. Children in Indonesia continue to work since the monetary incentive is too low and too short-term to allow them to attend school.<sup>93</sup>

CCT programs face several key issues and challenges that limit their effectiveness. First, the insufficiency of cash incentives is a recurring problem, particularly in countries like Nigeria, Pakistan, Morocco, and Indonesia, where financial support fails to cover essential expenses, reducing its motivational impact. Second, flawed targeting mechanisms contribute to inefficiencies, with persistent inclusion and exclusion errors, as seen in Indonesia and Pakistan. These issues prevent CCTs from reaching the most vulnerable populations. Lastly, while CCT programs aim to reduce child labour, insufficient monetary incentives in some cases, such as in Indonesia, fail to fully shift children from labour to education.

### Intervention in CCT Programs

The fifth theme has two sub-themes: sustainable way and cost-effective approach. The first sub-theme was sustainable methods. According to one study conducted in Nigeria, poverty reduction using CCT programs had little long-term effect. The finding underscored the challenges associated with the ability of short-term targeted interventions to reduce poverty in a sustainable manner.<sup>94</sup> A study in Turkey examined centralized and decentralized methods for managing and implementing CCT. It compared the national government's control (centralized) versus local governments' control (decentralized) to assess which approach is more effective in achieving program goals.<sup>95</sup> Few studies proposed that policymakers should analyse the

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<sup>92</sup> Achsanah Hidayatina and Arlene Garces-Ozanne, "Can Cash Transfers Mitigate Child Labour? Evidence From Indonesia's Cash Transfer Programme for Poor Students in Java," *World Development Perspectives* 15 (2019), p. 100129.

<sup>93</sup> Anda Nugroho et al., "Poverty Eradication Programs in Indonesia: Progress, Challenges, and Reforms," *Journal of Policy Modeling* 43, no. 6 (2021), p. 1204–24.

<sup>94</sup> Fatima Baba-Ari, Ejemai Amaize Eboreime, and Mazedza Hossain, "Conditional Cash Transfers for Maternal Health Interventions: Factors Influencing Uptake in NorthCentral Nigeria," *International Journal of Health Policy and Management* 7, no. 10 (2018), p. 934–42.

<sup>95</sup> Işık D. Özel and Salvador Parrado, "Varieties of Regulatory Welfare Regimes in Middle-Income Countries: A Comparative Analysis of Brazil, Mexico, and Turkey," *The Annals of the American Academy of Political and Social Science* 691, no. 1 (2020), p. 223–42.

strengths and weaknesses of the program and base it on what is required of CCT beneficiaries to guarantee that it is implemented sustainably.<sup>96</sup> Lastly, in Morocco, authorities have implemented measures targeting the root causes of issues, such as school dropout, that hinder the impact of the CCT program.<sup>97</sup>

The cost-effectiveness sub-theme was the second. In Nigeria, the majority of beneficiaries evaluated the CCT program favourably and saw it as a vital government effort for the poor.<sup>98</sup> A conducted a study in Indonesia comparing the impact of energy subsidies on energy consumption with the effect of CCT to encourage the consumption of certain goods.<sup>99</sup> According to the study, the difference between energy subsidies and CCT is that the subsidies cover a larger population than CCT, which may enhance the possibility of non-poor people receiving benefits. A similar study has been conducted in Egypt. On the other hand, one study argued that governments should explore shifting from price subsidies to targeted cash transfers by eliminating price subsidies.<sup>100</sup> Another study in Indonesia recalled authorities how the poor have difficulties with respect to welfare. As a result, governments must serve the poor, particularly in emerging countries with limited social spending.<sup>101</sup>

CCT programs face challenges in ensuring sustainability and cost-effectiveness. Short-term interventions often fail to achieve lasting poverty reduction, as seen in Nigeria, while centralized and decentralized management approaches, like in Turkey, offer varying outcomes. Policymakers must focus on long-term sustainability and refine program design. Additionally, CCT programs are more targeted than broad subsidies, but governments, especially

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<sup>96</sup> Agus Heruanto Hadna, "The Impact of Conditional Cash Transfers on Low-Income Individuals in Indonesia," ASEAS, June 30, 2022; Marouane Ikira and Ezzrari, "Evaluating the Impact of Conditional Cash Transfer Programs: Evidence from Morocco," *American Journal of Educational Research* 9, no. 5 (2021), p. 320–29.

<sup>97</sup> Marouane Ikira and Ezzrari, "Evaluating the Impact of Conditional Cash Transfer Programs: Evidence from Morocco," *American Journal of Educational Research* 9, no. 5 (2021), p. 320–29.

<sup>98</sup> Fatima Baba-Ari, Ejemai Amaize Eboreime, and Mazedha Hossain, "Conditional Cash Transfers for Maternal Health Interventions: Factors Influencing Uptake in NorthCentral Nigeria," *International Journal of Health Policy and Management* 7, no. 10 (2018), p. 934–42.

<sup>99</sup> Hizkia H.D. Tasik, "A Tale of Income and Energy in Rural Areas: What Contributes to People's Happiness? Evidence from Eastern Indonesia," *International Journal of Energy Economics and Policy* 9, no. 4 (2019), p. 248–55.

<sup>100</sup> Imane Helmy et al., "A Comparison of the Economic Impacts of Conditional and Unconditional Cash Transfers in Egypt," 2018.

<sup>101</sup> Agus Heruanto Hadna, "The Impact of Conditional Cash Transfers on Low-Income Individuals in Indonesia," ASEAS, June 30, 2022.

in developing nations, must improve the efficiency of CCTs to ensure they serve the poorest populations effectively without increasing inequality.

### **A Systematic Literature Review on Conditional Cash Transfers in Organisation of Islamic Cooperation Countries**

Conditional Cash Transfer (CCT) programs show varying degrees of success across health, education, and employment conditionalities, each contributing differently to poverty alleviation. Health conditionalities improve maternal and child health outcomes but face challenges in generating sustained economic benefits. Education conditionalities boost school enrolment and attendance but fall short of addressing broader financial barriers and reaching the most vulnerable. Similarly, employment conditionalities offer limited improvements in job-seeking behaviour and productivity, yet struggle to resolve deeper labour market issues. Together, these conditionalities contribute positively but require further refinement for comprehensive and long-term poverty reduction.

Several issues must be addressed to implement CCT programs effectively in OIC countries. Challenges include a lack of sufficient funding, poor targeting of beneficiaries, and child labour. In countries like Pakistan, Morocco, and Indonesia, inadequate financial assistance hinders improvements in living.<sup>102</sup> Furthermore, a lack of clear objectives may worsen income inequality, as in Indonesia and Pakistan.<sup>103</sup> In Indonesia, insufficient aid exacerbates child labour, with children being forced to abandon school.<sup>104</sup> To tackle these challenges, CCT programs must ensure better funding, improve targeting mechanisms, and set clear goals to prevent further disparities. Increasing financial support and extending its duration can reduce child labour and enable school attendance.

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<sup>102</sup> Kate Flemming et al., "Qualitative Evidence Synthesis for Complex Interventions and Guideline Development: Clarification of the Purpose, Designs and Relevant Methods," *BMJ Global Health* 4, no. Suppl 1 (2020), p. e000882, <https://doi.org/10.1136/bmj>; Agus Heruanto Hadna, "The Impact of Conditional Cash Transfers on Low-Income Individuals in Indonesia," ASEAS, June 30, 2022; Marouane Ikira and Ezrari, "Evaluating the Impact of Conditional Cash Transfer Programs: Evidence From Morocco," *American Journal of Educational Research* 9, no. 5 (2021), p. 320–29.

<sup>103</sup> Majeed and Iqbal, "An insight into the key performance indicator of conditional cash transfer program for maternal and child health in Khyber Pakhtunkhwa Pakistan," *City University Research Journal (CURJ)* 12, no. 2 (June 2022); John McCarthy and Mulyadi Sumarto, "Distributional Politics and Social Protection in Indonesia: Dilemma of Layering, Nesting and Social Fit in Jokowi's Poverty Policy," *Southeast Asian Economies* 35, no. 2 (2018), p. 223–36.

<sup>104</sup> Anda Nugroho et al., "Poverty Eradication Programs in Indonesia: Progress, Challenges and Reforms," *Journal of Policy Modeling* 43, no. 6 (2021), p. 1204–24.



CCT programs must focus on behaviour change, as their primary aim is to promote positive shifts in health, education, and employment. Conditionalities should be practical and tailored to the specific barriers faced by target populations. Health conditionalities should promote regular check-ups, while education conditionalities must consider not only school attendance but also academic achievement. Academic achievement is crucial because it directly contributes to the development of human capital, equipping individuals with the skills and knowledge necessary for future employment opportunities and long-term economic mobility, thereby helping to break the cycle of poverty. Monitoring and evaluation are essential to track compliance and refine these conditionalities to maximize their impact.

Effective CCT programs foster long-term behavioural transformation, encouraging self-reliance and improving participants' well-being. This aligns with the Islamic perspective of behaviour transformation. Two key principles are emphasized: worship of Allah and the cultivation of responsible, competent, and productive behaviour.<sup>105</sup> Islamic fiscal resources, such as zakat, share a similar goal with CCT programs, focusing on poverty alleviation and human capital development among the poor, especially the asnaf (eligible zakat recipients).<sup>106</sup> Integrating Islamic fiscal tools into CCT programs could strengthen their effectiveness by aligning with religious values and promoting ethical, productive behaviour. Addressing behavioural issues in CCT programs is critical to ensuring their long-term success, particularly in OIC countries, where poverty rates remain high. By combining Islamic principles with targeted conditionalities, CCT programs can achieve more sustainable poverty reduction outcomes.<sup>107</sup>

In addition, a key issue hindering Islamic social finance is the ineffective distribution of zakat and waqf, as well as the underdevelopment of asnaf. Previous studies indicate that this problem arises due to unproductive behaviour and lack of effort among asnaf.<sup>108</sup> This is further compounded by

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<sup>105</sup> Khaldun, *Muqaddimah*. Translated by Ahmadie Thoha, 12th ed., 1986.

<sup>106</sup> Muhamed Zulkhibri, "The Relevance of Conditional Cash Transfers in Developing Economy: The Case of Muslim Countries," *International Journal of Social Economics* 43, no. 12 (2016), p. 1513–38.

<sup>107</sup> M.S.M Esa, Wahid Hairunnizam, and Yaacob Salmy Edawati, "Strengthening Zakat Distribution in Malaysia Through Developing a Conditional Cash Transfer Framework Based on Islamic Perspective," *International Journal of Zakat and Islamic Philanthropy* 6, no. 1 (2024), p. 87–95.

<sup>108</sup> Ivan Rahmat Santoso and Muhammad Basir Paly, "Mediating Effects of Islamic Business Success on Productive Zakat and Mustahiq Welfare," *International Journal of Business and Society* 25, no. 1 (2024), p. 111–27; Emie Sylviana Mohd Zahid and Mastura Razali, "The Role of Selangor Zakat Board on Human Development Among the Fakir and Miskin Asnaf," *Global Journal Al-Thaqafah* SI (2020).

the existing zakat distribution method, which primarily uses unconditional cash transfers (UCT).<sup>109</sup> Therefore, this is the right time to transform the zakat distribution mechanism and asnaf development program through the intervention of conditional cash transfers (CCT), which focus on encouraging positive behavioural changes among aid recipients.

To achieve this goal, discussions on the Shariah aspect should be considered fundamental. Shariah law takes into account all aspects of life, guided by fatwas.<sup>110</sup> In conventional CCT programs, the core of the conditionality intervention is based on Paternalism, which emphasizes compliance and monitoring. The approach involves the state or governing body imposing conditions on recipients and closely monitoring their adherence to these requirements to ensure positive outcomes, even if it limits individual autonomy.<sup>111</sup> To develop a CCT program from an Islamic perspective, it is essential to expand on Islamic theories that align with Shariah, incorporating aspects of conditionality interventions and monitoring practices based on the concept of the Hisbah institution.<sup>112</sup> This is due to the fact that both theories form key elements of intervention and monitoring to educate and foster positive behaviour within society.

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<sup>109</sup> Shahrul Hussain, "Tamlik-proper to Quasi-tamlik: Unconditional Cash Transfer (UCT) of Zakat Money, Empowering the Poor and Contemporary Modes of Distributing Zakat Money with Special Reference to British Muslim Charities," *Journal of Muslim Minority Affairs* 41, no. 1 (2021), p. 179–201.

<sup>110</sup> Saim Kayadibi, "The Theory of Syari'ah Oriented Public Policy," *Jurnal Ilmu Syariah* 15, no. 2 (2015); Muhammad Sabir and Nazaruddin Nazaruddin, "Manifestation of Sharia regional regulations in managing social morality," *JURIS (Jurnal Ilmiah Syariah)* 20, no. 2 (December 15, 2021): 189; Ilyas Supena, "Konstruksi Epistemologi Fikih Pandemik: Analisis Fatwa-Fatwa MUI," *Al-Manahij Jurnal Kajian Hukum Islam* 15, no. 1 (2021), p. 121–36.

<sup>111</sup> Maria Lassak and Mario Schmidt, "Free Money's Ideological Nature: A Comparative Analysis of Unconditional Cash Transfers in Eastern Africa," *Economic Anthropology* 11, no. 1 (2024), p. 27–37.

<sup>112</sup> Fauzah Nur Aksa, T Saifullah, and Al Farabi, "The Implementation of Qanun Jinayat in Aceh," *Al-Ahkam Jurnal Ilmu Syari'ah Dan Hukum* 8, no. 1 (2023); Emk Alidar et al., "Juridical Provisions on Government Policies Towards Marginal Economic Actors in Indonesia in the Perspective of Islamic Law," *SAMARAH Jurnal Hukum Keluarga Dan Hukum Islam* 7, no. 1 (2023), p. 101; Imam Taufik Alkhotob, "the concept of al hisbah and its implementation in Indonesia in the perspective of da'wah," *Al-Risalah* 14, no. 2 (2023), p. 636–66; Rizanizarli Rizanizarli et al., "The Application of Restorative Justice for Children as Criminal Offenders in the Perspective of National Law and Qanun Jināyat," *Samarah Jurnal Hukum Keluarga Dan Hukum Islam* 7, no. 1 (2023), p. 21.

### **Implications, Research Gaps and Recommendations for Future Studies**

This research has significant implications for policymakers involved in designing Conditional Cash Transfer (CCT) programs. CCTs effectively transfer wealth to impoverished populations, positively impacting poverty levels, school enrolment, and access to health and nutrition services.<sup>113</sup> For policymakers, the benefits of CCT programs include the ability to tailor interventions that address specific community needs, improve educational outcomes, and enhance public health metrics. Additionally, successful CCT programs can foster greater economic mobility and resilience among vulnerable populations, ultimately contributing to a more equitable society and reducing long-term dependency on aid.

As a result of SLR, various research gaps have been identified. First, themes related to conditionality in the employment dimension were less prominent in this review compared to other themes. There has been limited research focused on this aspect, suggesting that scholars should explore how these features could be leveraged to strengthen CCT program strategies. Second, there is a lack of research connecting CCT programs to Islamic fiscal revenues, such as zakat, waqf, and other forms of Islamic social finance. Addressing this gap could be beneficial for OIC countries in utilizing Islamic fiscal revenues to reduce poverty and enhance human capital development through CCT programs. Third, the majority of existing research has employed quantitative methods, with only a few studies using qualitative approaches. This indicates a significant gap in the application of mixed-methods research.

For future research, it is essential to explore the long-term impacts of CCT programs on economic mobility and optimize design elements for enhanced efficacy. Investigating the incorporation of religiosity as a new conditionality may provide insights into fostering sustainable behavioural changes. Additionally, examining the potential of Islamic fiscal revenues, such as zakat, as alternative funding sources for CCT programs could improve their financial sustainability and effectiveness, particularly in OIC countries.

### **Conclusion**

This study aims to systematically review the effectiveness of Conditional Cash Transfer (CCT) programs in combating poverty within OIC member countries. The findings indicate that while some OIC nations have implemented CCT programs, their impact is mixed, demonstrating both positive and negative outcomes. Key conditionalities in health and education

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<sup>113</sup> Bank, "Poverty and Shared Prosperity 2022: Correcting Course" (The World Bank, 2022).

are crucial for recipients to receive monetary assistance, contributing to improvements in self-sufficiency, education, and health among participants. However, challenges remain, highlighting the need for policymakers to design effective conditionalities that address the specific barriers faced by vulnerable populations. Careful consideration of financial assistance adequacy and improved targeting mechanisms is essential for maximizing program effectiveness and sustainability. The implications for policymakers are significant, as this research provides foundational insights for developing CCT programs that foster long-term poverty alleviation while being mindful of potential pitfalls. For future research, exploring the inclusion of religiosity as a new conditionality may enhance program effectiveness by aligning with recipients' values and promoting sustainability. Additionally, exploring Islamic fiscal revenues, such as zakat, as potential funding sources could bolster the financial sustainability of CCT initiatives, particularly within OIC contexts and in accordance with Shariah law.

### Acknowledgement

We would like to thank Universiti Kebangsaan Malaysia for the grant EP-2023-076.

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